

## **ANE Carrier Responses to COVID-19 (March 2020)**

### **Amtrust:**

At AmTrust, we've released some initial communications to our agents and are in the process of developing further communications to help guide actions as this situation develops further. AmTrust has suspended all air travel, both domestic and international, thru March 31. This advisory will be re-evaluated later this month. Additionally, any employees who travel to affected countries on personal travel are being mandated to self-quarantine for 14 days upon their return. Our business continuity planning for each location includes a very robust work-from-home capability (if necessary) to ensure our claims, underwriting, sales and all support services function properly. Beyond these measures, we have messaged all employees to use proper judgment when it comes to travel and business interactions.

From a claims perspective, any incident involving a potential injury to an employee during the course of employment should be reported as soon as practical. Once reported, all facts of the claim will be evaluated to determine compensability. While some employees could be considered at greater risk, such as healthcare workers, the facts of the claim and specific jurisdiction statutes will ultimately determine compensability.

Best Regards,

Joe Santore

President, Northeast Region

AmTrust Financial Services, Inc.

### **Cabrillo Coast:**

As you can imagine, we are, probably like you, making detailed plans based on different scenarios. The only good news is between handling claims in three hurricanes and a major book roll of policies from a competitor that was liquidated last year, we are pretty good at improvisation on the fly. Our senior leadership team has been meeting for the past few weeks in preparation for this. Obviously, we are doing the basics recommended such as extra cleaning, having hand sanitizer readily available, fewer in person meetings and social distancing. As of now, there have been four reported cases in Alachua County but more in the vicinity of our Ambler (Philadelphia) office. That office has started working remotely on Monday.

Work from home—We have a detailed plan based on a tiering system that is ready to go. We had a lot of laptops on hand and have 25 more arriving soon. If need be, we can have systems take the person's desktop computer to their house and set it up. Our phone system is VOIP and can work from any internet connection by just plugging it in. Florida DFS requires 4-40 agents to work in an office but this requirement has been waived.

The tier key is:

### Tier Key

Tier 1	All People With Remote Capabilities Work from Home/All that are asked to work at the office, continue to come into the Office, including designated CST, Mail, Acctg. Services, etc.
Tier 2	All People With Remote Capabilities Work from Home/Only critical members come into office. These include Mailroom team members (number of team members is dependent on mail volume) and acctg. services (aka prem. acctg.) team members (number of team members is dependent on volume). Tier 2 Back-Up Phone Coverage Kicks In. If assigned sunrise, high noon or sunset, team members expected to be logged in based on the 2-4 hour segments requested.
Tier 3	Same as Above/Tier 3 Back-up Phone Coverage Kicks In
Tier 4	Same as Above/Tier 4 Back-up Phone Coverage Kicks In

- We have a list of team rosters and responsibilities by tier. As a worst case for customer service, we also have a backup call center based in Michigan that we have confirmed is ready to go. We will be brainstorming with our front-line supervisors on managing remotely so that productivity does not crater. Our phone system allows ready monitoring of call volumes and staffing remotely. We also have a number of people working remotely already who will be the first to step in. If need be, people like sales managers and others will be trained to take calls as well. We believe if agencies begin to shut down, call volumes will be light and claims frequency will trend down.
- We intend to pay our hourly employees for as long as economically possible. Not only are we a family company but we also have assembled a terrific team and don't want to lose that.

#### Business travel

- We have suspended airline travel for everyone.
- Sales visits will still occur based on the sales managers' judgement about the most recent information for the area they are visiting from CDC website. For example, our New York sales manager will not be going to New Rochelle. If the sales manager prefers to work from home, that is acceptable. Also, we are requiring any visit to an agent's office to have a prior confirmed appointment to ensure that the agent is comfortable having visitors in their office. Most agents remain open as of today. Again, social distancing, hand washing and the like are being emphasized.

Lock Box/Premium Payments—These are the only people who truly need to come to the office. We will have protective gear and have them work in isolation. Our cash machine and mail intake are in separate buildings. Senior staff will rotate the check signing. We like to look at each claims check but could have automatic signing for one of the required signatures (two required if over \$1,000) if necessary.

Late Payments and Cancellations—We are anticipating orders from the various Departments of Insurance on this shortly requiring waiving of cancellations for underwriting or missed payments. We have put our systems vendor on notice that this is coming. As you know, we had this in the three hurricanes as well so it is nothing new.

Ongoing product deployments—A good number of the people involved in the product area already work from home so this won't be impacted. Systems continues to program as well.

We will be in close communication with our remote teams and will adjust the plan as necessary.

Please reach out with any questions and concerns. We will help in any way we can.

Regards,

**John Siano**

Executive Vice President – Product Innovation & Sales

Cabrillo Coastal General Insurance Agency, LLC

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Email: [JSiano@cabgen.com](mailto:JSiano@cabgen.com)

## **Chubb:**

### **General Location Information**

During these unsettling times, we want to reinforce our commitment to working with you to continue meeting your clients' needs. Carriers and their agents and brokers are needed more than ever, and we assure you that Chubb is well-positioned to continue delivering services and products no matter where you may be working — in the office or remote, as our underwriters, claims and service teams will be doing the same and ensuring lines of communication remain open.

Chubb is closely monitoring the spread of the COVID-19 coronavirus and continually reviewing guidance issued by government health authorities, including the Centers for Disease Control, the World Health Organization and local health authorities. We seek to minimize any disruption to our clients, agents, and brokers, while ensuring the safety of our employees.

### **Reporting Claims**

You and your clients can continue to report claims through available digital channels and over the phone. We have dedicated representatives available 24/7. You can view claim reporting options [here](#).

Chubb's Claims Service Centers are staffed to handle incoming calls and customer inquiries. Adjusters are continuing to provide timely customer response including conducting inspections with safe practices. As updates are provided, we constantly educate our teams on best practices recommended by Governmental Health Authorities. We also continue to work with our preferred service providers to deliver the best possible response to your clients.

### **Submitting Business & Servicing Your Accounts**

Included below are quick links to our primary agent and client platforms, which make it easier to service your accounts, do business with us, and access the broadest product set and distribution network in the business.

[@chubb](#): Secure gateway into Chubb to access Commercial and Personal policies, billing, loss information, and resources to quote business, plus so much more.

