



KEEPING THE FREDERICK MUTUAL FAMILY SAFE DURING THE CORONAVIRUS PANDEMIC

At Frederick Mutual you, the policyholders, are the owners of our company and your wellbeing is always our concern. Considering the rapidly evolving effects of Coronavirus (COVID-19), we are taking steps to help protect the health and safety of our policyholders, employees, and agents, while continuing to provide the level of service you've come to expect. Frederick Mutual will remain open for business in accordance with state and federal guidelines; however the building is only open to essential employees.

We are committed to providing a variety of service options to help you.

CLAIMS

FILE CLAIMS REMOTELY

If you need to file a claim, please contact your agent; or you are welcome to visit

<https://claim.frederickmutual.com/claims>, you will need your policy number to file a claim online. You may also call our office, our claims representatives have online tools to assist you throughout the claims process.

During business hours: 800-544-8737

After hours: 866-212-5246

BILLING

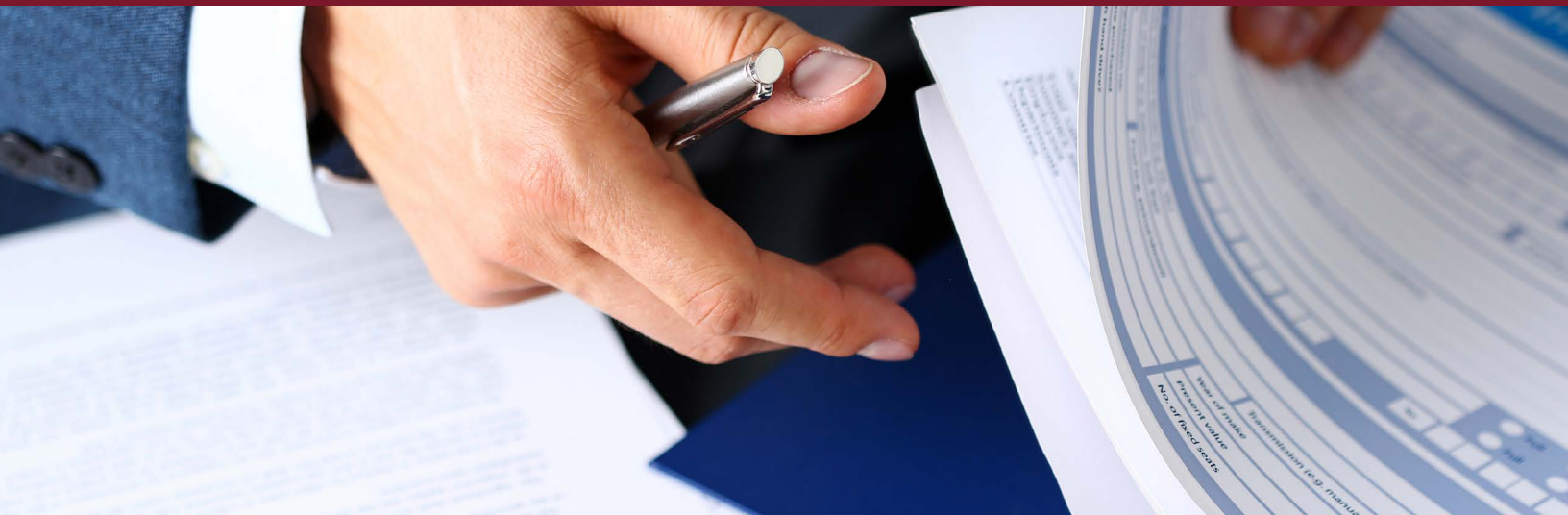
ONLINE ACCOUNT PAYMENTS

You can pay your policy bills online by visiting <https://payment.frederickmutual.com>.

Have your policy number available when accessing the payment portal. If you have policy or coverage questions, please contact your agent. If you need your agent's contact information visit

<http://www.frederickmutual.com/find-an-agent-1>

With this in mind, effective April 1, 2020, Frederick Mutual will not process policy cancellations for non-payment of premium for the next sixty (60) days. Your policy will not be cancelled during this time period because of your inability to pay your premium. If you become directly affected or need to discuss your payment options, Frederick Mutual is here to help - please call 800-544-8737 to find out more.



RESOURCES FOR SMALL BUSINESSES AND HOMEOWNERS

Below are additional resources provided by federal and state government agencies that you may find helpful. These links are regularly updated as the situation develops and as new resources become available.

MARYLAND

The Maryland Department of Commerce is offering three new business assistance programs in response to the COVID-19 pandemic:

- Financial Assistance & Taxes
- Employer & Worker Assistance
- Licensing & Permitting

For more information on any of these programs, visit the [Maryland Department of Commerce website](#).

ADDITIONAL LINKS FOR YOUR STATE

Pennsylvania: <https://www.dli.pa.gov/Pages/default.aspx>

Virginia: <https://www.virginia.gov/coronavirus-updates/>

Delaware: <https://business.delaware.gov/coronavirus/>

North Carolina: <https://www.ncdhhs.gov/divisions/public-health/coronavirus-disease-2019-covid-19-response-north-carolina>

District of Columbia: <https://coronavirus.dc.gov/recovery-business>

National Resources

For information regarding federal programs offered by the Small Business Administration (SBA), please visit <https://disasterloan.sba.gov/ela>

We continue to monitor this situation closely and may make additional adjustments as needs arise. Frederick Mutual has instituted best practices to help take care of our employees so they can continue to best serve you.