

FOR OUR CUSTOMERS

COVID-19

EMAILS/COMMUNICATION FROM CARRIERS

***CLICK ON A CARRIER TO BE BROUGHT TO THEIR RESPONSE INFORMATION:
CLICK CTRL+HOME TO RETURN TO THE TOP FROM ANYWHERE IN THE
DOCUMENT***

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MAPFRE

Customer Tips

We recommend letting your MAPFRE insureds know that self-service is available on the [MAPFRE Insurance website](#). Our website will provide faster and more convenient options than by phone.

Billing

Self-service payment options are also available on the [MAPFRE Insurance website](#), and account creation is not necessary. We recognize the financial hardship that this pandemic has created (or will create) for many. Our goal is to be as compassionate and understanding as possible during this global crisis. On an individual basis, MAPFRE will extend flexible payment options for our shared customers.

Report a New Claim

[Online claim reporting](#) is recommended; although filing claims by [phone](#) will remain available.

Update an Existing Claim

If a customer wishes to provide supporting documentation for an existing claim, the customer may utilize our [online form to upload files from their phone or computer](#).

ePICS® Digital Appraisal

ePICS® digital appraisal programs for drivable [autos](#) and minor [home](#) damage will eliminate the need for an in-person appraisal and expedite claim resolution. The assigned claims representative can assist the customer with downloading the ePICS® app and uploading damage photos.

Drive-In Appraisal Centers

We have closed the MAPFRE Drive-In Appraisal Center in Webster until further notice. Additionally, several MAPFRE-approved independent drive-in appraisal location centers have closed due to the current situation. We recommend that agents or customers call ahead for changes in hours or availability.

In these challenging times, we are confident in our ability to provide stable service levels and caring support to our agents and customers for the duration of this unprecedented situation. We will get through this together.

MSA

Insureds to self-help by registering and utilizing our online account access at msagroup.com. We introduced this tool for our insureds 3 months ago and it offers a variety of options to help reduce your agency call volume as well.

SAFETY

A reminder that the Safety Insurance website and mobile app include several tools for accomplishing many customer needs digitally.

ARBELLA

Visiting Our Offices and Claim Drive-Ins

We are currently not admitting visitors to any Arbella offices but our phone lines are open and our employees are ready to serve you. For the time being, Arbella's claim drive-in locations are open for customers. Drive-in centers will be disinfected regularly and customers will be asked to practice social distancing. For updated information on drive-in hours, please go to:

<https://www.arbella.com/claims/locations>.

Online, Mobile, and Phone Access

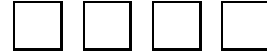
Customers are encouraged to use [MyArbella](#) to manage their Arbella policies, pay their bills, and report claims from their computer, tablet, or smartphone. For assistance setting up a MyArbella account or for help with billing, policy, and claim inquiries, customers can call 1-800-ARBELLA (1-800-272-3552).

Customers who do not have a MyArbella account, can visit <https://www.arbella.com/claims/report-an->

[accident](#) or call the 1-800 number above to report a loss. You may also communicate with our representatives via our online chat functionality.

UPDATE 4/2/20

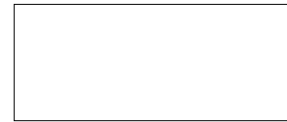
ARBELLA



COMMERCIAL LINES UPDATE

APRIL 2, 2020

Business Income Claim Resources



The past few weeks have been turbulent and confusing from both a personal and professional perspective. We recognize that your business customers are looking to you, and us, for direction as we navigate this uncertain time. Our claim organization continues to work remotely, process claims, and field calls in an effort to provide as much guidance as we can.

