



April 7, 2020

## *Main Street America's Commitment to Our Customers During the COVID-19 Pandemic*

As businesses, families and communities continue to adjust to the challenges we are facing due to the global COVID-19 pandemic, The Main Street America Group is committed to keeping you informed about how we are responding to continue serving you and your insureds. As the situation evolves, we will continue to evaluate our response and look for ways to support you during this unprecedented time. Below is a summary of the temporary measures we are implementing to assist you and our valued policyholders during this challenging time.

**Extended Premium Billing:** To help meet the needs of our policyholders, through April 30, 2020, The Main Street America Group is accepting requests for extending payment due dates 60 days from the date requested. This applies to all direct bill policyholders who have been financially impacted during the pandemic. In addition, any penalty or late fees will be waived.

**Expanding Insurance Coverage for Food Delivery (Personal Auto):**

Coverage for food delivery is currently excluded in our personal lines contract. However, please know that we will temporarily waive enforcement of the Business Use exclusions. Enforcement of the Personal Auto policy Business Use exclusion is waived if a loss occurs while an eligible, listed operator is delivering food with their personal vehicle for their employer.

**Hired and Non-owned Auto (HNOA) Provisions (Commercial Auto):** We recognize the unique burdens being placed on our current and potential restaurant insureds in situations where public access to the physical location has been restricted. If an existing restaurant account with HNOA coverage begins temporary employee delivery to respond to this situation, Main Street America can accept the delivery operations on a temporary basis based on driver eligibility and other guidelines. We will also extend this flexibility to new restaurant accounts and existing restaurant accounts that request this coverage be added on a temporary basis.

**Extending Rental Car Days:** In cases where business closures have prevented policyholders from getting needed and approved repairs completed in a timely manner, we will extend rental coverage beyond the 30 days afforded by their policy.

**Trailing Documents:** Flexible requirements and timelines regarding submission of trailing policy documents (please contact your underwriter for details).

**Waiving Inside Inspections:** We are waiving all inside inspections of residential premises. This exception may apply to outdoor inspections if circumstances warrant.

**Audits and Commercial Inspections:** Audits will be performed remotely and in instances where the insured does not have access to their records, we will honor extension requests. Physical inspections have been postponed at this time. In both situations, we will evaluate when it is safe to conduct both physical audits and inspections. Also, for premium audits that have been conducted and resulted in an increased payroll for the audited term, we will not automatically increase the payroll on the current term to match audited payroll. This will reduce the amount of premium due and time involved in having to endorse the current term payroll.

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PAGE 2

In cases where commercial lines policyholders are requesting to suspend insurance on their vehicles, please contact your commercial lines underwriter for assistance.

As you work to serve the unique needs of your customers during this time, your Main Street America underwriters and business development executives are available to assist you with any workload challenges you may face, including quoting and issuing new business, processing endorsements/renewals and processing system assistance.

**COVID-19 Philanthropic Response:** Main Street America's relief efforts also extend to individuals, families and businesses in communities where we operate. Through our NGM Charitable Foundation and Employee Matching Gift program, we are providing funds to support relief efforts to those facing financial uncertainty and other needs. Our efforts support those of the American Family Insurance group of companies, who have [pledged \\$4 million in support of pandemic relief](#) and other nonprofit efforts.

### **Increased Capabilities for You**

While our focus is on meeting your unique needs during this time of uncertainty, we continue to offer new tools for you and your customers.

- ✓ New convenient payment options for your insureds via the Paymentus instant payment network.
- ✓ Streamlined new business quoting process for our Commercial Auto and Workers' Compensation programs via Main Street Station for Commercial Lines.
- ✓ Helping you write new commercial business with the introduction of **Main Street Express**, our new commercial lines processing platform that will enable you to quote and issue a small business insurance policy in less than 3 minutes! Stay tuned for more details coming soon!

### **Here to Serve You**

Although the way we work has been impacted, we are fully equipped and operating remotely to serve you when you need us most.

- **Agents Only Portal:** <https://agentonly.msagroup.com/agentonly/#/main>  
Our Agents Only portal offers the resources and tools you need 24/7 to write business with us. For the most up-to-date information about products and programs available in your state, please login and visit the news homepage.
- **Customer Service Center**  
If you have a customer service inquiry that does not require immediate telephone assistance, please email us at [customer@msagroup.com](mailto:customer@msagroup.com). Otherwise, please call us at (877) 927-5672.
- **Claims Customer Care Unit**  
As a reminder, policyholders can report a claim 24/7 via phone, email, our website or by fax.
  - ✓ (877) 425-2467
  - ✓ [FNOL@msagroup.com](mailto:FNOL@msagroup.com)
  - ✓ [www.msagroup.com/claims](http://www.msagroup.com/claims)
  - ✓ (877) 282-3844 (Fax)

### **For More Information**

If you have any questions about the temporary measures we are implementing during the pandemic or would like to learn more about our products or services, please contact your Main Street America underwriter or field representative. Thank you for your business and partnership.