



April 2, 2020

Illinois Casualty Company (ICC) recognizes the impact that COVID-19 is having on our policyholders in the food and beverage industry. The recent federal extension of social distancing guidelines until April 30, 2020 will have a significant financial impact on our insured bars and restaurants, even for those that have been able to offer carryout and delivery.

On March 20, 2020, ICC began the deferral of all premium payments for 30 days. We will continue this deferral until April 20, 2020. Following this date, premium billing will resume, but we will **extend the suspension of late fees and cancellation for non-pay of premiums until May 31, 2020**. ICC will continue to monitor the situation and will notify our agency partners if this date will be extended.

As a reminder, ICC is willing to process a mid-term adjustment to projected sales for businesses impacted by COVID-19. Underwriting will require a 12-month verification of prior year sales that is generated from the client's Point of Sale (POS) system or by their accountant, along with the requested revision to annual sales.

For businesses that have chosen to begin offering delivery or use a third-party delivery service, coverage is available by endorsement. Requests should be submitted to your Underwriting Team for evaluation and pricing.

Please contact a Billing Representative at Billing@ilcasco.com or (800) 445-3726, extension 32, if you have any billing questions.

Thank you,

A handwritten signature in black ink, appearing to read 'Arron K. Sutherland'.

Arron K. Sutherland
President/CEO