



INFORMATION CIRCULAR

DATE:	September 28, 2020	N° 2020-28
CATEGORY:	INSURANCE	
TO:	Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts	
SUBJECT:	Ending the temporary 60-day extended grace period for life and health insurance premium payments	

As the industry begins to return to normalized business practices, Empire Life has been re-evaluating the need for some of the temporary measures we introduced at the outset of the COVID-19 pandemic in March 2020. Specifically, we have been revisiting our program that offers an extended grace period of 60 days to customers wishing to defer one premium payment due to unforeseen financial difficulties arising from pandemic.

Empire Life will be ending our extended grace period offer on September 30, 2020.

Since March 2020, we have granted extended grace periods for over 200 policies. However, in recent weeks we have received very few requests and believe the program has served its purpose.

We have included this update in the **COVID-19 Frequently Asked Questions for Advisors** section on our website:
<https://www.empire.ca/advisor/covid-19-faq>

Advisor Updates during COVID-19

You can always find the latest pandemic updates on our dedicated web page:
<https://info.empire.ca/retail-advisor-updates>

Reference

Stephanie Wisniewski,
Director, Retail Operations

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