



Working Together To Help Our Customers

We appreciate our Core Commercial producers and the steps you're taking to help service your insureds, our neighbors. Together we're creating flexible solutions to assist small business owners through these unprecedented and challenging times. Below are just a few; let us know what ideas you have. Together we will make tomorrow the best it can be.

MID-TERM EXPOSURE ADJUSTMENT

We realize that many of your customers' businesses are temporarily closing or slowing down due to COVID-19. Core Commercial is offering voluntary exposure change modifications based on the insured's estimate of the economic impact over their policy term. This can be used to adjust ratable factors (example: payroll, sales, etc.) to more accurately reflect the insured's current situation. In most cases this should help them see some premium relief.

RESTAURANTS - HIRED AND NON-OWNED UPDATE TO MEET CHANGING NEEDS

Restaurants are currently one of the hardest-hit businesses and are quickly changing and adapting to a new normal to service their customers. Many restaurants are moving to selling prepared meals, curbside pickup and delivery through delivery services or their own drivers. To meet our Insureds' changing needs, we are offering to add coverage for Hired and Non-Owned.

BILLING FLEXIBILITY

We are offering billing flexibility for those customers that need it, through our customer service team.

CLAIMS

While business interruption may not cover the financial losses your insureds are experiencing, we encourage you to file a claim should you have a question as to a potential covered loss.

For more information please visit our COVID-19 resources under Help & Training on our resource page.

<https://www.arrowheadgrp.com/products/core-commercial/resources>

Please be advised that any and all information, comments, analysis and/or recommendations set forth above relative to the possible impact of COVID-19 on potential insurance coverage or other policy implications are intended solely for informational purposes and should not be relied upon as legal advice. We have no authority to make coverage decisions, as that ability rests solely with the issuing carrier. Therefore, all claims should be submitted to the carrier for evaluation. The positions expressed herein are opinions only and are not to be construed as any form of guarantee or warranty. Finally, given the extremely dynamic and rapidly evolving COVID-19 situation, comments above do not take into account any applicable pending or future legislation introduced with the intent to override, alter or amend current policy language.