



PENNSYLVANIA LUMBERMENS MUTUAL
INSURANCE COMPANY

While the COVID-19 global pandemic seems to have slowed the world down, we know that running a business never stops. These are critical times for all of us and the Pennsylvania Lumbermens Mutual team is committed to being with you when you need us most and for all the times in between.

We encourage you to visit the [Coronavirus Disease 2019 \(COVID-19\) resource center](#) on our website for the latest communications and resources available to help your business prepare and react. Check back frequently for updates.

Our customer service team has operated remotely for many years and our experienced representatives are ready to handle any questions or concerns you may have. You can reach our team at custserv@plmins.com or 800-752-1895.

We Hear Your Concerns

We have received two common questions from our customers and broker partners that we would like to address.

Is there coverage if the Coronavirus affects a company's ability to continue operating?

In insurance, we're taught not to talk in hypotheticals because every claim situation is unique. However, the Coronavirus is an unprecedented situation where we cannot rely on how we have always done things. Instead, we find ourselves going back to our roots as a mutual insurance company where, above

all else, we feel a sincere dedication to our insureds. We are taught to look for coverage where possible.

With that said, and upon our review of the business income (BI) coverage, we unfortunately have not been able to identify a path to coverage because BI claims must be a result of covered property damage. Further, we are looking at the definition of property damage and the cause of that property damage. Still we do not see coverage. Our interpretation has been echoed by multiple state insurance departments who are publishing positions on this matter. On the flip side, we have seen other government entities try to enact coverage. We are also aware that there are state and federal government discussions from a Workers' Compensation and General Liability standpoint. We have provided, when asked, our thoughts about potential solutions, and we will continue to monitor any developments. Coverage is a topic that everyone is wrestling with and we expect the conversation to continue and as well our review.

Despite this initial review and indication, we welcome you to submit a claim if you feel your business has suffered a loss as it relates to COVID-19. You can submit a claim [online](#), via email at claims@plmins.com, or by phone at 800-752-1895. You can expect the same level of care and fairness that you receive daily by our claims department.

Will there be leniency for my upcoming payments?

As of now, PLM expects premium payments as they are currently scheduled. We understand that this developing situation is one that is trying on your business plan. Insurance is, in some cases a financial requirement, and in all cases the backbone for your operation and your growth and evolution.

PLM, like you, is working to adapt and streamline processes to fit this evolving situation. We recommend our insureds consider using our [e-payment site](#) in replacement of check payments to save on time and exposure. Our customer service team is available to walk you through the process.

We have already been receiving general questions from our broker partners regarding this issue, but we would like to hear directly from our insureds to discuss any specific circumstances. If your ability to pay premiums has been directly impacted by this situation, we ask that you call our customer service department at custserv@plmins.com or 800-752-1895. Each situation will be reviewed independently.

We are also monitoring various state insurance departments announcements regarding this issue. We are used to intervention at times of crisis with specific direction in regards to non-payment cancellations. Some state insurance departments already have and we expect most will before long. We will indeed honor those directions once received.

While these positions may not be greeted with an overly positive response, we hope that you consider the value of our transparency with you. You are receiving a lot of information from all angles and we believe that giving you our “take” will help you to prepare for the coming months.

As the COVID-19 situation continues to evolve, we understand that your business will as well. We encourage you to reach out to the PLM team to discuss those changes. We are all with you as you prepare, act, and respond. I personally welcome any questions you may have as well. You can reach me at jsmith@plmins.com or on my cell phone at 609-513-0928.

Please also keep in mind that all the problems you face as a business, we likewise face as a business. While our businesses may be very different, they are all dependent on our (yours and ours) people. The health of your, their, and our people and their families is important to all of us.

I hope by now you know that PLM will do the right thing, particularly in times of crisis.

Sincerely,



John K. Smith
President & CEO

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