

Nationwide is taking action to meet customer needs during the COVID-19 pandemic.



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To: Standard Commercial/Agribusiness

Dear valued partner,

The COVID-19 (Coronavirus) pandemic continues to dominate conversations and headlines throughout our country and around the world due to health, market and economic impacts. We understand the difficult circumstances facing individuals and businesses, and we know that your customers are counting on you to assist them as they navigate through these extraordinary times. Nationwide is here to help.

Nationwide has taken actions to protect the health and well-being of our associates, and because of good planning and our commitment to you, we are here to support our agency partners and customers. We have transitioned to a work-from-home environment, but this is not new for us. Our operations and technology continue to be fully operational, and we do not anticipate any disruption in service levels.

To assist you in servicing customers, we are sharing the following policies and procedures which have been modified to respond to customer needs during this difficult time.

**Restaurant and Retailer exposures:**

Customers may be incurring new exposures in an attempt to remain viable. Nationwide will provide coverage for existing restaurant and retailer exposures who now engage in food delivery due to COVID-19 restrictions.

- Business Auto
  - Insured coverage for restaurant delivery will be written under the Business Auto policy
  - Restaurant risks that utilize third party delivery (Uber Eats, Grub Hub, Door Dash, Postmates, etc.) are eligible for coverage
- BOP/Package
  - If the insured has BOP or Package coverage but no Auto coverage, a Business Auto new business submission will be required
  - Multi-Line Restaurant and Retailer risks that began engaging in limited delivery due to COVID-19 restrictions are eligible
- Loss Control
  - Nationwide encourages customers to incorporate one or more of the following forms into their company's driver safety program:
    - Safe Driving Commitment Form (Non-Owned Vehicle Operators)
    - Non-Owned Vehicle Driver Safety Orientation Checklist
    - Non-Owned Vehicle Authorization and Operation Form
    - Vehicle Inspection Report Form

### **Mid-term changes**

Customers may be experiencing rapidly changing exposure levels. Given the challenges created by COVID-19, you may request mid-term adjustments related to reducing exposures for customers.

- Examples that may reduce premium that do not impact coverage:
  - Adjusting Workers' Compensation, BOP and General Liability estimated exposures
  - Adjusting exposure basis for actual loss sustained coverages
- Examples that may reduce premium that do impact coverage:
  - Increasing deductibles
  - Suspending Collision coverage
  - Reducing coverage limits

### **Billing and service**

As an organization dedicated to protecting people, businesses and futures, we are committed to your success and want to ensure customers don't suffer additional hardship as a result of the COVID-19 pandemic.

If you are aware of customers that require assistance with the payment of their insurance premium, please contact us at 1-888-508-8622. In many cases we can help with the

extension of due dates and/or the waiving of late fees. Nationwide will always comply with legal and regulatory orders.

### **Claims**

Nationwide was recently recognized for outstanding claims service, and our claims representatives are here to assist you and our members. Each claim, especially those related to COVID-19, is deserving of a careful review to determine coverage as applicable.

If you have questions on a specific situation, we encourage you to work with the customer to report a claim. Claims reporting continues to be available around the clock. As with any situation, Nationwide will continue to carefully review every claim submitted by customers on an individual basis.

### **Additional resources**

Nationwide has almost 100 years of experience providing extraordinary care to our members and agency partners. You can count on us to continue to do so in times of great need. In support of our communities and our mission to protect people, businesses and futures with extraordinary care, we are proud to share that the Nationwide Foundation will provide \$5 million in national and community response grants to assist non-profits as they manage through the current environment.

We also have many resources available for you and customers. We care about you and all of your customers, so please feel free to utilize the many business-specific resources noted below—even for those that may not be Nationwide members.

#### *Nationwide self-service*

For the fastest service 24/7, encourage customers to sign up for online account access. To sign up, commercial lines customers can visit [NWsignup.com](https://www.nwsignup.com). For more information, visit [Nationwide.com](https://www.nationwide.com) or call 1-888-508-8622.

#### *Social support*

Nationwide's Agent Social Media Program provides free social media content to attract and retain customers, deepen relationships and grow your business.

#### *Other resources*

The following resources can help you and customers be safe and avoid expensive business interruptions.

- [Center for Disease Control and Prevention: COVID-19](https://www.cdc.gov/covid-19)

- [6 Ways to Prevent a Virus from Disrupting Your Business](#) (Insurance Institute for Business & Home Safety)
- [What You Should Know About the Coronavirus](#) (Nationwide's My Loss Control Services®)
- [Learn about the steps Nationwide has taken to be ready](#)
- [Nationwide Foundation is making \\$5 million in contributions](#)

While these are uncertain times, if there is one thing that is certain, it's that you are not alone. We are here to help you. We are a diversified, *Fortune 100* company, and we are proud of our strong financial strength ratings. Nationwide has navigated significant challenges before, and time and time again we remain positioned to keep our commitments and ensure stability for our valued partners.

Thank you for all that you are doing to support the success of our business community. We wish you good health and brighter days ahead.

Peter and Brad

*This message applies to Nationwide Standard Commercial and Nationwide Agribusiness only.*