[Worldview](#): Easy-to-use, web-based application to manage and track all aspects of your risk management programs, including policies, billing, loss information, agreements, local insurance requirements, translation services, and more.

[Marketplace](#): State-of-the-art online quote, bind, issue and service tool for Small Business and Commercial Cyber accounts.

With these digital resources, we feel confident in our abilities to serve you and your clients in good times or challenging ones.

### **Keeping in Contact**

Of course, your primary contact remains your go-to local Chubb underwriting, claims, marketing person, branch manager or regional executive. If you can't reach them, feel free to contact us.

We are monitoring new developments so that we can quickly adapt and continue to provide the best possible service experience to you and your clients. As always, thanks for the trust you place in Chubb.

Best,

John Lupica

President, North America Major Accounts and Specialty Insurance

Paul J. Krump

President, North America Commercial and Personal Insurance

Chris Maleno

Division President, North America Field Operations

Matthew Merna

Division President, North America Major Accounts

Fran O'Brien

Division President, North America Personal Risk Services

Ben Rockwell

Division President, Chubb Middle Market

James Williamson

Division President, Chubb Small Business

William Hazelton

Head of North America Claims

### **Chubb New Jersey**

As we all adapt to the changes in our personal and professional worlds brought on by COVID-19, know some things will stay the same. You can rely on the same exemplary Chubb service you have come to know and trust in New Jersey and all across the country. We care about you and our mutual clients, and our relationships matter more than ever in this largely unprecedented time. While Chubb employees are working in a remote environment to help "flatten the curve," we are committed to being here for you. Our underwriting teams are open for business and ready to provide solutions for you and your clients.

We are in this together, as one community, and will rise to the occasion.

Chubb is closely monitoring the spread of the COVID-19 coronavirus and continually reviewing guidance issued by government health authorities, including the Centers for Disease Control, the World Health Organization and local health authorities. We seek to minimize any disruption to our clients, agents, and brokers, while ensuring the safety of our employees.

Below are key contacts to assist you in navigating Chubb:

Your entire local Chubb team, by branch, is reachable here: Regional Microsite Link

[www.chubb.com/newyork](http://www.chubb.com/newyork)

Your Local Branch Leadership Team:

- **Brian Murphy**, NJ Branch Manager, [bcmurphy@chubb.com](mailto:bcmurphy@chubb.com), 908 605 3137
- **Queenie Gandy**, Marketing Manager, [queenie.gandy@chubb.com](mailto:queenie.gandy@chubb.com), 908 605 3140
- **Matt Burgey**, Personal Risk Services Manager, [mattburgey@chubb.com](mailto:mattburgey@chubb.com), 908 860 4678
- **Dick Ughetta**, Commercial Insurance Manager, [dughetta@chubb.com](mailto:dughetta@chubb.com), 908 605 3138
- **Stephanie Gurnari**, Risk Engineering Services Manager, [sgurnari@chubb.com](mailto:sgurnari@chubb.com), 908 605 3125
- **Ho Young Lim**, Financial Lines Manager, [hlim@chubb.com](mailto:hlim@chubb.com), 908 605 3127
- **Jessica Gooler**, Small Commercial Sales Leader North Jersey, [jgooler@chubb.com](mailto:jgooler@chubb.com), 908 581 0965
- **Christine Rand**, Small Commercial Sales Leader South Jersey, [Christine.rand@chubb.com](mailto:Christine.rand@chubb.com), 908 448 9133

## Reporting Claims

You and your clients can continue to report claims through available digital channels and over the phone. We have dedicated representatives available 24/7. You can view claim reporting options [here](#).

We are monitoring new developments so that we can quickly adapt and continue to provide the best possible service experience to you and your clients. As always, thanks for the trust you place in Chubb.

## CNA:

CNA has been actively monitoring and managing the day-to-day issues related to and presented by the COVID-19 Coronavirus. The spread of COVID-19 presents a unique set of challenges, and it is our priority to remain available and provide a consistent level of service that will help you and your teams continue business during these unprecedented times.

Earlier this week, we instituted a work from home policy, and have currently suspended all travel and on-site agent and broker visits.

We are entirely operational on a remote basis. Below is our branch contact list including our mobile information. Rest assured; we are still here to work with you during this time of tremendous uncertainty.

If you or your clients have any questions regarding a claim, please call

877-574-0540 or visit [www.cna.com/claim](http://www.cna.com/claim) to report a claim online. Our claim professionals have deep expertise in the coverages we write and the industries we serve, and are equipped to discuss any claim-related questions.

We are committed to staying connected to you during this time. Please don't hesitate to reach out with any questions.

Regards,

**Scott Simonson**

P: 908-991-4432

[Scott.Simonson@cna.com](mailto:Scott.Simonson@cna.com)

[View all New Jersey branch contacts](#)

### **Cumberland:**

Glenn Watkins left a voice mail (with Jocelyn R.) that as of now their President's message is to follow guidelines from the CDC and WHO and to stay up with local government and their health & safety guidelines. He checked with their Chief Underwriting Manager and they do not feel that their policy will respond to BI coverage. If they get additional information they will let us know.

Glenn Watkins

[gwatkins@cumberlandgroup.com](mailto:gwatkins@cumberlandgroup.com)

### **FMI:**

Our Businessowner Policies cover physical damage at a covered property resulting from a covered loss. Pandemics, epidemics, or health emergencies are not included as covered losses. Loss of business income and related expenses are covered if they directly result from a direct covered loss. Additionally, our policies include a Virus Contamination Exclusion which states we do not cover damage resulting from actual, alleged, or threatened exposure to viral contamination at the insured premises. FMI reviews each claim individually and this statement is not a declaration of coverage or no coverage.

The health and well-being of our stakeholders - policyholders, agency partners, and employees - is of the highest priority to us. In consideration of the Coronavirus (COVID-19), we are taking the following actions to mitigate exposure while maintaining business continuity:

1. We are committed to the highest quality of service to our policyholders and to our independent agency partners. Although we have strongly encouraged all our employees who are able to work from home to do so, please know that we are confident that our team is well-prepared to conduct business remotely. Over the years we have invested in significant technology and tools that enable us to work remotely with limited interruption

to general business. We are committed to accommodating the individual circumstances of each employee, so you may find yourself dealing with a new individual, but our overall company standards of exceptional service remain unchanged.

