

April, 2020

To All New Jersey TPC Policyholders:

In response to the Covid-19 global health crisis that is affecting all Americans, it is clear that we are no longer operating in a "business-as-usual" environment.

Listed below are some of the ways policyholders can continue to conduct business with us while practicing social distancing and other actions mandated to help slow the spread of the Covid-19 virus:

- Whenever possible, our agents should always be the first point of contact. However, we
 understand that some agents may be overburdened due to current circumstances. The TPC
 Service Team stands ready to provide additional service support whenever possible.
- Our Customer Service Team is fully staffed to accept incoming calls, take payments over the phone, to respond to billing inquiries and more. Call <u>888-627-1752</u> to reach TPC directly.
- Policyholders can also access their policies online through our policyholder portal called My Key.
 My Key is designed to allow customers to make payments, view policy documents and print those documents when necessary. If anyone has trouble accessing or creating a My Key account, please contact our Customer Service Team for assistance.

If you have been financially impacted by COVID-19, we are offering NJ policies a 90 day grace period for all installment payments including renewal down payments. To receive the benefits of this option, please contact our Customer Service Team at 888-627-1752 Monday through Friday, 8:30 a.m. to 5:00 p.m. or send an email to cs@1752.com to request hardship consideration and choose whether you would like the 90 day grace period to begin retroactively on April 1, 2020 or to begin on May 1, 2020. After the expiration of the 90 day grace period, all remaining payments will be spread out over the following 12 months, provided you indicate that you wish to continue coverage. If you cancel your policy prior to the deferred payments being collected, the remaining balance will be due upon cancellation.

Additionally, all late payment fees applied during this grace period will be waived and deferred payments will not affect your future premium calculations, nor will the deferred payment be reported to any credit rating agencies.

In times of national crisis, we must all pull together and do our best to care for those in greatest need.

The Philadelphia Contributionship