

COVID-19 QUESTIONS AS OF MARCH 26, 2020*

CLAIMS

- Q1. Does workers' compensation cover the testing, medical treatment, and/or lost wages (including those caused by quarantine) of an employee who suspects they have been exposed to COVID-19 during the course of their employment?**
- A1. Workers' compensation does not normally cover ordinary illnesses that the general public is exposed to outside of the employment setting. However, in some instances, there may be facts and circumstances associated with a claim that connect the illness to a workplace event or exposure. We will investigate each COVID-19 claim on a case by case basis. COVID-related claims should be reported to us in the same manner used to report all claims.
- Q2. Our insured has an employee who was recently injured at work and placed on light duty. Due to COVID-19, they do not have a sufficient volume of work to provide the employee with continued light duty. Is this situation covered under the new COVID-19 unemployment or workers' compensation coverage?**
- A2. The employee or employer would need to notify us. Once we confirm with the employer that modified duty is not available, the injured worker would likely be eligible for Temporary Disability payment.

BILLING & COLLECTIONS

- Q3. Will you be delaying notice of cancellation for late payments?**
- A3. In support of our valued insureds during this period of COVID-19, CopperPoint Insurance Companies has decided to suspend cancellation for nonpayment of premiums until June 1, 2020, effective immediately for all policies and states.
- Q4. Will you be delaying notice of cancellation for late payroll reports?**
- A4. In support of our valued insureds during this period of COVID-19, CopperPoint Insurance Companies has decided to suspend cancellation for nonpayment of premiums until June 1, 2020, effective immediately for all policies and states. Nonpayment of premiums includes failure to report.
- Q5. How do we plan to get cancellation notices to insureds if they are sent by mail?**
- A5. In support of our valued insureds during this period of COVID-19, CopperPoint Insurance Companies has decided to suspend cancellation for nonpayment of premiums until June 1, 2020, effective immediately for all policies and states.

Q6. How many times will we allow a policy to be endorsed to reduce the payroll before we expect it to ride through until audit?

A6. Contact your Underwriter, we are here to support your changing business needs as they arise.

Q7. Will I still receive an invoice?

A7. Yes, invoices will generate in the same manner as always.

Q8. Will the due date of my invoice change?

A8. No, invoices will reflect the original due date.

Q9. Do I have to pay my invoice now?

A9. The suspension of cancellation for nonpayment of premiums until June 1, 2020 does not eliminate the obligation to pay the premium.

Q10. Does the suspension apply to my deposit invoice?

A10. Yes, we will suspend cancellation for nonpayment of a deposit invoice until June 1, 2020.

Q11. Does the suspension apply to surcharges?

A11. Yes, we will suspend cancellation for nonpayment of surcharges until June 1, 2020.

Q12. Will my account still be subject to late fees?

A12. We will waive any late fees assessed on past due balances from March 20, 2020 until June 1, 2020.

Q13. Can I stop automatic payments on my account/policy?

A13. CopperPoint policyholders can contact billing@copperpoint.com to cancel automatic payments. PacificComp policyholders can cancel automatic payments via EasyPay.

Q14. A mid-term endorsement was processed on my policy period. What happens to any resulting credit?

A14. CopperPoint and PacificComp will spread the credit amongst any scheduled invoices. If there are no scheduled invoices, the credit will remain on the policy and will be applied to future charges (e.g. Final Audit). Alaska National will immediately apply the full credit and then adjust the amount available for a refund based on the remaining scheduled invoices.

Q15. What will happen if the situation has not improved by June 1, 2020?

A15. CopperPoint Insurance Companies will continue to assess the situation.

Q16. Will you pick up payroll at audit for employees told to work remotely from home and will you change the classification?

A16. If the employee is sent home to work by the employer, and is essentially doing the same job at home as they would be doing if still at the employer's location, then the payroll while working at home would be classified as it was when he/she was working at the employer's location and we will not change the classification.

Q17. Will you pick up payroll for employees who are sent home, continue to be paid by their employer, but cannot work remotely from home and will you change classifications?