2. As part of our pledge to the community, we are committed to community health and the practice of social distancing. At this time we have halted all employee business travel, including agency visits and industry events until June 1, 2020. However, team members will continue to keep in constant communication with you and agency associations by using phone and video conferencing. You should feel free to reach out to them as you always have for business questions via email or phone. We are currently limiting the visitors to our office building to only those necessary to complete a physical task. So for the time being, we will not be taking any agent visitors at our offices.
  
3. We will be suspending internal inspections for the time being. We will use drive-by or outside inspections on new policies. This is for everyone's protection. If you have questions on this, please reach out to your FMI Underwriter. Policyholders with questions or concerns should contact Customer Care at 1-800-336-3642 or [CustomerCare@FMIweb.com](mailto:CustomerCare@FMIweb.com).
  
4. We are aware that many of our policyholders will face financial difficulties as a result of businesses shutting down. Franklin Mutual Insurance Company is always willing to work with our policyholders who experience financial difficulties, but more than ever we are ready to work with them on payments to ensure their policies do not lapse.
  
5. As you know, we recently rolled out our new Partner Platform, ART 2, and we appreciate the frequent usage and great feedback. We appreciate your patience as we work both with the new system and now these additional challenges in coping with Coronavirus (COVID-19).

We are actively monitoring this evolving situation and will continue to reevaluate our policies. As new developments emerge, we will communicate any changes to the above plans.

If you have any questions or concerns, please direct that communication to Chelsea VanderGroef, Assistant Vice President - Marketing, at [cvandergroef@fmiweb.com](mailto:cvandergroef@fmiweb.com) and she will respond to you as soon as possible.

Sincerely,  
Brian Lytwynec  
President and CEO

Dale J. Martin  
Vice President - Claims

Direct: 973-948-8808  
Fax: 973-948-7190  
Email: [claimscor@fmiweb.com](mailto:claimscor@fmiweb.com)

## **Foremost:**

Not Applicable

## **Grange:**

As the COVID-19 pandemic continues to unfold, we are all finding ourselves in uncharted waters. I want to reassure you that Grange Insurance remains strong, stable and dedicated to our mission of providing peace of mind and protection during life's unexpected events.

Financially we have never been stronger. As you may have read in our recent annual report, 2019 was a record year where we saw continued and strong profitable growth. We reached an all-time high in our premium, policyholder surplus and invested assets. A.M. Best recognized our operational capability and financial strength by affirming an "A" (Excellent) rating. This financial strength means that we are prepared to take on the challenges ahead, however unexpected.

With more states issuing stay-at-home orders, I want to emphasize that Grange Insurance and its agents are considered an essential business to the communities we serve. This means we can and will continue to provide the highest level of service to you, our agents, and policyholders during this difficult time. We are fully open for business and ready to serve you and your clients online or over the phone. To ensure their safety, our associates are working from home, with our Customer Care Center and Claims teams fully functional and operating as normal.

We continue to vigilantly monitor the progression of COVID-19 and to make necessary adjustments to our business to protect the safety and well-being of our associates and agent partners. As an insurance company, we know risk – it's what we do. We have robust business continuity and emergency preparedness plans that we stress-test regularly. We are prepared and have taken action to ensure that we are ready for what lies ahead and are poised to come out of this a strong and vibrant company.

Being here for our associates, agents, customers and communities is what matters most. Thank you for being a valued partner, we will get through this together.

### **Peace of Mind and Protection: Our response to COVID-19**

Our mission is to provide peace of mind and protection during life's unexpected events. The growing situation around COVID-19 (Novel Coronavirus) is no exception.

To address COVID-19, we've taken extra precautions to protect our agents, associates and policyholders. In addition we've created a web page to keep you and your clients up to date on our response to COVID-19.

Visit [GrangeInsurance.com/Coronavirus](https://GrangeInsurance.com/Coronavirus) to learn about our suspension of cancellations due to nonpayment, find helpful resources regarding the virus and more.

### **Protecting Your Business**

As a business owner, we know you have concerns about running your business in the wake of COVID-19.



We encourage you to follow CDC guidelines for protecting the health and safety of your employees.  
[Click here to see the CDC's recommended strategies for businesses to use now.](#)

Sincerely,  
John Ammendola  
President & CEO

## **Guard:**

The outbreak and spread of the coronavirus (COVID-19) continues to dominate our news. The number of cases in the United States continues to grow daily – reaching the majority of our states and severely impacting many communities. According to the US Centers for Disease Control and Prevention (CDC), the risk of infection is low for most Americans. However, the potential to impact and disrupt business operations and our way of life may be significant.

At Berkshire Hathaway GUARD, we want to ensure our policyholders and agents that we are fully prepared to handle questions and claims that may arise from the virus outbreak. We continue to monitor the situation daily by engaging with our claims teams and implementing business continuity plans.

For our workers' compensation policyholders, we understand that there will be questions relating to the compensability of any virus claim. Generally speaking, workers' compensation covers claims that occur in the course and scope of employment. GUARD will investigate such claims on a case-by-case basis. We will analyze the specific facts, medical evidence and individual jurisdictional statutes to determine compensability.

For our Businessowner's policyholders, the property and business income and extra expense portion of your policy covers direct physical loss of or damage to your property. GUARD will investigate property claims as submitted to determine if your policy will respond to any such claim. Please keep in mind any property damage and/or loss and resulting business income and extra expense claim from any virus is specifically excluded under our Businessowner's policy. Section I(B)(1)(j). (Please note for Businessowner's policies written in FL and VA please refer to the Exclusion of Loss Due To A Virus or Bacteria endorsement BP 06 01.) We will review any potential liability claims to determine if your business has any responsibility for a third party's exposure to the virus.

We encourage all agents and policyholders to educate themselves about COVID-19 by visiting the CDC website <https://www.cdc.gov/>. The Occupational Safety and Health Administration (OSHA), the federal agency responsible for enforcing the right of employees to a safe workplace, has also published industry-specific interim guidance:

[https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC\\_AA\\_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html](https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html)

We also encourage all policyholders to review their own policies and procedures to protect their own employees and workplaces, and to ensure business continuity as our communities and country grapple with the spread of this virus.

