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## Customer Bulletin: Premium Difficulties due to COVID-19

We recognize the impact of the ongoing COVID-19 event on our customers' ability to pay ongoing expenses, including the cost of insurance premiums.

Many of the insurance carriers we represent have clearly expressed their willingness to work with policyholders to amend payment plans, applying automatic grace periods and other measures to avoid cancellation for non-payment of premium during this difficult time. We urge customers to reach out to us to discuss their specific situation.

For our commercial insurance customers, some coverages such as General Liability and Workers Compensation, are adjustable based on factors such as payroll volume and sales volume.

Businesses and organizations that expect significant changes in their financial outlook due to the COVID-19 event should reach out to us so that we can adjust their policies to lower the amount of premium to be paid during this period of reduced business volume.

In addition, some customers with significant auto fleets may wish to suspend coverage on their vehicles if they are not in use at this time. There are pros and cons to this approach and we are here to discuss these with you.

We remain fully operational and available to work with our customers to get through this unsettling time together.

**If you would like to discuss further, please contact your [representative](#) at Clark.**

