

## Update from The Hartford: COVID-19

First and foremost, we hope this message finds you and your loved ones healthy and safe.

We want to thank you for having your policy with The Hartford. We are staffed and ready to help your agent serve your small business now and through the coming days as our country fights to reduce the spread of COVID-19. We are all inspired by the stories we are hearing about the strength, creativity, generosity and perseverance of every small business owner.

As it relates to insurance policies, here are some important facts and resources:

- **Speed and Ease with Digital Service** - Our website is the fastest and easiest way for you to view your policy, make adjustments or get a certificate of insurance. Visit [business.thehartford.com](https://business.thehartford.com) to access or register for online service.
- **Billing plans** – We are ready to help with your individual situation. We have a number of options to assist you including payroll billing and credit card payments. In addition, we have suspended cancellations for non-payment until May 1, 2020 and we will not be assessing late fees for premiums due on or before May 1, 2020. If you need assistance, visit [business.thehartford.com](https://business.thehartford.com) or call The Hartford at 1-866-467-8730.
- **Business Interruption Coverage** – Business interruption coverage covers losses that result from direct physical loss to property. Generally, a virus doesn't cause physical loss to property, but every situation will be looked into on a case-by-case basis. We encourage you to review your specific policy language.
- **Workers' Compensation Coverage** – Workers' compensation coverage generally applies if the employee was injured or became ill because of the type of job they have and in the course of performing that job. Every state has its own workers' compensation insurance laws and regulations that govern the coverage available.

- **Claims** - Every situation will be evaluated on a case-by-case basis. If you believe you have had a loss, file a claim by calling 1-800-327-3636 or visit [www.thehartford.com/claims](http://www.thehartford.com/claims). Please use the online portal for fastest service.
- **Annual Premium Audit** - If you have a policy that is subject to an annual premium audit, we will be flexible with respect to the completion of final audits, non-compliance notices and making your final premium audit payment. Contact The Hartford at 1-866-467-8730

As the federal government and states implement new regulations, and as the situation develops, we will adjust our approach wherever needed.

In an effort to support your business and the sale of the products and services you offer, we would like to call your attention to [kabbage.com/helpsmallbusiness](http://kabbage.com/helpsmallbusiness). Through this website, small businesses are able to register and become searchable for people who wish to buy products, services or gift certificates. This can be an effective way to create revenue now.

You can find updates [here](#) as more information becomes available. These are challenging times and we look forward to getting through this with you.