Gary May  
SENIOR FIELD REPRESENTATIVE  
Berkshire Hathaway GUARD Insurance Companies

[Gary.May@guard.com](mailto:Gary.May@guard.com) 570-825-9900, ext.8705

## Hanover:

### **New COVID-19 agent resource center**

Given that local, state and federal government recommendations and requirements are changing rapidly, we have created our [COVID-19 agent resource center](#) so you'll have the latest information from us at the ready.

In the center, you'll find [extensive FAQs](#) about our business practices during the outbreak, important messages from our leadership team, details about our self-service options and more.

Throughout the outbreak we will update the information in our resource center as quickly as we have answers to new questions and circumstances that arise. [TAKE ME THERE](#)

### **Connecting with customers**

We also want to let you know that later this week we will reach out to all Personal Lines and Commercial Lines and Specialty customers who have provided us with an email address. Our note will remind them of our self-service options and let them know we have a COVID-19 information page on [hanover.com](http://hanover.com) that answers many of the questions that have come in from customers.

We hope our communications result in fewer calls to you and your staff as we know you are managing many priorities right now.

### **Thank you**

We are so grateful for all you are doing to support our mutual customers during this uncertain time. We know there are long days ahead of us as we all work to minimize the spread of the virus and continue to provide outstanding service to you and customers. Please know our local and corporate teams are ready to assist you. Stay safe. Stay well.

### **Dick Lavey**

Executive Vice President, President, Hanover Agency Markets

### **Bryan Salvatore**

Executive Vice President, President, Hanover Specialty

## Hartford:

The Hartford continues to closely monitor developments surrounding the novel coronavirus (COVID-19) with a focus on protecting the health and well-being of our employees while simultaneously continuing to offer the best-in-class service that our partners and clients have come to expect. After consultation with government officials, business leaders and medical professionals, we have decided to encourage employees who have the ability to work remotely to do so beginning on Monday, March 16, and until further notice. To be clear, our offices remain open, safe and operational for those employees that cannot work remotely or otherwise need to utilize our business space.

**Regardless of whether our teams are located in a physical office or working remotely, we are well equipped with the right talent, skills and technology to keep business running as usual.**

- We do not anticipate impacts in our ability to write business or service accounts.

- Our underwriting, risk engineering, claims and service teams remain accessible and well prepared to partner with you and your clients.
- While we have asked our teams to limit the use of plane/train/mass transportation when possible, they will continue to drive or use technology that offers fully remote access to meetings when required.
- We are also fully prepared to engage vendor resources should additional support for our teams become necessary.

We are taking these steps in abundance of caution to help ensure the safety of our employees, distribution partners and customers. This is an unprecedented time for everyone, but we are committed to maintaining our business operations and ensuring our best-in-class service continues without disruption. As you would expect from The Hartford, we are well prepared to respond to claims and inquiries whenever customers need us.

We look forward to continuing to partner with you.

Regards,

**Doug Elliot**

President, The Hartford

Video link

Link: <https://www.brainshark.com/thehartfordpc/OpenforBusinessWeHaveThis?dm=5>

### **Liberty Mutual:**

COVID-19 is quickly shifting. We care about the health and safety of our employees, customers, and communities and are sharing resources to help keep you and your customers informed.

[Workers compensation claims handling approach](#): read about what to expect about how we will be handling workers compensation claims and resources that we are applying to ensure employees are receiving quality service.

[Guidance for businesses on how to prepare for and respond to COVID-19](#): read about what companies can do to help mitigate risk and keep employees safer.

[Ergonomic tips to maximize comfort and safety when computing](#): with more employees potentially working from home, this checklist provides tips for staying ergonomically safe.

Please visit the Liberty Mutual [Viewpoint site](#) for regularly updated information.

[CommercialInsurance@email-libertymutual.com](mailto:CommercialInsurance@email-libertymutual.com)

The information below is intended to help you respond to questions received from our customers about the Coronavirus (COVID-19). This communication highlights key coverage forms and does not address all forms contained in policy contracts.

- Our standard Property offering does not cover loss of business income caused by any virus, bacterium, or other microorganism that induces or can induce physical distress, illness or disease.
- Based upon the policy form language, our intent is to **not cover** a loss of business income caused by the Coronavirus.
- Depending upon the facts of the claim, coverage could potentially be afforded for General Liability, Workers Compensation, and Umbrella.
- **Important Reminder:** Never offer a coverage interpretation for any potential claim scenario. Coverage determinations can only be made by the claims department after a thorough review of the facts and circumstances of an actual claim.

## Property and BOP

### Business income

- For a business income loss to be covered, the suspension of the insured's operations must be **caused by a direct physical loss of or damage to property at the premises described in the declarations. The loss or damage must be caused by, or result from, a covered cause of loss.**
- Since the closure of a premises due to the presence of an infected person or the fear of infection would **not** in itself be direct physical loss of, or damage to, Covered Property, and because a virus is an excluded cause of loss, our standard property, business income and BOP forms would not respond to such claims. The pollution contamination exclusion could also bar coverage.
- ISO has developed two Coronavirus specific business interruption endorsements that they are not filing. At this point we have no plans to adopt either of these forms. A. Coverage

### The section below is key text from the coverage forms

Base Property form, CP 00 10

We will pay for direct physical loss of or damage to Covered Property at the premises described in the Declarations caused by or resulting from any Covered Cause of Loss.

### **Business Income (and Extra Expense) Coverage form, CP 00 30 and Business Income (Without Extra Expense) Coverage form, CP 00 32**

- References direct physical loss resulting from a Covered Cause of Loss as the coverage trigger. Absent that, coverage does not apply.
- The Civil Authority provision states: "When a Covered Cause of Loss causes damage to property other than property at the described premises, we will pay for the actual loss of Business Income you sustain, and necessary Extra Expense caused by action of civil authority that prohibits access to the described premises...."
- Therefore, if there is not direct physical loss from a covered cause of loss, coverage would not apply.

## GRM Product U.S. Business Lines Agent Talking Points

### A. Coverage

When Special is shown in the Declarations, Covered Causes of Loss means direct physical loss unless the loss is excluded or limited in this policy.

### **Cause of Loss – Broad and Basic forms (CP 10 20 and CP 10 10)**

- Virus is not a covered cause of loss.