Consistent with our obligation, we are investigating claims and evaluating applicable coverage. As a direct result of the COVID-19 virus, we are seeing a number of Business Income claims. Each one requires an investigation into the applicable law, policy language, and facts of the loss. If we determine that there is no coverage for a claim, it will likely lead to more questions. In an effort to assist you and your customers, we hope you find the links below informative and helpful:

<https://www.mintz.com/insights-center/viewpoints/2226/2020-03-27-summary-cares-act-employers>

<https://www.uschamber.com/co/start/strategy/federal-small-business-stimulus-aid-programs-guide>

<https://www.uschamber.com/co/run/business-financing/sba-disaster-assistance-loans-guide>

As with difficult situations in the past, the entire Arbella team is committed to working with you and your customers, and we will get through this together. Stay safe and well.

Sincerely,

Joseph L. Salerno, II SCLA
Senior Vice President, Claim
Arbella Insurance Group

TO REPORT A LOSS

As always, new losses can be reported via telephone, online, fax or mail. We encourage utilization of online claim reporting at [Arbella.com](https://www.arbella.com). Arbella customers who have registered with [MyArbella](#) can also report claims through this portal.

All claims received will be triaged and assigned immediately to a claim professional that will contact the customer and discuss the next steps in the claim process. Those claims meeting severity criteria will be processed through our 24/7/365 escalation protocol.

[UTICA](#)

We encourage our policyholders to submit any claims that arise from COVID-19, and we will review the individual circumstances.

[MEMIC](#)

MEMIC customers have questions about COVID-19 related claims, know that our claim team will handle those with the same diligence as all claims and on a case-by-case basis. We want to ensure that the claim is work-related and, if so, that we are delivering the services that will help return the injured worker to health and to their job as soon as possible.

[PLM](#)

COVID-19 Resources

We have created a [Coronavirus Disease 2019 \(COVID-19\) Resource Center](#) on our website to aid in providing you with updates on working with PLM and resources to help your business prepare and react as the situation evolves. Quick links to [ePayments](#) and [claims reporting](#) are also available. We encourage you to check back frequently for updates.

UPDATE – 3/27/2020

PLM



As business owners and professionals, we are used to a world that encourages us to drive, excel, or “go” and now we are experiencing unprecedented times where we are being forced to “stay”. Even though the world has slowed due to the spread of COVID-19, we understand your business and your commitments do not.

The information below offers ways for you stay up to date, stay informed, stay protected, and stay connected with PLM so that you can get back to those that depend on you.

Stay Up to Date

Earlier this week, we sent a communication that addressed the two most common questions we have been receiving: *is there coverage for COVID-19 business losses?* and *will there be leniency on my payments?* [The full response can be reviewed here](#), but below provides a short update to both. If there is one thing that we have learned over the last few weeks, it is that this situation is evolving rapidly.

An Update on Coverage

Seeking coverage for business interruption remains the main topic for discussion. As our earlier communication indicates, we have been unable to locate coverage in the policy forms upon our reviews. This position, while it may not be favored, is an honest look at the insurance form as it is typically interpreted. We have seen multiple states look into potentially changing the language to accommodate this unique situation and you will start to see the rising concern from the insurance company perspective. The National Association of Insurance Commissioners (NAIC) recently published a

statement that explains why the insurance form responds the way it does and the potential effects of changing it.

In short, the NAIC writes, "Insurance works well and remains affordable when a relatively small number of claims are spread across a broader group, and therefore it is not typically well suited for a global pandemic where virtually every policyholder suffers significant losses at the same time for an extended period." [You can view the whole statement here.](#)

As a mutual insurance company, our duty is to you. We take that honor seriously and we are taught to look for coverage where possible. We continue to monitor developments throughout the states. Despite this initial review and indication, we welcome you to submit a claim if you feel your business has suffered a loss as it relates to COVID-19. You can submit a claim [online](#), via email at claims@plmins.com, or by phone at 800-752-1895.

An Update on Payments

More state insurance departments are issuing mandates on how insurance companies can handle payments, with the majority specifically addressing notices of cancellation for non-payment of premium. We are staying informed of these changes and continually making adjustments to our processes.

