

We hope you are doing well and that we all get back to some normalcy soon. Until then, we want to make sure you are aware of a few ways Covid-19 may be impacting you and your insurance. Please let us know if you have questions or need help in any way. Take care!

Renee and Chuck



Covid-19 Credits

Many insurance carriers are offering a 15%-20% monthly credit back to customers for the months of April and May. Most companies will be applying those credits during May and June. Some are also offering cancellation deferment and waiving late fees or NSF charges during this time. Each carrier is different and may have unique guidelines, terms and dates that apply. Please call us if you are not sure what your company is offering.

Working From Home

This is a perfect time to dust off your home or renter's insurance policy to find out what your coverage limits are for computer coverage, especially for theft. Those of you who have brought home business equipment from your employer should make sure whether your employer's business policy covers items in your possession. Also check to see if you have coverage for business property or property of others under your own policy. We're happy to review your coverage with you anytime! If you are currently renting and are without renter's insurance, please call for a quote. Renter's insurance can run as low as \$12/month.



Delivering Food



During normal times, any type of delivery is usually excluded from personal auto insurance coverage. However, many carriers are temporarily lifting this exclusion for food delivery due to Covid-19. Not all carriers have lifted the exclusion, and it is absolutely temporary. If you are considering supplementing your income by doing food delivery, please contact us to make sure your auto policy would cover you in the event of an accident while delivering food.