



SPECIAL EDITION

PERSONAL INSURANCE AND COVID-19
April 2020

SCM

SULLIVANCURTISMONROE
INSURANCE SERVICES, LLC

In exchange for our standard monthly newsletter highlighting coverage options, we wanted to provide some information relative to your Personal Insurance and COVID-19 during these times.

Please know that your standard insurance resources both at SullivanCurtisMonroe (SCM) and at each Insurance Company level remain open and at your service. Renewal, endorsements and claims processing are being handled as usual.

We are starting to receive notices from each insurer with regards to premiums due and extended grace period options. If you have a need in this respect, please do not hesitate to contact your representative at SCM and we would be happy to discuss any need with your respective insurance company.

Additionally, please click on the following link to access our webpage for up to date information connected to the virus and the insurance industry and carrier response. This includes self-serve portal links for most insurers which can allow access to account information, initiation of paperless policy delivery and on-line bill paying.
<https://sullivancurtismonroe.com/coronavirus>

We have also received some inquiries regarding reducing protection given restricted use of vehicles. Our recommendation is to hold tight as things stand. You will want to ensure protection is adequately in place once regular use resumes. This will of course be updated as we hear more.

Many of you are now working from home. Please note that your home insurance policy typically provides some protection for business personal property. Restrictions can occur if you have clients visiting your home or other colleagues or employees working at your property. In these circumstances you should check with both your business and personal insurance contacts.

We will of course continue to update you with respects to any pertinent information. In these unique times, should you have questions please do not hesitate to contact your representative as and when they arise.

State mandated home confinement is new territory for us all. For physical and mental health recommendations include:

- keep moving,
- get things done,
- give each other space,

- stay in touch with others and,
- set up a structure

Our sincere best wishes to you and your families.

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family. For more information, please email SCM's Personal Risk Management Division at prminfo@sullicurt.com or call 800.427.3253.

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