Our commitment to you in these unprecedented times is fairness. As your partner through this evolution, we hope for the same in return. If your ability to pay premiums has been directly impacted by COVID-19, we encourage you to reach out to our customer service team at custserv@plmins.com or 800-752-1895. Each case will be reviewed independently and we will make our best effort to work with you on a payment structure that is mutually beneficial.

Stay Protected

Temporarily closing your doors to stem the spread of the Coronavirus? Although more state governments have been deeming the wood products industry essential, we are still seeing our insureds temporarily closing their doors. As your partner in insurance and risk management, PLM has created a guide to closing to ensure that your business is secure and safe while your doors are shut, and when you are able return, opening up will be seamless. [Download the guide here.](#)

Overwhelmed by all the information available? With the COVID-19 outbreak evolving daily, we know that the volume of information you are receiving is mounting. PLM's loss control streaming service provider, Mastery Technologies, provides a video that shares guidelines for safety and preparedness. [Click here for access.](#) Your local loss control representative will reach out to check in on you and your business and provide access.

Stay Connected

For those familiar with PLM, you know that our business development and loss control representatives located across the country spend much of their time visiting wood businesses in their area. In a time of

increasing concern about close contact, PLM is still building relationships. We have adapted our field roles to accommodate changes across the country without losing the value of knowing and having access to your local representative.

We now provide options for:

- Off-hour visits: limit exposures to your staff and ours by requesting an early morning, lunch break, or at close visit from one of our representatives. With your permission, our representative will tour your facility unsupervised to complete their survey. A follow-up discussion will be scheduled by call.
- Virtual visits: As more areas are limiting the amount of travel that can be done, our representatives are finding new ways to work with you. A live, virtual tour of your facility can be done through different phone apps. Our reps will direct you through and ask questions along the way.
- Photo walkthrough: Unable to accommodate a live walkthrough? We'll provide you a detailed list of photos needed and a phone survey will be done to supplement what is provided.

Questions about your current coverage or upcoming renewal? Our Business Development Representatives are making calls in their local communities, but don't hesitate to reach out to your trusted PLM contact to discuss.

In uncertain times, we look to those we know and trust for comfort. Know that the PLM team supports you and your business and we are here with you when you need us most and for all the times in between. Even as we stay put, we stay connected.

Please do not hesitate to contact us at any time. I personally welcome any questions you may have as well. You can reach me at jsmith@plmins.com or 609-513-0928.

Sincerely,

A handwritten signature in black ink, appearing to read "John K. Smith". The signature is fluid and cursive, with the first name "John" being the most prominent.

John K. Smith
President & CEO

UNION MUTUAL

As a mutual insurance company, we are committed to the safety and well-being of our policyholders, agents, and employees. To help navigate the impacts of COVID-19, we have implemented the following measures:

Billing Leniency

- **Changing Payment Plans:** Insureds may change their billing plan *at any time* during the policy period. Simply log in to [Union Express](#) and start an endorsement to make a change. A reminder of our current payment plans is [here](#).
 - Set up automatic payment via Electronic Funds Transfer (EFT) to avoid installment fees (no minimum premium required) by submitting [this completed form](#) to unionexpress@unionmutual.com.
- **Changing Deductibles:** Our Customer Support team can provide estimates of premium savings by changing deductible amounts for both commercial and personal lines policies. Note that all changes must be submitted by an agent - we will not make any changes without an endorsement request.
- **Waiving Late Payment Fees:** Our Customer Support department has the authority to waive late payment fees incurred between the dates of March 1, 2020 - May 31, 2020.

Policyholder "Self-Service"

- **Customer Portal:** By creating an account through www.umv4me.com, insureds can access their policy documents, pay their bill, submit a claim and send policy change requests to their agent.
 - *Coming Soon:* Stay tuned for an announcement on our new billing portal. Available as a way to make one-time online payments, there is no login / account setup required.
- **Going Paperless:** For fast and easy policy delivery, policyholders can elect to receive their documents electronically. To change delivery preferences, submit an endorsement request to unionexpress@unionmutual.com.

