

**ATTENTION NYSIF POLICYHOLDERS: DAY SPAS,
HAIR SALONS, BARBERSHOPS, NAIL SALONS, TANNING SALONS**

Dear Policyholder,

As the coronavirus (COVID-19) makes a deeper impact on New York businesses, NYSIF stands ready to help. We are committed to being responsive to the needs of our customers throughout the COVID-19 outbreak.

We realize the personal care industry has been hit especially hard. Therefore, NYSIF will be suspending cancelations, late fees, interest and installment fees on your policy. We want to ensure that you maintain full coverage without assuming additional financial burden at this time.

We know you've experienced a significant decrease in your payroll – please contact your Policy Representative to lower your premium. To contact your Policy Representative, please visit our website at nysif.com, click "Get Policy Help" and have your policy number handy.

For those policyholders who do not have a NYSIF online account, we strongly encourage you to sign up; it's simple and easy. Having an online account will allow you to access important, up to date policy information and will allow NYSIF to quickly and effectively communicate vital information to you. To create a NYSIF online account, please visit our website at nysif.com.

There are a number of organizations offering coronavirus-related financial assistance. Below are three you may find helpful.

Empire State Development (guidance for employers)

<https://esd.ny.gov/esd-covid-19-related-resources>

NYC Small Business Services (grants to support your payroll; interest free loans)

<https://www1.nyc.gov/site/sbs/businesses/covid19-business-outreach.page>

Small Business Administration (low interest loans)

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

As always, NYSIF remains committed to meeting the needs of you and your employees. We want to help you and your business during the difficult days and weeks ahead. Thank you.

NYSIF