

Consumer Alert

Insurance and Financial Institutions Remain Available to Consumers, Masks Must Be Worn, Except for Identification Purposes

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(LANSING, MICH) The Michigan Department of Insurance and Financial Services (DIFS) is reminding consumers that insurance and financial institutions continue to be available to Michiganders during the COVID-19 pandemic, and that masks are required to be worn over the nose and mouth to keep employees and customers safe during in-person transactions.

Michigan's insurance offices, banks, credit unions, lenders, and other insurance and financial institutions are maintaining safe access to essential services for consumers. Customers are encouraged to continue to use drive throughs, online services, and mobile apps where possible. For any in-person services, Governor Gretchen Whitmer's Executive Order 2020-153 requires the wearing of masks covering the nose and mouth in all indoor public spaces. Customers who cannot medically tolerate a face covering may be offered appropriate accommodations while maintaining the safety of employees and other guests, such as services by appointment or drive through. Individuals may be asked to temporarily remove face coverings for identification purposes. Proper confirmation of a customer's identity before assisting with insurance and financial services is a necessary step to ensure the security of the accountholder's personal information.

Consumers are encouraged to call or check the website of their insurance or financial institution before visiting to learn about additional steps being taken to protect consumer and employee safety, including offering services by appointment or online.

Under Executive Directive 2020-08, signed by Governor Gretchen Whitmer Aug. 4, DIFS and other state departments must prioritize enforcement of COVID-19-related laws. Consistent with the Directive, if DIFS becomes aware of non-compliance under the law, DIFS will consider the non-compliance to be presumptive evidence of a public health hazard and take appropriate steps to mitigate any risk to public health and safety. If you suspect that a financial institution or insurance agency is not complying with Executive Order 2020-153, contact DIFS at 877-999-6442 or fill out a complaint form online.

The mission of the Michigan Department of Insurance and Financial Services is to ensure access to safe and secure insurance and financial services fundamental for the opportunity, security, and success of Michigan residents, while fostering economic growth and sustainability in both industries. In addition, the Department provides consumer protection, outreach, and financial literacy and education services to Michigan residents. For more information, visit www.michigan.gov/difs or follow the Department on Facebook, Twitter, or LinkedIn.

Information around the COVID-19 outbreak is changing rapidly. The latest information is available at Michigan.gov/Coronavirus and CDC.gov/Coronavirus.

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