



---

# Coronavirus response update

United together to stop the spread

As our nation navigates the uncharted waters of coronavirus (COVID-19), UFG Insurance wants to take a moment to share a comprehensive update from our company. The health and safety of our partners and employees remains a top priority. All UFG offices, departments and services continue to follow Centers for Disease Control recommendations and President Donald Trump's COVID-19 guidelines for America that support slowing the spread of COVID-19.

## Claims

- Many agents and policyholders have been inquiring as to what, if any, coverage may exist under UFG commercial property or business owner policies relating to COVID-19.
  - In this ever-changing environment, it's important to remember UFG's duties are defined by the policy language that has been filed and approved by regulators.
  - Most commercial property and business owner policies contain a virus or bacteria exclusion endorsement, which would directly address and preclude any claim for coverage.
  - Claims for business interruption and/or civil authority denial of access must involve (as mentioned in policy language) a direct physical loss to covered property from a covered cause of loss. In most situations involving COVID-19, the requirement of direct physical loss is not likely to be present, therefore coverage would not exist. And, these coverages are also subject to the virus or bacteria exclusion.
  - Each claim submitted, including those related to COVID-19, has unique circumstances and UFG will thoroughly investigate each

claim. Findings and decisions will be communicated to customers and agents as soon as practicable.

- Be assured, UFG is committed to providing policyholders with all the protection to which they are entitled under every coverage form.
- Claims teams are carefully monitoring legislative and regulatory developments and will respond to changes in the landscape accordingly.
- Person-to-person contact has been limited in line with approved COVID-19 guidelines.
  - For loss situations that require on-site examination (i.e. fire, windstorm, etc.), UFG will dispatch personnel to the scene as soon as safely possible.
  - Many claims personnel will be working remotely, but our robust technology will allow seamless service and the same high-quality attention.
  - You can, and should, expect continued communications with insureds, claimants and agents to remain prompt and as frequent as claim situations warrant.

#### **Premium audit**

- In-person premium audits are not being conducted at present. Again, in line with safe practices.
- Field audits are being held via phone or electronically.

#### **Risk control**

- In-person visits have been halted for now in support of safety.
- Consultants are avoiding areas that have been restricted due to higher instances of COVID-19.

#### **Marketing representatives**

- In-person visits have been halted for now as this team practices safe guidelines.
- Representatives continue to be available electronically or via phone.

Every UFG office throughout the nation is practicing social distancing and many of our staff are working remotely. Please refrain from visiting our physical locations for the time being. Choose electronic delivery options instead.

Thank you for your diligence in uniting together to stop COVID-19. We will continue to send updates as needed to keep you informed.

Wishing you well,  
Your partners at UFG Insurance

