

Texas Client Announcement

September 5, 2017

Effective Immediately

Nationwide Private Client wants to express our concern after the recent natural disaster in Texas and we hope that you and your loved ones are safe. To help during this time, the Texas Department of Insurance has requested that insurers observe a grace period for any premium-payment deadline falling on or after August 23, 2017 through at least November 20, 2017 for clients residing in or property located in the counties listed below. The goal of this communication is to inform you that Nationwide Private Client is implementing such a grace period for premium payments.

In light of the above, please be assured your coverage isn't at risk of lapsing due to nonpayment of premium – we want you to focus on your other priorities. Take some time to review the important information below.

Impacted clients or property in the following counties are currently included within these accommodations:

Angelina, Aransas, Atascosa, Austin, Bastrop, Beaumont, Bee, Bexar, Brazoria, Brazos, Burleson, Caldwell, Calhoun, Cameron, Chambers, Colorado, Comal, DeWitt, Fayette, Fort Bend, Galveston, Goliad, Gonzales, Grimes, Guadalupe, Hardin, Harris, Jackson, Jasper, Jefferson, Jim Wells, Karnes, Kenedy, Kerr, Kleberg, Lavaca, Lee, Leon, Liberty, Live Oak, Madison, Matagorda, Montgomery, Newton, Nueces, Orange, Polk, Refugio, Sabine, San Jacinto, San Patricio, Tyler, Trinity, Victoria, Walker, Waller, Washington, Wharton, Willacy, Wilson

What to expect

If you don't make any payments during the grace period, your coverage won't be interrupted due to nonpayment, but your balance of owed premium will continue to grow. When regular billing resumes at the end of the grace period, you'll be required to pay all the premium that the company earned for the coverage you received. If you have the funds available, you may continue to make payments during the grace period in order to avoid a large amount of premium due at the end of the grace period.

Please keep in mind:

- We will continue sending billing notices or other correspondence associated with your policy, whether you make payments or not;
- If you pay by Recurring Electronic Funds Transfer (REFT), your bank account will continue to be debited as usual. If you want to delay your payments, please contact your agent;
- Your outstanding balance will continue to build if you don't make your regular payment; and
- At the end of the grace period, failure to make your payment for the full outstanding balance due will result in cancellation of your policy.

What you need to know

- If you have already received a notice of cancellation effective after the start date of this event, the cancellation will be withdrawn;
- The withdrawal of the notice does not relieve your obligation to pay for coverage at the end of the grace period, as you are still responsible for the premium the company has earned for the coverage you received; and
- At the end of the grace period, if you don't make the required payment, you will receive a new notice of cancellation — if your payments are current, you will not receive a notice of cancellation for nonpayment.

We appreciate the trust you've placed in us to help you protect what's most important to you. If you have any questions or need additional information, contact the Private Client Solutions Team at 855-473-6410, 7:00 a.m. – 8:00 p.m. CST or reach out to your insurance agent.