### **Business Income from Dependent Properties (CP 15 08 and CP 15 09)**

- Absent direct physical loss from a covered cause of loss at a scheduled location (regardless of country), there is no coverage.

**Exclusionary language is included in the coverage form or via mandatory endorsement (shown below).  
BOP**

- Businessowner Coverage form BP 00 03 2013 and later versions include language within the form.
- Businessowner Coverage form BP 00 03 prior to 2013 versions language is provided via mandatory endorsement BP 06 01.

**Property**

- Property language is provided via mandatory endorsement CP 01 40.

**Exclusionary language**

- Excludes loss or damage resulting from any virus, bacterium, or other micro-organism that induces or is capable of inducing physical distress, illness, or disease for all coverage on the property policy or in the Property Coverage Part.

**The Property extensions below may provide coverage.**

- Examples where a business income loss, resulting from contamination by a virus may be covered.
- Food Contamination Business Interruption & Extra Expense - CP 15 05
- ... For the purposes of this endorsement, “food contamination” means an outbreak of food poisoning or food-related illness of one or more persons arising out of:

Food which has been contaminated by virus or bacteria transmitted through one or more of your employees, including temporary and leased employees.

- Businessowners Food Contamination Coverage endorsement - BP 79 90 • Food contamination means the occurrence of food poisoning or suspected food poisoning of one or more of your patrons. The food contamination resulting from tainted food purchased by you or “communicable” disease transmitted by one or more of your employees

- The forms below are optional and state availability may vary.
- General Liability • CG 21 32 – Communicable Disease Exclusion
- 
- Umbrella • CU 88 00 – Exclusion – Communicable Disease
- 
- Excess Liability • CE 88 02 – Exclusion – Communicable Disease
- 
- BOP • BP 14 86 – Communicable Disease Exclusion
- This form is attached via radio button in eCLIQ on the Policy Information screen.
- 

**General Liability and Umbrella**

There is limited General Liability, Umbrella and Excess exposure created by communicable disease outbreaks. It is important to remind the agent they should submit a claim anytime a third party makes a claim, and never speculate on coverage.

**Exclusions (eCLIQ)**

**Workers Compensation**

- No exclusion forms are available. Each claim is reviewed individually by our claims experts.
- Business Lines does not have communicable disease endorsements as offered by GRS.

### **Commercial Auto**

- There is limited exposure for communicable disease.

### **Questions received from agents**

**Q:** Is there civil authority coverage if a municipality shuts down the block or quarantines the area surrounding our client due to Coronavirus concerns?

**A:** An order issued to prevent the spread of the virus, and not due to actual physical loss or damage, does not trigger coverage. Absent a direct physical loss, it is hard to imagine a scenario where coverage would apply. Regardless, the pollution/contamination and virus exclusions should bar coverage even if there was physical damage. If your client feels they are impacted, it is recommended that they file a claim, and have it evaluated by our claims professionals. As in all cases of actual loss under the policy, the coverage will be dependent on the specific facts and circumstances of the loss and the terms and conditions of the policy.

**Q:** Is there business income coverage if an employee(s) contracts the Coronavirus forcing the closure of the store?

**A:** The presence of an employee with a virus would not be direct physical loss or damage to covered property. Absent a direct physical loss, it is hard to imagine a scenario where coverage would apply. Regardless, the pollution/contamination and virus exclusions should bar coverage even if there was physical loss or damage. If your client feels they are impacted, it is recommended that they file a claim, and have it evaluated by our claims professionals. As in all cases of actual loss under the policy, the coverage will be dependent on the specific facts and circumstances of the loss and the terms and conditions of the policy.

**Q:** Is there business income coverage and/or dependent (contingent) business income coverage due to a coronavirus-related work stoppage from their supplier in China?

**A:** Absent a direct physical loss it is hard to imagine a scenario where coverage would apply. Regardless, the pollution/contamination and virus exclusions should bar coverage even if there was physical loss or damage. As in all cases of actual loss under the policy, the coverage will be dependent on the specific facts and circumstances of the loss and the terms and conditions of the policy.

**For additional questions, contact your Underwriting Operations Consultant.**

### **Resources**

- Refer to the Centers for Disease Control and Prevention (CDC) for the most accurate and up-to-date information.
- OSHA created a specific website for COVID-19 with links to interim guidance and other resources for preventing exposures and infections.
- Risk Control Communication: Coronavirus Guidance for Risk Control
- Risk Management Lessons Learned from the Ebola Crisis 3/15

### **Merchants:**

The health of our agents, policyholders and colleagues is of paramount importance to us. In light of the ongoing coronavirus situation, effective Tuesday, March 17 and extending until approximately Monday, April 20, all Merchants Insurance Group offices will be implementing our emergency response plan where many colleagues will be working remotely.

We remain open for business in line with our “normal” business practices. Our Region remains fully staffed with Claims, Loss Control, Marketing, Premium Audit and Underwriting professionals who remain committed to earning your business every day. Each of our Colleagues will remain accessible when you need them by phone and / or electronically.

We also remain very mindful of the seriousness of this situation while realizing that our agents, policyholders and fellow colleagues are counting on us to deliver the high level of service required in times like these. Therefore, we’re striving to maintain as much “normalcy” in operations as possible.

- To keep agents updated - we will be posting information on our agents’ portal, sending periodic updates and reaching out by phone. Please check the portal frequently for updates and further information.
- Please encourage policyholders to take advantage of our “My Merchants” policyholder dedicated portal, where they can access their policy, billing and claims information.

During this unprecedented circumstance we are working hard to keep people safe and healthy. We’re also working diligently to sustain excellent customer service and best business practices. Thank you for your understanding and patience while we address these challenges together. Please don’t hesitate to contact any of your Merchants’ representatives for further information or help with anything. Specifically – please feel free to ring my cell at (609) 915 – 7862 whenever I can be helpful.

For the most current information on the coronavirus, please visit [www.cdc.gov/coronavirus](http://www.cdc.gov/coronavirus).

Please click the link below for an update on Merchants' Operating Plan--Responding to COVID 19.

Direct link: <<https://video.merchantsgroup.com/video/COVID-19-Message-to-NJ-amp-PA-Agents/449486b95a7e73aeaa46008da783dff8>>.

