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COVID-19: Updates From The Hartford

Valued Partners,

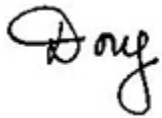
First and foremost, as the COVID-19 pandemic continues to dominate headlines and impact communities and businesses, we hope this message finds you, your families and your colleagues still safe and healthy. It's hard to believe we are well into our fifth week of remote work here at The Hartford – and yet as we've heard from many of you, we're all settling into a routine of this "new normal" and continuing to put our relationships first. We continue to be grateful for all of the essential workers on the front lines confronting this challenge and for our partnership with all of you. We're truly in this together, for as long as it takes.

We know your clients are continuing to depend on you for the most up-to-date information, and we remain committed to assuring you that we are doing all that we can to be of service. We've updated [our FAQs](#) to provide the most current information on the steps we're taking to help our shared customers. Below is some new information to assist you in understanding what you can expect from us:

- **Premium billing:** We will continue to help your personal and commercial lines customers who are having financial difficulty because of COVID-19. The Hartford will now be suspending cancellations for non-payment until *May 31, 2020*, and we will not be assessing late fees for premiums due on or before that date. You can contact the applicable service area (listed in the FAQ document linked in the paragraph above) for help with billing or payments issues. If your customers contact us directly, we will provide assistance. As always, we continue to comply with directives issued by state departments of insurance.
- **Agency billing:** We understand that the COVID-19 crisis may result in premium payment lapses by policyholders to producers. The Hartford expects our agents to continue their normal collection responsibility and follow the requirements of our process. When needed, The Hartford is working to address specific customer nonpayment issues by providing relief for our agents/brokers during the moratorium period. [You can view specific details here.](#)

- **Vacant property coverage:** The Hartford's commercial property insurance policies generally include provisions, which limit coverage for loss occurring to a property that has been vacant for more than 60 consecutive days prior to the loss. We will not consider property vacant if the property became unoccupied after a closure order was issued in the applicable state. [You can view specific details here along with tips on reducing the risk of loss during a vacancy.](#)
- **COVID-19 Personal Auto Payback Plan:** We will be issuing a 15 percent refund on two months' worth of premium for all customers with an in force personal auto policy as of April 1, 2020. We plan to issue payments to customers either by check or direct deposit into the billing account on record. Customers do not need to take any action to receive this credit. [You can view the announcement here.](#)

Our experienced team remains available and ready to assist you with the flexibility you require during this unprecedented time. Please reach out to us at any time with questions or concerns. We appreciate your partnership.



Doug Elliot
President, The Hartford

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