

**ADVISORY NOTICE TO POLICYHOLDERS  
COVID-19 PREMIUM REDUCTION**

The current COVID-19 pandemic has created an environment where stay at home and social distancing orders have led to a dramatic reduction in the number of vehicles on the road. This has resulted in fewer auto claims in recent weeks.

To provide rate relief, you will receive a **15% credit** for the premium otherwise due for the months of April 2020 and May 2020. If you paid the full annual premium, the credit will be issued as a refund [check].

Language in brackets may be adjusted based on the state's refund and company procedures.