

## Federated Insurance Response to Coronavirus

As a valued client, we want to personally share how Federated Insurance is proactively taking steps to prevent the spread of COVID-19, or coronavirus. We are a company committed to risk management and enhancing client success, and our highest priority is supporting the health and safety of you, our employees, and our communities. Please know that the entire Federated team stands beside you and all of the 38,000+ businesses we have the privilege to serve during these uncertain times.

### Our Risk Management Culture

Here at Federated, we are modeling and implementing the following precautionary measures:

- We have enhanced hygiene and cleaning protocols in our offices
- We have limited visitors to our offices, as well as outside meetings
- We have enacted social distancing practices in all of our offices
- We have restricted non-essential business travel and are limiting in-person meetings
- We are enacting special employee paid-leave policies to help ensure continuity of pay in the event of illness or uncontrollable work absences
- We are deploying technology solutions to help ensure communication and operations are maintained
- As always, our marketing representatives are available to serve your needs

Federated has had a pandemic response plan in place for several years and our established Business Continuity Team is working diligently to help ensure you receive the same high quality customer experience you have come to expect as the coronavirus pandemic unfolds. We are committed to supporting your business during this event and providing continuity of service. However, as is true for every business, we may need to adjust communication methods in the days ahead. Conversations that traditionally take place in person may need to be handled via a phone call or email. Please know that this is strictly for your safety and the safety of our employees at this time, as Federated remains committed to face-to-face relationships of trust with policyholders.

### Pandemic-Related Losses and Insurance Coverage

We recognize this is an unsettling time for our clients and understand that you may have insurance questions related to the coronavirus. For questions regarding coverage, first look to your insurance policies. If you believe you have sustained a compensable loss, please report the claim to Federated via our website: [www.federatedinsurance.com](http://www.federatedinsurance.com).

We regret that we cannot respond to hypothetical inquiries. Whether your policies apply to a given situation depends on many factors, including the relevant facts, the applicable laws, and the specific wording of the policies issued to you. Federated will investigate all claims in accordance with the facts of each case, and the policy language. As always, it is our goal to continue to provide prompt, fair, and equitable claims resolution and service. Coverage depends on the type of policies you purchased and your individual circumstances.

### Pandemic Resources

As a valued policyholder, our Risk Management Resource Center is available to take your calls. Since the initial outbreak of the coronavirus, they have been assisting business owners throughout the country with questions about written pandemic policies and procedures, recommended response plans, communications to employees, as well as specific wage and hour questions. Call today to visit with one of our expert risk consultant professionals in the Risk Management Resource Center at 1-888-FED-4949 and ask for a risk consultant between 7:00 a.m. and 5:00 p.m. CST.

If you are seeking current updates pertaining to coronavirus, assembled below for your convenience are relevant topic links to trusted authorities like the CDC, OSHA, FEMA, and the Department of Labor:

- [CDC - Coronavirus - Interim Guidance for Business and Employers](#)
- [OSHA - How to Maintain Operations During a Pandemic](#)
- [CDC - Business Pandemic Influenza Planning Checklist](#)
- [FEMA - Pandemic Influenza Continuity of Operations](#)
- [US Department of Labor - Coronavirus Resources](#)

We will continue to monitor the coronavirus situation closely and plan to follow guidance of local, state, and national health authorities. We wish you, your employees, and their families the best as, together, our nation rises to this new challenge.

Jeff Fetters  
Chairman and CEO



**It's Our Business to Protect Yours.**