



At Stromsoe Insurance Agency, we are committed to assisting our community with what we know during this difficult time. We thought it may be of benefit to answer three of the most asked questions over the last week;

- We are starting a Delivery service: Do I need a separate Business Auto Policy? Are my employees okay to use their car to delivery?
- Premium Payment Concerns: Is there any way to defer my payments? Do I need to cancel my policies and start them up again when I re-open? Can I pause my policy?
- Potential Business Interruption: What is it and do I have it? What are the authorities doing to address this?

#### Delivery Services

- Hired and Non Owned auto is a type of coverage that is placed on your Business Liability Policy. It provides liability coverage for bodily injuries or property damage that you or your employees cause while driving for work. This protection applies to vehicles you “hire” (like a rental car) or vehicles your business doesn’t own (like employees’ personal vehicles). Call your Agent to see if you have this coverage on your current policy. If you do not, carriers have been allowing current policy endorsements and are typically made within a couple of days.

#### Premium Payments

- Department of Insurance, Commissioner Lara issued a notice requesting that all insurance companies provide their policyholders with at least a 60-day grace period to pay insurance premiums. The Commissioner made the request to ensure policies are not cancelled for nonpayment of premium due to the COVID-19 public health emergency. The Commissioner’s Notice is directed to all admitted and non-admitted insurance companies that provide any insurance coverage in California including, life, health, auto, property, casualty, and other types of insurance. Please reach out to your Agent and/or Insurance Company to see all of your specific options.

#### Business Interruption Services Insurance Coverage

- What is Business Interruption Coverage  
Business Interruption Insurance is insurance that covers a policyholder’s loss of business income sustained by the policyholder due to a necessary suspension of the business operations. The suspension of business operations ordinarily must be caused by direct physical loss of or damage to property at the insured location, and the loss or damage must be caused by or result from a cause of loss or peril covered by the applicable policy. Commissioner Lara is working with Governor Newsom’s Administration, federal authorities, and state insurance commissioners through the National Association of Insurance Commissioners (NAIC) on solutions to help businesses who are losing income due to government directives and business closures as a result of the COVID-19 pandemic..

At Stromsoe Insurance Agency, our biggest encouragement is to not allow your current policy to cancel. There are ways to update your policy so be sure to talk with your Agent/Broker and do not be discouraged to file a claim if you feel you have been affected. As Brokers, we are here to assist with questions, potential claims as well as work with your Insurance Company being your advocate.

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