A17. The current WCIRB and NCCI interpretation considers this as "idle time" which is included in remuneration and would be auditable payroll. We continuously monitor the various rating bureaus for updates and will adhere to their rules.

Q18. Should insureds track payroll for employees who have had a material change in their daily job function (e.g. a restaurant where a waiter is now doing delivery work) and will you adjust payroll mid-term or pick up at audit?

A18. Yes, track payrolls for new job functions. These should be communicated to your underwriter and will be used for premium audit. We will adjust payrolls and classifications in accordance with the respective state's applicable bureau rules. Adjustments will be applied mid-term. We continuously monitor the various rating bureaus for updates and will adhere to their rules.

Q19. How will you classify payroll if an employee is sent home with full pay but is being asked to perform a different position?

A19. It is important to accurately track payrolls for new job functions. These should be communicated to your underwriter. If the employee is sent home with full pay, and cannot perform his or her normal duties, but is being asked to perform a different position (e.g., he/she used to be a machine operator and now is reviewing accounts payable and doing billing) the employee's payroll, while at home, will be classified to the proper class of the new job they are performing. Any change to an employee's classification will be made in accordance with the respective state's applicable bureau rules. We continuously monitor the various rating bureaus for updates and will adhere to their rules.

RISK MANAGEMENT/ LOSS CONTROL

Q20. Are there cleaning resources for policyholders in the event an employee tests positive for COVID-19?

A20. Please refer to the Center for Disease Control (CDC) [guidelines](#).

UNDERWRITING

Q21. Are we okay with an insured changing their operation/classification mid-term?

A21. We are prepared to make every possible effort to support our agents/brokers and policyholders through this very difficult time.

Q22. Will you accept mid-term endorsement requests to reduce payroll and/or receipts? If so, do we send this to our Underwriter or is there a centralized email?

A22. Please send your change requests as you have submitted in the past. If the insured is on interim audit / monthly reporting simply continue reporting as usual. As per normal business procedure, final premium will be determined at audit.

Q23. How quickly will mid-term endorsement requests to reduce payroll/receipts be processed and when can my insured expect a check?

A23. We will endorse policies as quickly as possible and any credits will show up on the billing statement. Any change to premium will be handled in the same manner as always.

Q24. Will you reduce your current deposit premium for New Business and Renewals?

A24. As with our normal course of business, please discuss our flexible payment options and corresponding deposit premiums with your underwriter prior to the policy effective date.

Q25. In cases where a new business or renewal policy requires additional underwriting information or a physical loss control visit as a condition to bind or post binding, will accommodations be made and conditions removed or delayed until barriers are eliminated due to quarantines, physical accessibility of locations and acts of civil authority?

A25. We will work to make accommodations on accounts which are quoted as new business, or renewals where the quotations were offered subject to additional information or a loss control visit.

Q26. Will you be offering any new or different payment plans?

A26. Our payment plans remain unchanged. Many flexible payment options are available. Speak with your underwriter or service team if you have any questions.

Q27. Are remote employees automatically covered? Do we need to list all addresses on the policy?

A27. Employees temporarily working from home are covered. You do not need to list employee home addresses on the policy.

Q28. If an insured's business is temporarily closed, how will you handle renewals?

A28. Coverage remains in place until cancellation or expiration. Our normal rate/quote/bind process is in place.

Q29. Is there language in CopperPoint property policies that prevent or exclude coverage for business interruption, either voluntarily or due to an order of a civil authority, as a result of COVID-19?

A29. The business income forms in the CopperPoint policies state that the suspension of operations must be caused by direct physical loss or damage, and the loss or damage must be caused by or result from a Covered Cause of Loss. CopperPoint policies also include an endorsement that excludes loss or damage caused by or resulting from any virus. If a claim is submitted, we will investigate the particular facts and circumstances of such claim and the terms of the applicable policy.

*These FAQs are based upon available information as of **March 26, 2020** and are subject to change without prior notice. FAQs are intended for informational purposes only and do not modify or invalidate any of the provisions, exclusions, terms or condition of any policy.