

At McGowan Insurance Group, our promise is to be there for our clients when they need us. So when it comes to managing our own business continuity and emergency preparedness, we are focused on doing what it takes to make sure we can answer the call, even during challenging times.

Most of our employees are equipped to work remotely while others remain at our office locations across Indiana as long as circumstances permit. As with many organizations, we are limiting non-essential travel in accordance with CDC and WHO guidelines, and will be temporarily restricting access to our locations in person. This is to protect not only our employees, but also our clients. During this challenging time our team members remain ready to serve you at the same phone numbers and email addresses you've come to know. We also encourage our clients to visit our website at www.mcgowaninsgrp.com. There you will find emergency claim contact information for many of our insurance carrier partners, and assistance with your billing questions through the insurance company links under the Personal tab. Continue to check our website for future communications.

While the way in which we support you may be temporarily altered, our promise remains the same. We are here for you, as always, via phone or email to help with all of your insurance needs.

Below are just a few potential insurance issues related to COVID-19 that we recommend you consider:

- **Payment deferrals:** Many insurance companies are offering temporary deferral of premium payments and suspending cancellations for non-payment of premium during this time. You can speak with your McGowan Insurance Account Manager or contact your company billing department directly for more details.
- **Reduction of Sales or Payroll:** Many insurance companies are offering to adjust policies mid-term for anticipated reduction in sales and/or payroll. These can also be adjusted at year end through normal audit processes, but if you'd like to make adjustments now, contact your McGowan Account Manager to discuss.
- **Loss of Income:** If your business closes due to the Coronavirus, it is important to know that communicable diseases typically are not a covered peril that would give rise to insurance benefits for loss of income. It doesn't matter if the loss of income is just from a downturn of business due to the loss of many customers or the actual closure of your business. However, you should still report all claims and potential claims. In the event there could be changes in the future due to legislative rulings this could avoid denials based on late reporting.
- **Unoccupied/Vacant Buildings:** Be sure to take measures to secure your premises, and protect valuable contents while you're closed, and employees are working remotely.
- **Workers Compensation:** Employees working from home can still sustain "work related" injuries when not at the normal workplace. Be sure to discuss with employees to report any such claims promptly.
- **Cyber Security Issues:** Employees working remotely may be operating outside of your normal firewalls and security protocols. Be sure to contact your IT provider to ensure your online interactions are properly secured from potential cyber attacks.