

Dear Selective Agent,

The outbreak of the novel coronavirus (COVID-19) is impacting us all – personally and professionally. Like you, we've been working hard to do our part to keep our people, partners and communities safe. We know you're trying to help maintain operations while adjusting for the significant disruption in the daily lives and business activities you and our customers are facing.

As you know, NFIP Flood policies issued by Selective are controlled by FEMA, and we are required to follow NFIP regulations. While FEMA has not yet provided any guidance or instructions authorizing adjustment in payment requirements, NFIP policies normally offer a 30-day grace period. Therefore, as long as payment is received in Selective's offices within 29 days after the expiration date, no lapse in coverage will occur.

This situation continues to evolve rapidly, and we will share information as it is available. We wish you and your family good health, and appreciate your partnership as we continue to navigate these challenges together.

Cassie Masone

Vice President, Flood Operations

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