All correspondence & endorsements: [Midlanticoffice@merchantsgroup.com](mailto:Midlanticoffice@merchantsgroup.com)

Audit Department: 800-462-1077

Billing Department: 800-462-8182

IT Help Desk: 800-362-3343

## Mercury:

4/1/2020 Update:

### Temporary Suspension of Commercial Purposes Exclusion

Although our private passenger auto policy specifically excludes commercial use for the delivery of food, we are temporarily lifting this exclusion to provide coverage for our policyholders during this unprecedented time. *The temporary lifting of this policy exclusion does not apply to drivers delivering food for a transportation network company (TNC) or similar delivery company (Uber Eats, DoorDash, Grubhub, etc.).*

In the event that a loss occurs during use of a vehicle while delivering food, we will provide this coverage accommodation up to the policy's limits stated on the declaration, subject to all other contract exclusions.

**This temporary modification to the policy will be applicable to losses that occur between March 30, 2020, through April 30, 2020.** We will continue to monitor the situation during this period to determine if there is a need to extend this temporary modification for a longer period of time.

Coronavirus COVID-19 has created a lot of uncertainty throughout the world, but we want to assure our customers and agents that we're doing everything possible to ensure you continue to receive the excellent service for which Mercury is known. Wait times might be a little longer than normal but be assured that we will be here when you need us.

Customers can use the customer portal to obtain policy information and documents, or to make a payment. Our team is also ready to help customers reporting a claim. For those customers who may need some assistance due to financial difficulties, our team is available to discuss ways we may be able to help, which may include waiving fees, changing payment plans or making other payment arrangements. For assistance reporting a claim or making a payment, simply call **(800) 503-3724**.

Though we are in the middle of turbulent times, we are confident we can weather these challenges by working together. Thank you for the service you provide to customers on a daily basis.

### **Naraganset Bay:**

Well, it seems there would not be coverage for a couple of different reasons. The pollution exclusion could bar coverage because the virus could be considered a contaminant. There is also an exclusion for communicable diseases that would also apply. Finally, viruses is/are not a named peril. So, from a personal lines' perspective, it seems there would not be coverage in a few different ways.

### **Nationwide:**

Nationwide continues preparing for potential impacts of the coronavirus (COVID-19) by taking steps to ensure we can deliver on our mission to protect people, businesses and futures with extraordinary care. We continue testing our systems and capabilities to ensure we can leverage work-from-home capabilities as well as our multiple locations across the country to support critical business operations.

- Our top priority is the health and wellbeing of our associates, distribution partners and customers. **We are implementing a progressive work-from-home policy for many of our associates beginning March 16, through April 3.** In recent years, we've made significant investments to allow our associates to work from home and are well prepared for events like this.



- We appreciate your understanding that your experience with us may be a little different in the short-term. We'll take advantage of the ability to connect virtually with you and, during this period, **you may choose to take advantage of our self-service options or request an automated call-back, where we'll hold your place in line and call you back when you choose.**
- **Our Claims teams are ready to serve your customers in their time of need,** and we're implementing procedures to keep both your customers and our associates safe.

We will keep you informed of any additional updates. Thank you for your partnership and your patience as we navigate this challenging environment together.

Sincerely,  
Mark Berven  
President and COO  
Property & Casualty

### **Personal Lines 3.25.20**

As the Coronavirus (COVID-19) continues to dominate conversations and headlines across our country, we understand the difficult situations facing you and many of our customers. We know they count on you to assist them during these unprecedented times, and Nationwide is here to help.

As a company dedicated to protecting people, businesses and futures, Nationwide is well prepared for times like these. To help you better serve Nationwide customers, we are sharing the following policies and procedures that have been modified to support your personal lines customers' needs during this difficult time.

#### **Billing and Service**

We're committed to your success and want to ensure customers don't suffer additional hardship as a result of the COVID-19 pandemic. If you are aware of customers who require assistance with the payment of their insurance premium, due to COVID-19, please contact us. Our customer service representatives can suspend the cancellation of some policies and waive late fees that your customers incurred, effective March 11, 2020. Nationwide will always comply with legal and regulatory orders.

#### **Encourage online and app self-service options for faster service**

For the fastest service, encourage customers to sign up for online account access at [nationwide.com](https://nationwide.com), where they can:

- Print ID cards/proof of insurance
- Get digital copies of policy documents and bills
- Make auto policy changes (Personal Lines only)

- Start or check on a claim
- Set up automatic payments
- View or pay a bill

Customers can also connect with us on our [mobile app](#) to:

- Access ID cards/proof of insurance
- Start a claim
- Make fee-free payments through the app or Apple Pay

And, we're only a [phone call](#) away if you need us.

#### Underwriting flexibility

We will be honoring all requests to delay the collection of Nationwide trailing documents (the forms we require to validate eligibility and/or rating information such as an alarm certificate, appraisal, etc.) until renewal, where permitted by law.

To provide extraordinary care to customers and limit the exposure to the COVID-19 virus, all personal lines interior inspections will be converted to exterior inspections and reevaluated at renewal. This includes:

- High Value Home (changed to observation only, no RCE)
- Event-based underwriting
- Rule-related inspections (supplemental heat, electrical, roof, etc.)
- If a customer contacts us, we will not take adverse action, including cancellation, if a member refuses any of these inspections because the inspection or the customer is impacted by COVID-19. We may need to take action on state-mandated inspections
- All impacted inspections will be evaluated to determine if they will be re-ordered as interior inspections prior to renewal
- Condo inspections will be cancelled and not converted to exterior inspections

#### Claims

We're proactively sharing information about our self-service capabilities with customers, encouraging them to review policies and connect with us online, through our mobile app or by text. We are continuing to process claims in ways that ensure the safety of our customers and associates. We've expanded our ability to handle and settle claims remotely and, when a physical inspection is required, we're taking appropriate measures to ensure the safety of all involved.

#### Additional resources

We care about you and all of your customers, so please feel free to use the following additional resources, even for those who may not be Nationwide members.

- [Center for Disease Control and Prevention: COVID-19](#)
- [Staying focused when headlines react](#)
- [CDC: Coping with a traumatic event](#)
- [Learn about the steps Nationwide has taken to be ready](#)

I'm also proud to share the [Nationwide Foundation is making \\$5 million in contributions](#) to local and national charities to support medical and economic response efforts as part of the COVID-19 disaster response.

