



CORONAVIRUS UPDATE

Important Policy Information

Dear Valued Partner,

Our hearts go out to those impacted by the coronavirus (COVID-19), either directly or indirectly. Our concern for everyone's health and safety remains our top priority. We want to ensure the peace of mind of our customers and are fully committed to safeguarding their insurance coverage during this difficult period.

Non-Payment Cancellation Moratorium for All Policyholders

Effective immediately, we've enacted the following directives to help safeguard your ICW Group client's coverage, and will be notifying all policyholders:

- **Moratorium on cancellations** for any non-payment of premium notice issued on or after March 18, 2020, on any in-force policy. Additionally, no new notices will be issued to policyholders through June 1, 2020, or later if deemed reasonable.
- **For states that have no moratoriums** or a moratorium with a shorter timeframe, this notice is for all policyholders, regardless of those in states that haven't issued a moratorium as well as those that have issued a shorter moratorium timeframe.

Have Clients Take Advantage of our Free HR OnDemand

We encourage your clients to take advantage of our [HR OnDemand](#) free service for relevant communications, law alerts, guidance from the CDC, OSHA, EEOC and HHS, best practices on how to handle an infectious outbreak, and a sample communication to send to employees. You may

also want to check out our [Coronavirus \(COVID-19\) - Helpful Resources](#) page for worker's compensation advice.

We're committed to supporting you during this challenging time. This complete announcement is available on the [ICW Group website](#). If you have payment questions on behalf of your clients, contact your ICW Group business development underwriting or the Premium Payment team at 858.350.7262, or billingservices@icwgroup.com.

Sincerely,

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