
Workers' Comp News

from A PARTNER IN YOUR SUCCESS



Cove Risk's Commitment to Agents and Members

Questions, Answers & Solutions During These Uncertain Times

Dear Valued Agents,

Cove Risk Services understands that this is a difficult time for Massachusetts and New Hampshire businesses. Many businesses will be closed during the next few weeks. Others may remain open, but with reduced staffing, providing carry out or delivery services only. Still others might be increasing staff and working longer hours, re-stocking shelves into the night.

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.

What if I want to reduce my payrolls?

At this time, we ask that insureds **do not adjust their payrolls**, but instead consider deferring their April installment (as mentioned above), and waiting 30 days until we know where things are headed. Information is changing so rapidly, that we are simply unable to amend policies as quickly as necessary to immediately impact billing. For this reason, we prefer to offer payment flexibility, payment extensions, cancellation forgiveness, Pay-Go/EFT options, and credit card payments as the primary solution.

Keep in mind, the **Pay-Go** option would offer a more immediate and impactful solution to payroll fluctuations. This option allows an insured to report their actual payrolls through their payroll service provider, and pay the associated premium based on their reporting. To sign up for one of our **Pay-Go** options currently offered through *ConnectPay* and *SmartPay*, contact Jennifer Pratt (jpratt@coverisk.com).

EFT is another billing solution. In Massachusetts, we are able to extend the EFT installments for up to 10 payments (thru October). In New Hampshire, we can extend to 12 installments through EFT. To sign up for EFT or to extend the current installments on EFT, contact our policy services team (customerservice@coverisk.com).

Now that my business is offering delivery, do I need to report the delivery payroll?

NO: At this time, we are not making any changes with regards to adding class code 7380 (Drivers NOC) to our policies, *when the class did not already exist on the policy*, as long as it is a temporary measure. We understand that many businesses are being forced to offer delivery due to the pandemic. We are instituting consideration for “forgiveness” over the increased delivery exposure, during the crisis. We are not looking to charge additional premium for this exposure at this time. However, if over time, there are increased claims resulting from the delivery exposure, we may need to re-visit our position. Our primary consideration is to keep the health and capacity of the self-insured group in mind in our decisions, and not create unnecessary additional costs to members while in crisis, if at all possible. Right now, we want the businesses to know that we support them in their need to do what is necessary to stay in business. We will re-evaluate this exposure when the crisis has passed.

For more specific discussions on class codes and exposures during this crisis, please reach out to Underwriting Manager, Dawn Greenidge (dgreenidge@coverisk.com).

Additionally, for your clients that have transitioned to a delivery exposure, please consider sending them our recent communication from Safety Services on controlling the risks. <https://www.coverisk.com/about/news/deliveries-and-safety/>

I received a call from an Auditor to Audit my 2019 policy term, can I postpone the audit?

Postponing the audit will likely *not be in the insured's best interest*. Particularly if the insured's estimated payrolls in 2019 were overstated, and they are due a refund. That refund could easily be applied to their current bill to reduce their payment stresses.

If, alternatively, they are concerned their audit will report higher payrolls than were estimated, assure them that we are best positioned to work with them *right now* for extended payments and favorable payment options.

That said, postponing the audit for future resolution, is discouraged.

Can I request a virtual audit in lieu of a physical audit?

YES: Given the current crisis, we are able to accept virtual and voluntary audits. Contact our policy services team (customerservice@coverisk.com) to make a request.

Where can I direct workers' compensation coverage questions relating to COVID-19?

Contact your **assigned claims adjuster**; Mark Erdody, VP of Claims (merdody@coverisk.com); or Susan Sobolewski, Claims Manager (ssobolewski@coverisk.com).

Where can I direct health and safety concerns relating to the changes in business operations prompted by the current crisis?

Contact your assigned Safety Services Consultant, Chris Clark (cclark@coverisk.com / Cell: 781-844-4378) or John Hazzard (jhazzard@coverisk.com / Cell: 603-321-5777)

In closing, as the administrator for 6 Self-Insured Groups, Cove Risk Services remains firmly partnered with our agents and member insureds. We intend to provide as much flexibility as possible during this time. Using the above as a guide, please remain in communication with us on how we can best work together to meet the individual needs of our mutual clients. Here is a

pdf version of the [Questions and Answers for Members](#) that can be forwarded to insureds and will be available on our website.

Please do not hesitate to reach out to us for additional questions or concerns not contained herein.

Sincerely,

Laura Gillis, Director Sales & Marketing

lgillis@coverisk.com

Cell: 781-917-5170

Deb Smith, VP Sales & Marketing

dsmith@coverisk.com

Cell: 508-254-3627

You are there for your clients. And Cove Risk is there for you.
