

# THE HARTFORD: OUR RESPONSE TO COVID-19



## WE KNOW THESE ARE UNPRECEDENTED TIMES. AND WE'RE HERE TO HELP.

Across the world, people and businesses are facing circumstances they've never encountered before. The COVID-19 outbreak continues to raise challenges for our nation, our economy and our communities and families. The Hartford is committed to providing the answers you need to help your clients during these challenging times. This document provides some information about what you can expect from us.

### **The Hartford is Prepared for Business as Usual**

- The Hartford is open for business and here to support you during these challenging times. To ensure the health and safety of our staff and the communities in which they work, the vast majority of Hartford employees are working remotely: our underwriters, risk engineering consultants, claims personnel and operations staff are fully functional and ready to serve customers as needed. For more information on the actions that The Hartford has taken and additional resources, please visit [The Hartford's COVID-19 Resource Center](#).

### **Premium Billing**

- We will help your personal and commercial lines customers who are having financial difficulty because of COVID-19. You can contact the applicable service area (listed elsewhere in this document) for help with billing or payments issues. If your customers contact us directly, we will provide assistance. We will be suspending cancellations for non-payment until May 1, 2020, and we will not be assessing late fees for premiums due on or before May 1, 2020. We hope this grace period will help give customers the breathing room they need to weather this crisis. We will revisit and timely consider this suspension based on the facts and circumstances that develop over the next five weeks. We will also continue to comply with any directives issued by state departments of insurance on billing issues.

### **Policy Renewals**

- We understand that these are uncertain times for many businesses and we want to ease the burden that comes along with preparing for and deciding on terms for policy renewals. If you are required to submit additional information in connection with an upcoming policy renewal and have been impacted by COVID-19, contact your local underwriter to discuss possible options.

### **Premium Audit**

- We also know that administrative tasks like submitting payroll reports and completing final premium audits will not be top priorities for customers impacted by COVID-19. To help ease that burden, we are committed to being flexible with respect to the completion of final audits, non-compliance notices and paying your final premium audit payment. Our premium audit team will do their best to work with your customers on your available options.

### **Changes in Operations or Exposures Due to COVID-19**

- We understand that many customers will have increases, decreases or changes to their operations and exposures due to COVID-19. We will endeavor to work with you and your customers to accommodate these temporary changes in their business operations.

## Converting to a Remote Workforce / Telecommuting

- In the interest of minimizing risk to employees and reducing “community spread,” many businesses are converting to a remote workforce. Rest assured, Workers Compensation insurance is designed to provide coverage for workers regardless of where they perform their work, provided, of course, the injury or illness arises out of and occurs within the scope of their employment. As always, any claim for worker’s compensation benefits is subject to the underlying facts, the terms and conditions of the policy, and any state laws or regulations that may apply.

## Risk Engineering

- If your clients have open risk engineering recommendations that they cannot comply with because the business has been impacted by COVID-19, our Risk Engineering team will work with you to discuss possible options.

## Business Interruption and Workers Compensation Coverage

- We recognize that business owners, the backbone of our nation’s economy, face a stressful and uncertain time right now. We understand the strain and anxiety they likely feel as they push through this extremely challenging situation and want to know if and when their current insurance covers losses arising out of COVID-19. Each claim is unique and must be reviewed based on the underlying facts, policy language and applicable law. For that reason, we are not in a position to comment on hypotheticals or “what if” situations. What we can do, however, is provide an honest, upfront description of our business interruption and workers’ compensation insurance coverage for you to share with customers as needed.
  - **Business Interruption Coverage**  
Most property insurance includes business interruption coverage, which often includes civil authority and dependent property coverage. This coverage is generally designed to cover losses that result from *direct physical loss or damage to property and is not designed to apply in the case of a virus.*
  - **Workers’ Compensation Coverage**  
Workers’ compensation insurance helps employees recover from work-related injuries or illnesses. Every state has its own workers’ compensation insurance laws and regulations that govern the coverage available. To file a workers’ compensation claim, the employee will need to demonstrate that the *injury or illness arose both out of and in the course of their employment.*

## Claims

- As you would expect from us, we are well prepared to respond to claims and inquiries whenever our customers need us. Every situation will be looked into on a case-by-case basis and be evaluated based on the terms and conditions of the policy and applicable state law.
- Customers can call 800-327-3636 or visit [www.thehartford.com/claims](http://www.thehartford.com/claims) for more information or to file a claim.
- Additional claims information:
  - [Workers’ Compensation Claims](#)
  - [Commercial Property Claims](#)
  - [General Liability Claims](#)
  - [Personal Property Claims](#)

## YOU CAN COUNT ON US.

We realize that all businesses are dealing with very difficult scenarios that could have a significant financial impact. There are plans in place to help. Use these resources and share with your customers as needed.

- Familiarize yourself with what the federal government is doing through their recent initiatives to help you and your clients.
  - Please visit [The Hartford's COVID-19 Resource Center](#) for links to helpful information that is constantly evolving. We've included links to The Center for Disease Control, World Health Organization, OSHA and other resources for both employers and small businesses.
- Be on guard for increased cyber or ransomware attacks during this health crisis – do not click on attachments or links that you do not recognize. Contact us by phone if you question the authenticity of any communication purportedly coming from The Hartford. Visit our [Cyber Resource Page](#) for a variety of helpful information.

- **Quick Reference Contact information**

- Small Commercial**

- Agents should contact their underwriter or go to [Electronic Business Center \(EBC\)](#)
    - Agency-serviced small business owners should contact their agent or go to [business.thehartford.com](http://business.thehartford.com) to register for/access online service
    - Policyholder services (PHS) customers should go to [business.thehartford.com](http://business.thehartford.com) to register for/access online service or call 866-467-8730
    - File a claim by file calling 800-327-3636 or visit [business.thehartford.com](http://business.thehartford.com)

- Middle & Large Commercial and Global Specialty**

- Visit [thehartford.com/contactus](http://thehartford.com/contactus) or reach out to your underwriter

- Personal Lines**

- Agents can contact their PL Sales Representative or contact Agency Services at 800-771-8557.

The Hartford is well-positioned to handle increased claim and operational workflows. We are confident in our ability to partner with you through this crisis. As a 210-year-old company, we have successfully navigated through many global crises, including multiple recessions, two world wars and the 1918 influenza pandemic. This is an unprecedented time for everyone, but we are here for you and ready to support you and your customers whenever you need us.

We wish you and loved ones safety and good health.

## ADDITIONAL RESOURCES

- [The Hartford: COVID-19 Resource Center](#)
- [The Hartford: Keeping Employees and Business Safe](#)
- [CDC: Resources for Businesses](#)
- [Help from Government Resources](#)
- [OSHA Guide to Preparing for COVID-19](#)

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