

We realize the COVID-19 outbreak will have a significant financial impact on many of our policyholders, and in response, EMC is taking the following actions:

### **30-Day Hold on Cancellations**

**EMC Insurance Companies is placing a 30-day hold on cancellations for non-payment of premium for those policyholders experiencing hardships during this time.** Late payment notices or late fees will not be issued from March 19, 2020, through April 17, 2020. This is an extension of the grace period for our customers directly impacted by the COVID-19 situation; however, this is not a waiver for those payments due during this time.

As you become aware of situations with our mutual clients having difficulties with payments due to COVID-19, please contact your EMC underwriter to discuss.

### **Delivery Exposures**

We understand that policyholders are considering various measures to generate revenue during this time, and hired/non-auto coverage is being requested to allow for more delivery of their products. **EMC underwriters are positioned to discuss changes in hired/non-owned auto exposures**, especially for hospitality-related accounts. The requests will be reviewed with you and underwritten for acceptability.

### **Mid-term Exposure Adjustments**

As things change for our mutual clients due to the evolving COVID-19 situation, please **reach out to your underwriter to review and discuss possible mid-term exposure adjustments to sales and payroll estimates.**

### **Count on EMC®**

EMC is dedicated to supporting you, our policyholders, our employees and our communities during this time, and we hope these measures help. Please contact us with any concerns. **Our branch office staff is available and ready to support you.** Thank you for your continued partnership.