



New York State COVID-19 Insurance Premium Relief

We hope you have stayed healthy and safe during the coronavirus pandemic (COVID-19). This is a challenging time for all of us as we face unprecedented circumstances for our families, friends and neighbors. We appreciate your trust in us as we navigate this together.

Nationwide has implemented a comprehensive support program for all of its Personal Lines insureds. Due to guidance from the New York Department of Financial Services, which regulates financial products such as insurance, our program in New York differs slightly from other states. This website explains the various elements of the support available to New York insureds, but please contact Nationwide or your Nationwide representative if you have any questions or concerns.

Extending financial relief

Since March, Nationwide has been supporting customers by sending premium relief to each personal auto policyholder, accepting requests for hardship and putting billing on hold, and not charging late fees. Specifically, Nationwide's relief includes:

- Providing premium relief to New York personal auto policyholders in recognition of New Yorkers traveling less to flatten the curve. The amount of relief will be calculated in an amount specific to each policy's premium (not the same flat amount per policy). We expect to issue these refunds in July—be sure to look for a check in the mail or credit posted to your bank account or credit card around then;
- Accepting requests for hardship and putting billing on hold through June 15;
- Automatically spreading out deferred premiums over a six-month period for customers who are on a billing hold, starting June 16. Premium deferrals over a twelve-month period are also available upon request. Nationwide will notify these customers of these payment plans prior to the holds being lifted;
- Continuing to allow reinstatements for up to 60 days without a lapse in coverage through June 15;
- Continuing to waive late payment and insufficient funds (NSF) fees through June 15; and
- Continuing to waive the delivery exclusion, where applicable, for some restaurant and pharmacy employees delivering food or medicine/essential needs on behalf of the restaurant or pharmacy for losses occurring through June 15.

We have also sent [this notice to New York insureds](#), explaining available accommodations, pursuant to guidance from New York Department of Financial Services.

Encouraging self-service options for faster service

For the fastest service, we encourage customers to sign up for online account access at nationwide.com, where they can:

- Print ID cards/proof of insurance
- Get digital copies of policy documents and bills

- Make auto policy changes (Personal Lines only)
- Start or check on a claim
- Set up automatic payments
- View or pay a bill

Customers can also connect with us on our [mobile app](#) to:

- Access ID cards/proof of insurance
- Start a claim
- Make fee-free payments through the app or Apple Pay

And, we're only a [phone call away](#) if you need us.

Community

Nationwide has almost 100 years of experience in being there for our members and partners. We continue to do so in this time of great need. In support of our communities and our mission to protect people, businesses and futures with extraordinary care, the Nationwide Foundation is providing \$5 million in national and community response grants to assist non-profits as they manage through the current environment.

Need assistance?

Visit our [Contact Us page](#) or Call **1-877-On Your Side** (1-877-669-6877)