



Grange Insurance Association has always had our policyholders at the top of our mind as a mutual insurance company. This is especially true at a time when COVID-19 has disrupted the ways we interact with each other and our work routines in order to keep us safe and slow the spread of the virus.

Many of the Independent Agencies that represent us and our own employees are now working from home or behind closed doors. However, our ability to help you with a claim or questions you may have about your bill or policy is still as dependable as it has always been. Our employees are committed to providing you with the high quality of service you have grown to expect. You can reach our customer service representatives and claims adjusters at **800-247-2643**.

### **Looking for payment assistance?**

For any of our customers facing financial hardship due to the COVID-19 virus please contact your Independent Agent or our customer service team regarding your bill or policy's renewal to see how we can help you manage your policies.

We provide insurance coverage for policyholders across six separate states, each state having its own insurance department which has advocated for its constituents in different ways during this pandemic. We regularly track those states that have issued orders pertaining to billing while an emergency is declared. We intend to follow those orders to their full extent, including cases where payment grace periods are extended and cancellation notices are not being issued. In these cases, premiums are not being waived but simply delayed.

In Colorado, the Division of Insurance has issued specific guidance for insurance companies regarding billing and includes making reasonable accommodations to prevent individuals from losing coverage due to cancellation for the non-payment of premium during this unprecedented time. For our Colorado policyholders, GIA will be providing reasonable accommodations, including:

1. Extension of premium grace periods;
2. Waiver of late payment fees
3. A moratorium on cancellations for non-payment;
4. Defer any non-renewal underwriting actions; and,
5. Provide a continuation of coverage for any expiring policy.

### **Delivering Food or Medical Supplies?**

Starting today, Grange Insurance Association will temporarily be providing coverage during the state of emergency due to COVID-19, for our policyholders who are using their personal autos insured on a GIA auto policy to deliver meals, medicine and medical supplies. Our intent is to provide coverage for insureds who would not typically perform these tasks outside of the emergency order timeframe. This coverage does not include Transportation Network Coverage providers such as Uber Eats, Grubhub or Amazon. This temporary policy change will terminate once the declared state emergencies are lifted.

We remain open and ready to help you during this uncertain time, thank you for being a customer of GIA. Please take care and stay safe.