

To our valued policyholders,

Our brand promise is *Count on EMC*[®], and we are dedicated to protecting your business. The situation regarding coronavirus (COVID-19) continues to evolve, and EMC is taking the necessary precautions to protect the well-being of our team members, agents, policyholders and communities.

If your business has not been adversely impacted by the COVID-19 pandemic, you do not need to take any action.

To assist policyholders who are adversely impacted by the COVID-19 pandemic, a premium refund or premium credit may be possible for your policy. Please answer the following questions and return this form to EMC in the enclosed envelope by July 10th, 2020.

If you have a commercial auto policy, has your business vehicle usage been impacted by the COVID-19 pandemic? Yes No No commercial auto policy with EMC

If you have a business liability policy, has your business been impacted by the COVID-19 pandemic? Yes No No business liability policy with EMC

If you have a workers' compensation policy, has your business been impacted by the COVID-19 pandemic? Yes No No workers' compensation policy with EMC

Signature of Owner/Manager

Note: EMC will notify you of any premium refund that you are eligible to receive. Premium credits or refunds will not be applied to policies that are written at minimum premiums. If you have any questions and/or need changes to your policies, please contact your insurance agent.

Commitment to Our Customers

We think it's important for you to be aware of information EMC is providing our policyholders related to COVID-19. This information can be found on the EMC website (www.emcins.com) by clicking the orange alert labeled "*Count on EMC*[®] for support and service. Read about our COVID-19 response." On the COVID-19 Response webpage, there is also a link to COVID-19 policyholder resources.

Our team members are working remotely to continue to offer you the excellent service you deserve and expect from EMC, while keeping our team members safe. We wish you the best as you navigate through this challenging time.

Thank you for putting your trust in EMC Insurance Companies.