Since 1926, Nationwide has navigated these kinds of unexpected events many times, and we are strong, stable and prepared to support you and your customers. Thank you for all you're doing, and we wish you and your customers good health.

## **Commercial Lines 3.25.20**

The COVID-19 (Coronavirus) pandemic continues to dominate conversations and headlines throughout our country and around the world due to health, market and economic impacts. We understand the difficult circumstances facing individuals and businesses, and we know that your customers are counting on you to assist them as they navigate through these extraordinary times. Nationwide is here to help.

Nationwide has taken actions to protect the health and well-being of our associates, and because of good planning and our commitment to you, we are here to support our agency partners and customers. We have transitioned to a work-from-home environment, but this is not new for us. Our operations and technology continue to be fully operational, and we do not anticipate any disruption in service levels.

To assist you in servicing customers, we are sharing the following policies and procedures which have been modified to respond to customer needs during this difficult time.

### **Restaurant and Retailer exposures:**

Customers may be incurring new exposures in an attempt to remain viable. Nationwide will provide coverage for existing restaurant and retailer exposures who now engage in food delivery due to COVID-19 restrictions.

- Business Auto
  - Insured coverage for restaurant delivery will be written under the Business Auto policy

- Restaurant risks that utilize third party delivery (Uber Eats, Grub Hub, Door Dash, Postmates, etc.) are eligible for coverage
- BOP/Package
  - If the insured has BOP or Package coverage but no Auto coverage, a Business Auto new business submission will be required
  - Multi-Line Restaurant and Retailer risks that began engaging in limited delivery due to COVID-19 restrictions are eligible
- Loss Control
  - Nationwide encourages customers to incorporate one or more of the following forms into their company's driver safety program:
    - Safe Driving Commitment Form (Non-Owned Vehicle Operators)
    - Non-Owned Vehicle Driver Safety Orientation Checklist
    - Non-Owned Vehicle Authorization and Operation Form
    - Vehicle Inspection Report Form

### **Mid-term changes**

Customers may be experiencing rapidly changing exposure levels. Given the challenges created by COVID-19, you may request mid-term adjustments related to reducing exposures for customers.

- Examples that may reduce premium that do not impact coverage:
  - Adjusting Workers' Compensation, BOP and General Liability estimated exposures
  - Adjusting exposure basis for actual loss sustained coverages
- Examples that may reduce premium that do impact coverage:
  - Increasing deductibles
  - Suspending Collision coverage
  - Reducing coverage limits

### **Billing and service**

As an organization dedicated to protecting people, businesses and futures, we are committed to your success and want to ensure customers don't suffer additional hardship as a result of the COVID-19 pandemic.

If you are aware of customers that require assistance with the payment of their insurance premium, please contact us at 1-888-508-8622. In many cases we can help with the extension of due dates and/or the waiving of late fees. Nationwide will always comply with legal and regulatory orders.

### **Claims**

Nationwide was recently recognized for outstanding claims service, and our claims representatives are here to assist you and our members. Each claim, especially those related to COVID-19, is deserving of a

careful review to determine coverage as applicable.

If you have questions on a specific situation, we encourage you to work with the customer to report a claim. Claims reporting continues to be available around the clock. As with any situation, Nationwide will continue to carefully review every claim submitted by customers on an individual basis.

### **Additional resources**

Nationwide has almost 100 years of experience providing extraordinary care to our members and agency partners. You can count on us to continue to do so in times of great need. In support of our communities and our mission to protect people, businesses and futures with extraordinary care, we are proud to share that the Nationwide Foundation will provide \$5 million in national and community response grants to assist non-profits as they manage through the current environment.

We also have many resources available for you and customers. We care about you and all of your customers, so please feel free to utilize the many business-specific resources noted below—even for those that may not be Nationwide members.

#### *Nationwide self-service*

For the fastest service 24/7, encourage customers to sign up for online account access. To sign up, commercial lines customers can visit [NWsignup.com](https://www.nwsignup.com). For more information, visit [Nationwide.com](https://www.nationwide.com) or call 1-888-508-8622.

#### *Social support*

Nationwide's Agent Social Media Program provides free social media content to attract and retain customers, deepen relationships and grow your business.

#### *Other resources*

The following resources can help you and customers be safe and avoid expensive business interruptions.

- [Center for Disease Control and Prevention: COVID-19](#)
- [6 Ways to Prevent a Virus from Disrupting Your Business](#) (Insurance Institute for Business & Home Safety)
- [What You Should Know About the Coronavirus](#) (Nationwide's My Loss Control Services®)
- [Learn about the steps Nationwide has taken to be ready](#)
- [Nationwide Foundation is making \\$5 million in contributions](#)

While these are uncertain times, if there is one thing that is certain, it's that you are not alone. We are here to help you. We are a diversified, *Fortune 100* company, and we are proud of our strong financial strength ratings. Nationwide has navigated significant challenges before, and time and time again we remain positioned to keep our commitments and ensure stability for our valued partners.

Thank you for all that you are doing to support the success of our business community. We wish you good health and brighter days ahead.

Peter and Brad

*This message applies to Nationwide Standard Commercial and Nationwide Agribusiness only*

## **Norfolk & Dedham:**

Business Interruption coverage for loss due to a Civil Authority is only triggered when the reason for the Civil Authority closure is a covered cause of loss. Since our ComPak® policy and endorsements exclude virus or bacteria, there is no BII coverage.

### **ComPak® - MA & NJ**

- BP [00 03 07 13](#) excludes loss from virus or bacteria from Section I - Property
- BP [14 86 07 13](#) Communicable Disease Exclusion is attached to all policies, applicable to Section II - Liability

**CPP** Starting immediately we will be adding CG 21 32 to all CPP renewals and new business. A policyholder advisory notice will be accompanying renewals.

David McTernan, CIC  
Mid-Atlantic Regional Manager  
The N&D Group®

## **Plymouth Rock:**

We write personal lines only with a little bit of commercial auto and business interruption coverage really doesn't apply to our business.

