

Agency Portal Content  
March 20 Update

Thank you for all you're doing to help your employees and your clients navigate this fluid situation. This page, dedicated to our COVID-19 response, will give you our most up-to-date information.

### **Billing**

Policyholders are understandably concerned about their ability to pay premiums as government mandated closures continue to increase. To help, we're suspending all property casualty cancellations due to nonpayment from March 16 to April 30 – or later if required by an individual state.

While we hope that most policyholders can stick with their current payment arrangements, if you have a standard lines commercial, personal or life policyholder asking about alternative payment arrangements our billing associates are authorized to adjust the customer's current bill and to waive any late fees for any premium payments due between March 16 and April 30. This is not a waiver of payments during the suspension period, but an extension or grace period for those directly impacted by this pandemic. Please have them contact our billing departments at:

- Commercial lines billing (CinciBill) – for direct-billed commercial, management liability or surety accounts, 877-942-2455
- Personal lines billing – 513-870-2002
- Life insurance billing – 800-783-4479

Excess and surplus policies have unique constraints and considerations around them. Please talk with your C-SUPR underwriter.

### **Commercial Property and Business Income Coverages**

We incorporate approved Insurance Services Office (ISO) policy terms and conditions in most of our commercial property coverage forms, which require direct physical loss or damage to either covered property or dependent property to trigger coverage. Because the purpose of Business Income and Extra Expense coverage is to provide relief during the time it takes to repair or replace damaged property, we don't expect coverage to apply to COVID-19 claims that do not involve proof of direct physical loss or damage.

There would be no coverage for Business Income and Extra Expense as a result of temporarily closing a business or suspending operations to stem the spread of a virus, whether or not involving action of a civil authority.

Business Income and Extra Expense coverage for crisis events, conference, convention and fundraising event cancellations, does not apply when the crisis or cancellation is caused by contamination from a flu-like pandemic.

Business Income coverage for Food Contamination could be available if the Board of Health or other governmental authority closes the insured location as a result of the discovery or suspicion of food contamination at that site.

### **Claims**

Every situation presents different facts and circumstances that we evaluate as we consider each coverage part. Claims pertaining to the coronavirus will be carefully evaluated in the context of applicable state law and each insured's policy contract.

**Policy Changes**

Your underwriters are working and ready to answer your questions related to policy and exposure changes.