

\* | MARCH 20, 2020 | \*

## Grand River Update on COVID-19

Dear Grand River Agent,

In response to the disruption resulting from COVID-19, we have a number of tools to assist you in serving your customers.

**Our support for you.** I trust that you have encountered no issues with our service level over the past few weeks. As Grand River has always worked entirely remotely, we had no adjustments to make and are pleased to be a stable partner in a turbulent period.

**Mid-term exposure adjustments.** For customers experiencing material changes in business activity, please contact your Grand River account executive to review and discuss possible adjustments to sales and payroll estimates on relevant policies.

**Support for hospitality customers.** For customers expanding their delivery services, please contact your account executive at Grand River with requests to cover potential coverage gaps for hired non-owned auto. Many of these customers will also have options to partner with online and mobile food-ordering and delivery marketplaces such as Uber Eats, Grubhub, Seamless and DoorDash.

**Payments and payment plan options.**

*Financial hardship.* For those policyholders experiencing unusual financial hardship, please contact your account executive at Grand River. In some cases, Grand River may be able to

suspend cancellation for non-payment for short-term. We have done so since our founding, and this provides a capability for you for use in exceptional circumstances. As you know, any suspension we approve is not a waiver of payments due, but an extension of the grace period.

*Payment plans.* You can use our payment plan options to help your customers change their plan to another that provides a greater spread of payments.

*Customers can handle their payments online.* Please keep in mind that your customers can, in addition to paying by mail, make payments online. They can go to [www.grandriverinsurance.com](http://www.grandriverinsurance.com), click on Portal, and click on Make A Payment under Policyholder Services. They can pay by EFT or by credit card.

We are all facing unprecedented challenges, but you should rest assured that we remain deeply committed to providing you and your valued customers with exemplary service while adhering to sound insurance principles.

Various state's departments of insurance are beginning to issue directives and guidance for meeting the challenges, and we expect to make adjustments accordingly. We will keep you posted as the situation evolves.

Greg Clapp

President