



State of New York

Executive Chamber

No. 202.13

EXECUTIVE ORDER

Continuing Temporary Suspension and Modification of Laws Relating to the Disaster Emergency

WHEREAS, on March 7, 2020, I issued Executive Order Number 202, declaring a State disaster emergency for the entire State of New York; and

WHEREAS, both travel-related cases and community contact transmission of COVID-19 have been documented in New York State and are expected to be continue;

NOW, THEREFORE, I, Andrew M. Cuomo, Governor of the State of New York, by virtue of the authority vested in me by Section 29-a of Article 2-B of the Executive Law to temporarily suspend or modify any statute, local law, ordinance, order, rule, or regulation, or parts thereof, of any agency during a State disaster emergency, if compliance with such statute, local law, ordinance, order, rule, or regulation would prevent, hinder, or delay action necessary to cope with the disaster emergency or if necessary to assist or aid in coping with such disaster, I hereby temporarily suspend or modify, for the period from the date of this Executive Order through April 28, 2020 the following:

- Sections 16.03 and 16.05 of the Mental Hygiene Law and Part 619 of Title 14 of the NYCRR to the extent that they limit the provision of certain services to certified settings provided, however, that use of such settings shall require the approval of the commissioner of OPWDD;
- Sections 16.33, 16.34, 31.35 and 19.20 of the Mental Hygiene law; sections 378-a, 424-a and 495 of the Social Services law; sections 550, 633.5, 633.24 and 805 of Title 14 of the NYCRR; Article 3, sections 442.18, 447.2, 448.3, 449.4, 450.9, 451.6 of Title 18 of the NYCRR; and sections 166-1.2, 180-1.5, 180-3.4, 182-1.5, 182-1.9, 182-1.11, 182-2.5, -182-2.9 and 6051.1 of Title 9 of the NYCRR, to the extent necessary to allow current employees of OPWDD or OPWDD approved providers, OCFS licensed or certified programs, OASAS certified, funded or authorized programs, OMH or OMH licensed, funded or approved programs who have previously undergone such background checks to be employed by a different OPWDD approved provider and/or OCFS licensed or certified program and/or OASAS certified, funded or authorized program and/or OMH licensed, funded or approved program without undergoing new background checks. These provisions are also waived to the extent necessary to allow providers the discretion to permit already qualified individuals and who are not listed on the Staff Exclusion List to work unsupervised while an updated background check is completed;
- Sections 3203 and 4510 of the Insurance Law are modified to extend the grace period for the payment of premiums and fees to 90 days for any life insurance policyholder or fraternal benefit society certificate holder, as those terms are used in such sections, facing a financial hardship as a result of the COVID-19 pandemic;
- Sections 3203, 3219, and 3220 of the Insurance Law are modified to provide a life insurance policyholder or annuity contract holder or a certificate holder, as those terms are used in such sections, under a group policy or contract with 90 days to exercise rights or benefits under the applicable life insurance policy or annuity contract for any policyholder or contract holder or certificate holder under the group policy or contract who is unable timely to exercise rights or benefits as a result of the COVID-19 pandemic;

- Section 1116 and Articles 34, 53, 54, and 55 of the Insurance Law and Sections 54 and 226 of the Workers' Compensation Law are modified to impose a moratorium on an insurer cancelling, non-renewing, or conditionally renewing any insurance policy issued to an individual or small business, or, in the case of a group insurance policy, insuring certificate holders that are individuals or small businesses, for a period of 60 days, for any policyholder, or in the case of a group insurance policy, group policyholder or certificate holder, facing financial hardship as a result of the COVID-19 pandemic. The foregoing relief shall also apply to the kinds of insurance set forth in paragraphs (16), (17), (20), (21), (24), (26), and (30) of Section 1113(a) of the Insurance Law. For purposes of this Executive Order, a small business shall mean any business that is resident in this State, is independently owned and operated, and employs one hundred or fewer individuals;
- Section 576 of the Banking Law is modified to grant the Superintendent of Financial Services the authority to promulgate an emergency regulation to apply the provisions of the Executive Order relevant to policy cancellations, to premium finance agencies (as defined in Article XII-B of the Banking Law), subject to the safety and soundness considerations of the premium finance agencies;
- Subdivisions three and four of section 42 of the Public Officer's Law to the extent that it requires that a proclamation be separately issued by the Governor for an election to fill a vacancy; and
- Subdivision (i) of section 414 of the Education Law to the extent necessary to allow the school districts to pay for the cost of such child care services.

IN ADDITION, by virtue of the authority vested in me by Section 29-a of Article 2-B of the Executive Law to issue any directive during a disaster emergency necessary to cope with the disaster, I hereby issue the following directives for the period from the date of this Executive Order through April 28, 2020:

