

Date: March 20, 2020
To: All Berkshire Hathaway GUARD Agencies
Subject: COVID-19 UPDATE

COVID-19: UPDATE

As noted in our UPDATE of March 16, 2020, Berkshire Hathaway GUARD wishes to reinforce our commitment to our agents, our policyholders, our claimants, our employees and all stakeholders. We are closely monitoring the impact of COVID-19 on the country (and the world) and continue to follow guidelines issued by government health authorities including the U.S. Centers for Disease Control, the World Health Organization, and local agencies.

Through an established but fluid Business Continuity Plan that includes remote access for our work force, our goal is to minimize any disruption in service levels while also ensuring the safety of our employees. We are also monitoring all notices and mandates relayed by state insurance departments and plan to communicate our response through a separate notice to agents via our *Agency Service Center* and/or by e-mail.

Important Updates & Reminders

CUSTOMER SERVICE

Our customer service department continues to handle incoming calls and inquiries by phone at 1-800-673-2465, e-mail at csr@guard.com, or webchat via our *Agency and Policyholder Service Centers*.

CLAIMS

- Claims for all types of coverage should continue to be reported to us via 1-888-NEWCLMS (1-888-639-2567) or online—at an individual policy or claim level— via the Conversations function on our *Agency Service Center*. Our claims intake team continues to be available 24/7.
- On-site inspections in areas in self-quarantine are being curtailed. In such instances, we are handling inspection and adjustment remotely through ClaimXperience software, Xactimate, and Skype. All of our claims adjusters have the ability to work remotely.
- Business continuity plans have been secured from our preferred independent adjusting companies to ensure that claims are handled effectively, promptly, and safely and that best practices set forth by the CDC have been adopted for all staff. These companies have the means and tools to adjust claims through a virtual/remote environment. To date, we have not been made aware of any inability to respond to claims as usual.

PAYMENTS

We intend to remain flexible with our payment plans, helping our policyholders manage expenses by:

- extending grace periods before notice of cancellation,
- honoring payroll decreases to reflect business closures and/or limited staffing,
- pursuing post-audit premium balances less aggressively, and
- complying with all state and federal mandates.

Continued . . .

UNDERWRITING

Our Underwriting staff is working remotely and continues to be available to service our agents as needed. We do not expect any disruptions in service levels and we are fully prepared to handle new business, renewals or post issuance requests.

- For inspections for new homeowners policies, we have converted to either external inspections (which may be followed up by an internal inspection upon renewal) or a telephonic interview along with a request for insureds to take photos.

LOSS CONTROL

- Our loss control unit remains available to address ongoing needs and requests from our agents and policyholders.
- Our field staff and outside vendors have been notified that, in the event a policyholder is unable to cooperate with a loss control visit, we will extend the timeframe to cooperate as well as consider changing the on-site visit to an external only or telephonic survey (where acceptable).
- We are also helping our policyholders comply with outstanding recommendations by implementing extended timeframes (where appropriate).

BUSINESS TRAVEL

Attendance at all industry-related events as well as other business travel has been temporarily restricted for our employees. While these events and in-person interaction are obviously important to us, the health and safety of our employees, agents, and all stakeholders is our primary concern.

AGENCY VISITS

Our sales staff, now working remotely, will not be conducting any in-person agency visits but instead be utilizing telephone and videoconference technology to continue to work with our agents and partners virtually.

AGENCY SERVICE CENTER

Now more than ever it is important to ensure that our clients are communicated with and that we help them through this time.

- We encourage the continued, regular use of our *Agency Service Center* to manage your book of business with us.
- New applications for all lines of coverage should continue to be submitted via *GUARD E-Z Rate*.
- Please pay particular attention to renewals to ensure that your clients experience no lapse in coverage.
- Our webchat team is on hand to answer questions or provide assistance with any issues.

POLICYHOLDER SERVICE CENTER

We also encourage the continued use of our *Policyholder Service Center* by your clients and wish to remind you about the availability of our new BH GUARD mobile app, which can be downloaded by policyholders from both Apple and Android app stores.

We will continue to monitor new developments, state mandates and recommendations, so that we can quickly adapt to changes with minimal effect on our customer base. Please do not hesitate to contact us with any questions or concerns.

Thank you for putting your trust in us. Now, more than ever, we are grateful to be a part of such a strong organization as Berkshire Hathaway.

We wish the best to all during this challenging time.

Visit our [Agency Service Center](#)

Date: March 20, 2020
To: All Berkshire Hathaway GUARD Agencies
Subject: Actions/Responses Related to COVID-19

Actions/Responses Related to COVID-19

Relative to the current COVID-19 pandemic, we will follow all recommendations and guidelines on a state-by-state basis. **As a result of our compliance with state renewal and non-cancellation recommendations, we will need a down payment for new business for all lines of coverage in those states.** (Exception: GRIP-billed Workers' Compensation policies) See below for a list of notifications regarding COVID-19.

03-20-2020 - [Berkshire Hathaway GUARD COVID-19: UPDATE](#)
03-20-2020 - **AK** - [Bulletin B 20-08](#)
03-20-2020 - **CA** - [Insurance Commissioner Notice](#)
03-20-2020 - **NY** - [DFS Insurance Circular Letter No. 7](#)
03-20-2020 - **PA** - [Insurance Commissioner Notice](#)
03-20-2020 - **WV** - [Emergency Order 20-EO-02](#)

PAYMENTS

We will be flexible with our payment plans, helping our policyholders manage expenses by:

- extending grace periods before issuing a notice of cancellation,
- honoring payroll decreases to reflect business closures and/or limited staffing, and
- pursuing post-audit premium balances less aggressively.

Berkshire Hathaway GUARD wishes to reinforce our commitment to our agents, our policyholders, our claimants, and our employees. We are closely monitoring the impact of COVID-19 on the country (and the world) and continue to follow guidelines issued by government health authorities including the CDC, WHO, and local agencies as well as state insurance departments.

In addition to the authorities cited above, resources you may find helpful include:

- [NAIC Coronavirus Resource Center](#)
- [Big I Creates Coronavirus Resources Page](#)

We will continue to notify you of any new actions/responses, state mandates, and recommendations related to the virus, or when temporary measures are lifted or discontinued. Please feel free to contact us with questions or issues.

Thank you for putting your trust in us. We wish you the best during this challenging time.

Visit our [Agency Service Center](#)