

The New Jersey Department of Banking and Insurance (DOBI) issued Bulletin No. 20-15 requiring New Jersey State regulated issuers of property and casualty insurance to provide relief to New Jersey consumers experiencing financial hardship due to COVID-19. This follows Governor Phillip Murphy's Executive Orders No. 103, 107 and 123.

The Bulletin directs property and casualty insurers to provide their insureds who may be experiencing a financial hardship due to COVID-19 with at least a 90-day grace period to pay insurance premiums. A policyholder may elect this 90-day emergency grace period to begin either on April 1, 2020 or May 1, 2020.

Insurers shall also:

- Waive any late payment fees otherwise due, and not report late payments to credit rating agencies, during the 90-day period; and
- Allow premiums due but not paid during the 90-day period to be paid over the remainder of the current policy term or up to 12 months in up to 12 equal monthly installments, whichever is longer.

If you have any questions, or wish to make your election of a grace period, please contact us:

Farmers Auto, Home and Umbrella

Call 1-888-327-6335

Monday - Friday 7:00 am - 11:00 pm CT

Saturday - Sunday, 8:00 am - 8:00 pm CT

Farmers Specialty

Call 1-800-532-4221

Monday – Friday 9:00 am – 8:00 pm ET

Farmers Business Insurance

Call 1-855-323-5350

Monday - Friday, 7:00 am - 7:00 pm CT

Bristol West

Call 1-888-888-0080

Monday – Friday 8:00 am – 6:00 pm ET