

March 16, 2020



Dear Valued HDB Clients ~

As we continue to address the Coronavirus pandemic and its effects on our nation and communities, rest assured you are in the very best hands with HDB. We have a Business Continuity Plan in place, and most employees have begun working remotely and by the close of business tomorrow, all will be. Just like much of the country, many of our employees have children and other family members who are also now at home. Please accept our apologies in advance for any background distractions or delays in response times, as we are all navigating this new dynamic together. You will continue to receive the superior customer service you have become accustomed to receiving for the past 42 years and this will in no way be diminished. Our leadership team is monitoring COVID-19 developments and updates closely to support our employees' health and safety, provide the required support to our clients and also to mitigate any potential business interruption.

HDB has 3 guiding principles as we continue to move forward:

1. Keep HDB employees safe
2. Continue to serve HDB clients with the highest standards
3. Do our part to slow community spread of the virus where there appear to be outbreaks so that the most vulnerable people are able to get the care they need.

In terms of how your insurance policies will respond to COVID-19, because every claim is unique with its own set of facts, the insurers will make determinations based on actual individual situations, not hypotheticals. In order for us to determine the potential for coverage, an actual claim report should be filed and as you would expect from HDB, we are well prepared to respond to your claims and inquiries. Feel free to email our Claims Department at [claims@hdbinsurance.com](mailto:claims@hdbinsurance.com) with any questions or claims.

We encourage you to use E-Pay to remit payments to HDB. In the event that mail delivery is disrupted or our employees are working remotely, this is the best way to ensure we receive your payment and can remit it to carriers promptly, protecting your insurance coverage.

Use this link to pay via credit card or eCheck: [HDB ePay Now](#).

Please know we are working together with the ever-changing information into us. We know in the weeks ahead you will need your partners at HDB to support you, your business and your employees – and we will be here. Our leadership team will continue to monitor this evolving situation. We encourage you to monitor reputable sites for the latest information, such as the [CDC](#) and [WHO](#).

Thank you for trusting HDB with your business.

Please reach out to your Producer and/or Account Manager with any questions. We look forward to serving you safely as we all work through this unprecedented situation.

Additional information can be found at [www.hdbinsurance.com](http://www.hdbinsurance.com).

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