



## John Drago, Vice President of Marketing

Dear Friend,

The insurance challenges of the current environment are unique and evolving quickly. It is our intent and desire to attempt to work through the challenges of our agents and insureds to best meet their needs. Both individuals and businesses have insurance needs that have arisen of late that didn't exist a week ago. We will use this space to post our handling of issues as they evolve.

### **Personal Lines Insureds**

Vehicles used as food or retail delivery “**as a result of changes in business operations**” resulting from the current crisis.

Please forward us any information on insureds who will be using their personal vehicles outside the normal course of activities. We would like to evaluate the specifics of the employees use on a case by case basis to evaluate if there might be any other additional exposure created, by the change.

### **Commercial Lines Insureds**

As with Personal Lines, we feel it best to review the specifics of the changes on a case by case basis in order to ensure proper handling. The most common change would be potentially adding Hired and Non-owned Coverage, but the most appropriate way may vary based on the nature of the risk, especially in these fast-changing times.

### **Billing**

We recognize that many of our insureds are facing financial difficulties. Our billing staff is available to provide help to work through flexible solutions on their premium payment terms.

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solutions by recognizing the challenges our customers face. For any additional questions please contact your Underwriter, Billing or Marketing Representative.

Sincerely,

John Drago, Vice President of Marketing



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