



## COVID-19: The Hartford's Response

Valued Partners,

During these unprecedented times, we hope you, your families and your employees are healthy and safe. The global pandemic we face has impacted communities, businesses, employees and customers, sometimes in heartbreaking ways. Sadly, it appears this will continue for at least some time. Our thoughts go out to everyone directly and indirectly dealing with health issues related to COVID-19. And our deepest thanks go out to those healthcare professionals and others working hard, and risking their health and livelihoods to help confront this challenge head on.

That thanks includes our incredible distribution partners like all of you who are also on the front lines of this fight. You see firsthand how this pandemic has affected customers, and are doing whatever you can to help them. You're amazing: We deeply appreciate the work you do. Please know that we will do all we can in the weeks and months ahead to help you continue this important work. In addition, we will do all we can to stay close and connected as we help you and our shared customers. Just as they depend on you, you can depend on us.

We have created [this document](#) to provide you with more details on exactly what you can expect from us and the steps we are taking to help our shared customers during this crisis. Here are some of the highlights:

- **Business resiliency:** We took quick and appropriate action to help ensure the health and safety of our employees, business and communities. Throughout this crisis, we have been 100% operational and last week more than 95% of our employees were able to work remotely.
- **Billing grace period:** We will help your personal and commercial lines customers who are having financial difficulty because of COVID-19. You can contact the applicable service area (listed in the attached document) for help with billing or payments issues. If your customers contact us directly, we will provide assistance.
  - We will be suspending cancellations for non-payment until May 1, 2020, and we will not be assessing late fees for premiums due on or before May 1, 2020.
  - We hope this grace period will help give customers the breathing room

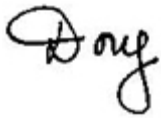
they need to weather this crisis. We will revisit and timely consider this suspension based on the facts and circumstances that develop over the next five weeks.

- We will also continue to comply with any directives issued by state departments of insurance on billing issues.
- **Additional flexibility:** We will be flexible with our premium audit and policy renewal processes to help ease the burden that can come with needing to manage through a challenge like the one we're currently facing. We're willing to work with you – you tell us what you need.

I have total confidence in The Hartford's ability to meet this challenge. We have a deeply experienced team who are among the best in the industry at what they do. We've spent more than 200 years helping customers to survive and thrive through difficult times like these. This is why we exist.

On behalf of myself, and our 19,000 employees, I want to thank you for your continued commitment, tenacity and will to push forward. We will get through this together.

Best regards,



**Doug Elliot**  
President, The Hartford

**The Buck's Got Your Back**

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