

## A Message from Joseph W. McCartin Insurance, Inc.

### To Our Valued Clients:

All of us at Joseph W. McCartin Insurance, Inc. are taking every proactive step we can to ensure that we will remain ready, willing, and able to handle your insurance matters when you need us.

Our employees will have the ability to work from home and service you just as if they were sitting at their desk in our office. If needed in the upcoming days, we will have them shift to working from home as we continue to monitor and make decisions regarding the coronavirus.

For the protection of our clients and staff we are closing the office to walk-in clientele immediately. We can take care of your needs via telephone, email, text, and fax. For those who absolutely need to conduct business in person, we ask that you call our office to schedule a time to come in.

Please be safe and follow CDC guidelines to avoid contracting the coronavirus. We are here for you, as always. Thank you for trusting us for all of your insurance needs.

Centers for Disease Control Website: <https://www.cdc.gov/coronavirus/2019-ncov>

### To Our Clients with Businesses:

Many of our business clients are wondering what they can do to prevent the spread of the virus at their workplace. They are also concerned about the potential loss of income if they must temporarily close their business. I have included a few suggestions below on how you may prevent the spread of the virus at your business location. I would also suggest that you visit the CDC or NAIC websites, they are a good resource. Links are found below.

<https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>

[https://content.naic.org/naic\\_coronavirus\\_info.htm](https://content.naic.org/naic_coronavirus_info.htm)

Remind your employees:

- Wash your hands often with soap and water for at least 20 seconds, especially after using the restroom; before eating; and after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol. Always wash hands with soap and water if hands are visibly dirty.
- Cover your mouth and nose with a tissue when you cough or sneeze. If you don't have a tissue, cough or sneeze into your upper sleeve, not your hands.
- Clean all frequently touched surfaces in the workplace such as workstations, countertops and doorknobs with disinfectant cleaners.

- Anyone who has come into contact with someone who has the virus should not come to work. Similarly, employees should remain home if they feel sick and have symptoms associated with the virus.
- Consider a contingency plan to allow people to work remotely if that becomes necessary.

If the event that you decide to close your office, or if the government mandates a closure, many people will ask if their insurance, specifically business income or extra expense coverage, would respond to the loss of income. The general answer is no: in order to trigger this type of coverage there needs to be covered property loss or damage at your business location. Please feel free to contact us if you have additional or more specific coverage questions.