



June 11, 2020

Dear Valued Policyholder:

In recognition of the impact COVID-19 is having on our insureds and their practices, and in accordance with Governor Murphy's Executive Order 123 signed on April 9, 2020, and New Jersey Insurance Department Bulletin 20-15 issued on April 10, 2020, The Dentists Insurance Company will refrain from canceling any policy for nonpayment for a 90-day period where there is a financial hardship within the practice. At the election of the policyholder, premiums due during the 90-day grace period can be deferred and paid in twelve equal installments commencing on the first of the month after the grace period. There will be no interest or installment fees associated with this 12-month payment plan.

Policyholders may elect this 90-day emergency grace period to begin retroactively on April 1, 2020, or for the grace period to begin on May 1, 2020. During the 90-day grace period, there will be no late payment fees and late payments will not be reported to credit rating agencies. Please also note that late payments during the 90-day emergency grace period will not be considered in any future premium calculations at any time, including any rating, pricing or tiering decisions. Policyholders have the ability to pre-pay installment amounts due at any time over the course of their 12-month plan.

Policyholders whose policy renewals fall within this grace period may also be in receipt of their usual renewal documents, which include a "premium invoice." The premium payment options described on that document remain valid. The grace period described herein is in addition to those options. Policyholders are required to inform The Dentists Insurance Company of their need to avail themselves of this emergency grace period and the associated deferred payment plan. Please submit the information to us by fax (877.498.6105), email (insuranceinfo@tdicins.com) or mail by July 30, 2020. If a response is not received within this time frame, it will be assumed that you will be making your payments as usual.

Any additional questions can be directed to your Policyholder Services Department at 800.733.0633.

Sincerely,

A handwritten signature in black ink that reads "Dora Earls". The signature is written in a cursive, flowing style.

Dora Earls, RPLU, ARM, CIC
Vice President, Underwriting