CENTRAL

Policyholders

- We are e-mailing and mailing [this information](#) to all policyholders today reminding them of the benefits of *myCentral*. Close to 50% of all policyholders use this portal today.
- *myCentral* is branded with your agency logo and can be accessed by phone, desktop, or tablet device.
- The site provides access to policies, auto ID cards, bill payment methods, and claim reporting. The Contact Us section lists your agency information along with important Central e-mail addresses and phone numbers your customers may need.

EMC

Please direct policyholders to these three easy payment methods:

- Select [Make a Payment](#) on emcins.com for a one-time payment
- Set up [electronic funds transfer](#) (EFT) to have payments automatically deducted from the designated bank account each time the premium is due
- Call 855-404-9076 to make a one-time payment

TRAVELERS

<https://www.travelers.com/about-travelers/covid-19-coronavirus-update>

CHUBB

**Chubb
COVID-19
Outbreak
Statement**

Chubb remains available to provide the same level of service you have come to expect. [Click here](#) to learn more.

SELECTIVE

Customers are encouraged to use digital self-service options. They can [activate their account](#), if they haven't done so already, and will have instant digital access to their insurance information via the Selective website or Selective Mobile app.

HANOVER

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](https://www.hanover.com) that answers many of the questions that have come in from customers.

MERCHANTS

Clients may pay by credit card or e-check using our online policyholder portal or the Merchants Mobile app. Policyholders can reach out directly to JP Morgan Chase at 800-852-4052 regarding credit card payments and questions

NATIONWIDE

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.

ANDOVER COMPANIES

Insureds should make payments online or by mail. We are actively responding to our billing email and voicemail messages.

COVE RISK

Information is changing rapidly, but please be assured that we are watching developments closely, and changing our approach, as needed, to offer security and assurance to our Member Insureds.

Please use the following to address the questions you are receiving, and provide solutions that we hope will *put our member insured's minds at ease* during this time of so much uncertainty.

Can I postpone my April installment?

YES: We are offering the ability to defer the April installment, and move it to the end of the insured's billing program.

Will my policy be cancelled if I cannot pay the premium?

NO: We are suspending ***all cancellation and late payment notices*** for the next 30-45 days.

Can I make a premium payment by Credit Card?

YES: We now offer on-line payments and payment by phone, both of which accept credit cards.

Payment Online: <https://www.coverisk.com/customers/pay-online/>

Payment by Phone (automated): (844)-321-9519

* **Pay-Go** and **EFT** (with more installment options) are also available. See more info below.

BEACON

For answers to frequently asked questions on how to prepare for potential infection from the respiratory virus known as Coronavirus 2019 (COVID-19) and how it relates to workers' compensation insurance, we encourage you to read the article on our **News & Insights** page.

[Read the Article](#)

AMICA

Pay Online at [Amica.com](https://www.amica.com)

Policyholders can Login with a Username and Password to make payments using a Credit Card or Bank Account.

AMWINS

During this pandemic, AmWINS is working closely with our carrier partners to understand their changes in operations and protocols, advocate for flexible payment terms, exposure basis relief and policy extensions when possible, and ensure as little disruption as possible with regards to servicing, claims, binders, endorsements and 4/1 renewals.

We will keep our clients advised of any new market changes, renewal challenges and regulatory proposals that may impact our business. If you have any specific questions, please contact your AmWINS broker for assistance.

To help protect our employees and support the social distancing efforts that are being recommended by local and national government agencies, we have asked AmWINS employees to eliminate travel, cease internal and external meetings and work from home where possible. We are confident that we are prepared for employees to work remotely with the capability to securely access our systems and maintain the same level of service they would from the office. We remain committed to providing our clients with unmatched specialty insurance solutions.

ZURICH

We have also launched a [COVID-19 Resource Hub](#), which features valuable information you may want to share with colleagues and customers.

