

# CORONAVIRUS UPDATE

## *Important Policy Information*

Dear Valued Policyholder,

Our hearts go out to those impacted by the coronavirus (COVID-19), either directly or indirectly. Our concern for everyone's health and safety remains our top priority. We want to ensure the peace of mind of our customers and are fully committed to safeguarding your insurance coverage during this difficult period.

### **Non-Payment Cancellation Moratorium for All Policyholders**

Effective immediately, we've enacted the following directives to help safeguard your coverage:

- Moratorium on cancellations for any non-payment of premium notice issued on or after March 18, 2020, on any in-force policy. Additionally, no new notices will be issued to policyholders through June 1, 2020, or later if deemed reasonable.
- For states that have no moratoriums or a moratorium with a shorter timeframe, this notice is for all policyholders, regardless of those in states that haven't issued a moratorium as well as those that have issued a shorter moratorium timeframe.

### **Take Advantage of our Free HR OnDemand**

We encourage you to take advantage of our [HR OnDemand](#) free service for relevant communications, law alerts, guidance from the CDC, OSHA, EEOC and HHS, best practices on how to handle an infectious outbreak, and a sample communication to send to employees. You may also want to check out our [Coronavirus \(COVID-19\) – Helpful Resources](#) page for worker's compensation advice.

We're committed to supporting you during this challenging time. This complete announcement is available on the [ICW Group website](#). If you have payment questions, contact the ICW Group Premium Payment team at 858.350.7262, or [billingservices@icwgroup.com](mailto:billingservices@icwgroup.com).

Sincerely,

ICW Group Insurance Companies