## **State Auto:**

We're closely monitoring developments related to the COVID-19 virus, particularly the guidance offered by local, state and federal health officials. Though we've not yet experienced a direct impact on our business, we're prepared to continue to serve you and our mutual customers as the situation develops.

The health and safety of our associates, their families and our communities is our primary concern. With

that, we've suspended all international business travel for our associates and are discouraging any non-essential domestic business air travel. While this may mean less face time with your State Auto representatives in the near term, they always remain available via phone or email.

In recent years, we've invested in improving the ability of our associates to work remotely. While we're not requiring associates to work from home at this time, we're encouraging them to do the right thing for themselves and their loved ones.

Whether our associates are in the office or working remotely, we have the ability to continue to provide responsive, high-level service to you, our policyholders and claimants.

In terms of how our policies will respond to COVID-19, because every claim is unique with its own set of facts, we'll make determinations based on actual individual situations, not hypotheticals. In order for us to determine the potential for coverage, an actual claim report should be filed.

Rest assured that the State Auto team is prepared to support you and our mutual customers during this challenging time. Thank you for your continued partnership.

Best,

**Mike LaRocco**

President and CEO

## **TPC:**

As we all face the unknown impact of the COVID -19 virus, The Philadelphia Contributionship is implementing important safety measures to ensure the health and safety of our employees and our agency partners.

All of our Territory Sales Managers (TSMs) have been instructed to refrain from conducting on-site agency visits and meetings until further notice. Although we are limiting in-person meetings until this crisis subsides, we have no intention of limiting our interactions with you and your staff as we will reach out to you via telephone, email and video conferencing. To the extent possible, it will be business as usual until such time as we can get back to our traditional routines.

Our home office team is also adjusting their normal schedules with the same goal in mind, keeping people healthy and safe. As such, nearly 100% of our team will work remotely starting on Monday, March 16th.

We are very confident that TPC is well-prepared to remotely conduct business for an extended period of time should circumstances require us to do so.

As always, the health and safety of our employees and our agents is the top priority. We want to assure you that providing strong business continuity to keep our business operating normally is at the forefront of all of our plans and actions.

Thank you for your continued confidence in TPC as a trusted business partner. We are doing our best to be good corporate citizens as we all face this global health emergency together. Please feel free to contact me or any member of the TPC team with your questions, comments, or concerns.

Sincerely,

Tom Greenfield

**UPDATE:** 3.26.20

## Property Inspection Procedural Changes in Response to COVID-19

Dear Agency Partners,

I hope this letter finds you well as we are all working in unprecedented times and ways of doing business. As the COVID-19 situation continues to unfold, and we keep the health of our policyholders, property inspectors, and the communities we serve in the forefront of our minds, The Philadelphia Contributionship is no longer scheduling interior inspections of our policyholder's homes.

We will continue to perform exterior inspections only, until such time as the proper authorities allow us to do otherwise. It is more important than ever to advise your new business policyholders that an inspector will be arriving to take photos of the property from the outside only, and there is no need to interact with the inspector – the inspection can still occur while practicing safe social distancing.

- All inspectors have been directed to make their presence known and obvious while at the property and to keep any direct interactions with policyholders at a safe distance.
- Protocols among our independent inspection companies vary, but most have agreed to attempt phone contact with the policyholder in advance of conducting their survey. **Please be sure to validate the phone numbers in The Key before submitting the application.**
- If your policyholder is applying for TPC's Down to the Studs discount, please have them provide photos or building permits for the work.
- If you are submitting an application for a home that exceeds \$1,000,000 in Coverage A, your underwriter will review your MSB Replacement Cost estimate with you when you submit the application.

As always, you can contact your underwriting team at any time with questions, by phone or by using the "Ask a Question" feature in the Key. We're here to help you and we will work together to make sure purchasing home and dwelling insurance is as painless for your customers as possible.

Thank you for doing business with The Philadelphia Contributionship.

Sincerest Regards,

Chris Strohl

Vice President, Underwriting



## **Travelers:**

I want to let you know that we have launched a site on Travelers.com dedicated to our response to COVID-19. You will find information about the steps we are taking to continue to provide exceptional, uninterrupted service to you and your customers during this uncertain time.

You can view the site [here](#), and we will update it as new information becomes available.

As always, we appreciate your partnership. Please reach out to me if there is anything, we can do to support you.

Sincerely,

**Ricky C. Jones | Regional President | Enterprise Distribution Management**

Downstate NY/NJ Region

Travelers

445 South Street

Morristown, NJ 07960

W: 973.631.3133 C: 973.906.3322

## **Utica First:**

### **Clarifications on Commercial Coverage as related to COVID-19, more commonly referred to as Coronavirus**

In light of recent events, we are providing this summary to ensure our agents have clear information regarding how a Utica First Artisan Contractor or Businessowner Policy would respond to events associated with a potential outbreak.

#### **Insureds with Building and/or Business Personal Property Coverage**

For those insureds that have coverage for Buildings, Business Personal Property, and/or any related property or structure. There is no coverage for property due to the Coronavirus as the property would not have suffered any direct physical loss.

#### **Insureds with Loss of Income Coverage - Earnings and Extra Expenses.**

There is no coverage for Loss of Income if an insured business is shut down because of the Coronavirus. Earnings and Extra Expense Coverage only applies when there is a loss or damage to real or personal property at the described premises or within 100 feet.

#### **Supplemental Loss of Income Coverages – Interruption by Civil Authority**

Coverage would not be provided under the Supplemental Loss of Income Coverage for Interruption by Civil Authority. This coverage only applies if an order is a result of damage to property that is caused by a peril covered.

#### **Perils Excluded**

The Coronavirus is a virus and as such loss, cost, or expense caused by **Virus or Bacteria** is an excluded peril for all types of property coverage.

This exclusion applies to, but is not limited to, any loss, cost, or expense as a result of:

- a. any contamination by any virus, bacterium, or other microorganism; or
- b. any denial of access to property because of any virus, bacterium, or other microorganism.

#### **Perils Excluded**

In the event businesses are ordered to be closed because of either a potential outbreak or an outbreak of the Coronavirus, either in or near the insured premises.

**Civil Authority** -- "We" do not pay for loss or damage caused by order of any civil authority, including seizure, confiscation, destruction, or quarantine of property.

If you have any questions or would like additional clarification, please contact your commercial lines underwriter or field representative.