

Dear Zenith Agent,

On March 18, 2020, we wrote to let you know we are available to work with you and any policyholders needing to adjust payroll or payment terms due to business disruption caused by COVID-19. Because we want to make this time as easy as possible for you and our mutual customers, we have suspended policy cancellations for non-payment of premium effective March 18, 2020. There is no action required by you or the policyholder to request this suspension.

Invoices will still go out. If a policyholder is on payroll reporting and has payroll, we expect them to continue providing information. Of course, customers with continuing operations should continue to pay. For those unable to pay the full amount currently due, we will true-up premium owed once the full impact of the disruption is known and no later than the final audit.

If you have customers with more complex situations – such as full or partial furlough, decreased or increased shift times, etc. – and you want more specific treatment right now, please contact your Underwriter or our Customer Service team at 800-440-5020 and select option #4 for premium or policy-related questions.

We will reassess our cancellation suspension policy during the next 30 days and will provide updates to you. In the meantime, we welcome your insights so please contact us with any questions or suggestions.

Very truly yours,

Paul Ramont
EVP & Chief Underwriting Officer

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