Subject line: Small commercial billing hold lifted June 15, 2020

Dear [insert name],

Taking care of our customers is a top priority for our agency. We recognize many customers are facing financial challenges due to COVID-19 and wanted to reach out to you because it appears that you have a past-due premium on your policy bill with Liberty Mutual.

To support customers, Liberty Mutual Insurance put a billing leniency policy in place on March 23, 2020. During that time, when commercial customers were unable to pay the amount due, policies were not cancelled for non-payment, late fees were not applied, all return fees for insufficient funds were waived and all collection activity was suspended.

On June 15, 2020, all normal billing processes resumed including regular bill cycles, non-pay cancellations and collection activity.

**To help, here’s what you need to know:**

* Customers with past-due premiums may notice changes on their next bill. For example, for **direct bill monthly customers**, Liberty Mutual Insurance is taking steps to spread past-due premiums across a number of months. We hope it will make paying those past-due premiums a bit easier.
* For customers on a **direct bill annual or quarterly pay plan** with Liberty Mutual, alternative payment plans available upon request. You can call us or Liberty Mutual directly at 866-290-2920, option 3 to discuss alternative payment arrangements or other payment options.

We have been and will continue to work with you to ensure we understand the exposure changes you may be experiencing for your Liberty Mutual policies. We truly appreciate that you’ve entrusted us with your insurance needs, so please don’t hesitate to reach out if we can help.

[insert signature]