



Cove Risk's Commitment to Members

Questions, Answers & Solutions During These Uncertain Times

Cove Risk Services understands that this is a difficult time for Massachusetts and New Hampshire businesses. Information is changing rapidly, but please be assured that we are watching developments closely, and changing our approach to offer security and assurance to our Member Insureds in these uncertain times.

Can I postpone my April installment?

YES: We are offering the ability to defer the April installment, and move it to the end of your current billing cycle.

Will my policy be cancelled if I cannot pay the premium?

NO: We are suspending *all cancellation and late payment notices* for the next 30-45 days.

Can I make a premium payment by Credit Card?

YES: We now offer on-line payments and payment by phone, both of which accept credit cards.

Payment Online: <https://www.coverisk.com/customers/pay-online/>

Payment by Phone (automated): (844)-321-9519

* **Pay-Go** and **EFT** (with more installment options) are also available. See more info below.

What if I want to reduce my payrolls?

At this time, we ask that you **do not adjust payrolls**, but instead consider deferring your April installment (as mentioned above), and waiting 30 days until we know where things are headed. Information is changing so rapidly and we are simply unable to amend policies as quickly as necessary to immediately impact billing. That's why we prefer to offer payment flexibility, payment extensions, cancellation forgiveness, Pay-Go/EFT options, and credit card payments as the primary solutions.

Keep in mind that the **Pay-Go** option offers a more immediate and impactful solution to payroll fluctuations. This option allows you to report actual payrolls through your payroll service provider, and pay the premium based on your reporting. To sign up for one of our **Pay-Go** options currently offered through *ConnectPay* and *SmartPay*, contact customer service (customerservice@coverisk.com).

EFT is another billing solution. In Massachusetts, we are able to extend your EFT installments for up to 10 payments (through October). In New Hampshire, we can extend to 12 installments through EFT. To sign up for EFT, or to extend your current installments on EFT, contact our policy services team (customerservice@coverisk.com).

Now that my business is offering delivery, do I need to report the delivery payroll?

NO: At this time, we are not making any changes with regards to adding class code 7380 (Delivery and Drivers) to our policies, *when the class did not already exist on the policy*, as long as it is a temporary measure. We understand that many businesses are being forced to offer delivery due to the pandemic. We are instituting consideration for “forgiveness” over the delivery exposure, due to the crisis. We are not looking to charge additional for this exposure at this time. However, if there are increased claims over time resulting from the delivery exposure, we might need to re-visit our position in the future. Our primary consideration is to keep the health and capacity of the self-insured group in mind in our decisions, and not to create unnecessary additional costs to members while in crisis, if at all possible. Right now we want our member businesses to know that we support them in their need to do what is necessary to stay in business. We will re-evaluate this exposure when the crisis has passed.

Additionally, please review our recent communication from Safety Services about controlling the delivery risks, [click here](#).

I received a letter or a phone call from an auditor (Overland Solutions Inc. / EXL Premium Audit) to audit my 2019 policy term. Can I postpone the audit?

Postponing the audit will likely ***not be in your best interest***, particularly if your estimated payrolls in 2019 were overstated, and you are due a refund. That refund could easily be applied to your current bill to reduce your payment stresses.

Alternatively, if you are concerned an audit will report higher payrolls than were estimated, rest assured we are best positioned to work with you *right now* for extended payments and offering other favorable payment options.

Postponing the audit now for future resolution, is discouraged. Check out our [Audit Q and A](#).

Can I request a virtual audit in lieu of a physical audit?

YES: We are able to accept virtual and voluntary audits during the current crisis. Contact your auditor to make this request, and contact us if you need additional assistance.

Where can I direct workers' compensation coverage questions relating to COVID-19?

Contact your **assigned claims adjuster**; or Mark Erdody, VP of Claims (merdody@coverisk.com); or Susan Sobolewski, Claims Manager (ssobolewski@coverisk.com).

Where can I direct health and safety concerns relating to the changes in business operations prompted by the current crisis?

Contact your **assigned Safety Services Consultant**; Chris Clark (cclark@coverisk.com / Cell: 781-844-4378); and John Hazzard (jhazzard@coverisk.com / Cell: 603-321-5777)

Cove Risk Services remains firmly partnered with you. We intend to provide as much flexibility to our members as possible during this time. For additional questions or concerns, please contact your agent or check out this [link](#) to our coronavirus updates.

You are there for your employees. And Cove Risk is there for you.