



## NATIONAL PARTNERS

### WAIVER OF LATE FEES DURING COVID-19 EMERGENCY PERIOD

During this time of emergency relating to the COVID-19 virus, we at National Partners have great empathy and understanding of the severe stress our insureds are under. Good companies have been forced to close their doors under stay-at-home orders of State and local officials. Many types of daily commerce have been severely interrupted, and we are hopeful the coming months will bring a return to a more normal environment of positive economic activity for our insureds and the nation as a whole.

At National Partners, we know we are all in this together and we are trying to assist our insureds where possible. To that goal, commencing April 2020 and during the mandatory stay-at-home time limits in your state (such time the “[Emergency Period](#)”), National Partners has implemented the following:

- [Late Fees on installment payments are waived during the Emergency Period](#)
  - If an installment payment is made during the Emergency Period, NP will apply the late fee paid as a credit to your next installment due.
- [Reporting to credit reporting agencies \(like Experian\) during the Emergency Period is suspended](#) by National Partners

Since states are lifting stay-at-home orders at different times, we will publish on our website ([www.nationalpartners.com](http://www.nationalpartners.com)) the ending of the Emergency Period for your state. For Insureds who do NOT become current on their loan, following all grace periods offered by National Partners, we must unfortunately issue a default cancellation to recover the collateral which National Partners relied on to make its loan. In such an event, National Partners will continue to abide by the terms of our Premium Finance Agreement, plus all applicable State orders relating to premium finance.

Thank you for being our customer and [please contact us at \(800\) 506-8901](tel:8005068901) or [CustomerService@NationalPartners.com](mailto:CustomerService@NationalPartners.com) if you have questions regarding your premium finance loan.