

**BULLETIN**

Date: 03/17/2020

RE: Coronavirus Communication Update

Dear Valued Agent Partners:

As we outlined in our recent bulletin, the majority of our employees are working remotely as we monitor the COVID-19 situation. We are committed to providing the excellent service and responsiveness you are accustomed to receiving from the employees at Quincy Mutual. We have received inquiries regarding billing and coverage questions that we would like to update you on.

**Premium Payments**

We understand there may be customers who experience a financial hardship due to the COVID-19 pandemic and are unable to remit timely premium payments. We will consider every customer's situation carefully to provide payment flexibility with modifications to billing plans or due dates to avoid or delay non-payment cancellation notices. Please contact our Customer Service Department at 800-899-1116 ext. 5390 with any inquiries. Also, please encourage customers to make online payments when it is convenient for them.

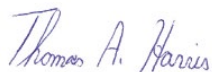
**Business Interruption Coverage**

We anticipate you will receive questions surrounding business income coverage relative to COVID-19. Our industry has experienced similar claims scenarios surrounding SARS, Swine-flu, and Anthrax to name a few. Material elements of coverage are proof of direct physical loss from a covered cause of loss to insured property. For businesses forced to close by order of a civil authority, similar provisions apply.

As you are aware, each claim is unique and investigated on an independent basis subject to policy terms, conditions, and exclusions.

Please do not hesitate to reach out to your underwriter or marketing representative should you have additional questions. These are indeed uncertain times; what is not uncertain is our commitment to you.

Stay well,



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