



INSURANCE COMMISSION  
OF THE BAHAMAS

The Commission encourages all policyholders who are financially able, to continue to honour the contractual commitments of their insurance policy.

Policyholders are encouraged to contact their insurance company, agency, or broker to confirm the available methods in which their premium payments can be facilitated.

The Government of The Bahamas has issued the Emergency Powers (COVID 19) (NO. 2) (Amendment) (NO. 9) Order, 2020 dated April 16, 2020, which repeals and replaces Emergency Powers (COVID 19) (Special Provisions) Order 8 – Insurance Premiums.

The Order defines the special provisions in which insurance premiums may be deferred from March 17, 2020 through the duration of the state of emergency and sixty days thereafter. The special provisions to qualify for premium deferral apply to the following:

1. Policyholders who are unable to pay the premium as a result of their termination of employment during the state of emergency.
2. Policyholders who are unable to access electronic or remote access payment.

The Order, and its special provisions to defer premium payments from March 17, 2020 through the duration of the state of emergency and sixty days thereafter, does **not** apply to the following group or persons:

1. Any individual or group general, health and life insurance policyholder who has and continues to pay premiums through electronic or remote access payment.
2. Policyholders who continue to be employed and who, prior to the state of emergency, has paid an insurance premium through electronic or remote access payment and continue to have access to make payment in such a manner.