- All instruments that are signed and delivered to the superintendent under the New York Banking Law (the "Banking Law"), and are required to be verified or acknowledged under the Banking Law, may be verified or acknowledged by including standard verification or acknowledgement language in the instrument and transmitting a legible copy of the signed instrument by fax or electronic means.
- The special election in the City of New York to fill the vacancy in the Office of Borough President of Queens is rescheduled for June 23, 2020. Only candidates who were eligible to appear on the ballot for the March 24, 2020 special election shall appear on the ballot for the June 23, 2020 special election.
- Any special election which was previously scheduled to occur on April 28, 2020 and rescheduled for June 23, 2020 by virtue of Executive Order 202.12 shall only contain the names of those individuals who had previously been qualified to appear on the ballot on April 28, 2020.
- Circulation, filing, and collection of any designating petitions, or independent nominating petitions for any office that would otherwise be circulated or filed pursuant to the Election Law, Education Law or any other consolidated law for any office commencing March 31, 2020 are hereby postponed.
- Any school board, library board, or village election scheduled to take place in April or May of 2020 is hereby postponed until at least June 1, 2020, and subject to further directive as to the timing, location or manner of voting for such elections.
- Any worker who is employed by the state of New York, shall, if deemed non-essential by their agency shall work from home or shall be able to stay home without charging their accruals until April 16, 2020.
- Executive Order 202.6 is hereby modified to clarify that construction which was an essential service not subject to the in-person work restrictions is modified to provide only **certain** construction is considered exempt from the in-person restrictions as of March 28, 2020. Further, on and after March 27, 2020, Empire State Development Corporation is hereby authorized to determine which construction projects shall be essential and thereby exempt from the in-person workforce prohibition, contained in EO 202.6 and subsequent Executive Orders which further reduced the workforce requirements. All continuing construction projects shall utilize best practices to avoid transmission of COVID-19.
- By virtue of Executive Orders 202.3, 202.4, 202.5, 202.6, 202.7, 202.8, 202.10, 202.11 which closed or otherwise restricted public or private businesses or places of public accommodation, all such Executive Orders shall be continued, provided that the expiration dates of such Executive Orders shall be aligned, such that all in-person business restrictions will be effective until 11:59 p.m. on April 15, 2020, unless later extended by future Executive Orders.

- The directive of Executive Order 202.12 requiring a support person for a patient giving birth is modified insofar as to cover labor, delivery as well as the immediate postpartum period.



GIVEN under my hand and the Privy Seal of the
State in the City of Albany this
twenty-ninth day of March in the year
two thousand twenty.

BY THE GOVERNOR

Secretary to the Governor

Bulletin No. 2020-16

March 31, 2020

RE: GOVERNOR AND DFS ORDER MORATORIUM ON CANCELLATIONS, NONRENEWALS AND LATE PAYMENT PENALTIES

Governor Andrew Cuomo issued [Executive Order 202.13](#) on March 29th imposing a moratorium on insurance policy cancellations, nonrenewals and late payment penalties under certain circumstances due to the COVID-19 pandemic. The Department of Financial Services (“DFS”) promulgated an [Emergency Regulation](#) on March 30th stating specific requirements.

THE EMERGENCY REGULATION EXPRESSLY APPLIES TO EXCESS LINE INSURERS.

THE GOVERNOR’S EXECUTIVE ORDER PLACES A MORATORIUM ON INSURERS CANCELLING, NON-RENEWING, OR CONDITIONALLY RENEWING ANY INSURANCE POLICY issued to an individual or small business (as defined in the Executive Order) for a period of 60 days (running from March 29th) for any policyholder facing financial hardship as a result of the COVID-19 pandemic.

Both the Executive Order and Regulation apply to property-casualty policies (as specified in Article 34 of the Insurance Code), fidelity and surety, credit, marine and inland marine, marine protection and indemnity, credit unemployment, gap, and involuntary unemployment insurance. ELANY is analyzing both the Executive Order and Regulation and will provide additional information on applicability in the coming days.

The Regulation requires the following:

- Producer Responsibilities to Policyholders
 - **AN INSURANCE PRODUCER WHO PROCURED THE INSURANCE POLICY FOR A PROPERTY POLICYHOLDER MUST MAIL OR DELIVER NOTICE TO THE POLICYHOLDER OF THE PROPERTY AND LIFE INSURANCE AND PREMIUM FINANCE PROVISIONS OF THE REGULATION BY APRIL 13TH.** This requirement also applies to life insurance producers.
- Insurer Responsibilities to Producers
 - Insurers must notify producers and third party administrators with which it does business of the regulation’s requirements.

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- Insurer Responsibilities to Policyholders
 - Where a property policyholder can demonstrate financial hardship as a result of the COVID-19 pandemic, an insurer may not impose any premium payment late fees and may not report the policyholder to a credit reporting agency or debt collection agency based on later payment.
 - An insurer must accept a policyholder's written attestation as proof of financial hardship.
 - Policyholders experience financial hardship due to COVID-19 may pay impacted premiums over a 12-month period.
 - This includes any policyholder to whom the insurer issued a nonpayment cancellation notice prior to March 30th if financial hardship is demonstrated.
 - The regulation requires insurers to notify policyholders about the regulation with each premium bill, and provide a toll-free number which policyholders may call to discuss billing and alternative arrangements.
- Premium Finance Company Responsibilities
 - Premium finance companies may not cancel a property-casualty insurance policy for at least 60 days if financial hardship is demonstrated.
 - Please see the Regulation for more on premium finance companies and agreements

The Executive Order and Regulation cover additional areas of insurance that this Bulletin does not discuss, including credit life and health, credit unemployment, life, annuities, and workers compensation. The Executive Order and Regulation also apply to prepaid legal services plans and legal service insurance, the Motor Vehicle Insurance Association Assigned Risk Plan, New York Property Insurance Underwriting Association, and Medical Malpractice Insurance Association. Please review the [Emergency Regulation](#) and [Executive Order](#) for full requirements.

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