



March 16, 2020

Dear Valued Client,

During these unsettling times, we want to reinforce our commitment to working with you to continue meeting your needs. We want to assure you that DiBuduo & DeFendis Insurance is well-positioned to continue delivering services and products no matter where you may be working – in the office or remote, as our claims and service teams will be doing the same and ensuring lines of communication remain open. Should our office need to close as a precaution or as a result of a government order, we have plans for our staff and agents to work remotely. We also are able to route calls to our main office to minimize business interruption.

DiBuduo & DeFendis Insurance is closely monitoring the spread of the COVID-19 Coronavirus and continually reviewing guidance issued by government health authorities, including the Centers for Disease Control (CDC), the World Health Organization (WHO) and local health authorities. We seek to minimize any disruption to our clients while ensuring the safety of our employees.

Reporting Claims

As expected, we have received numerous questions from our commercial clients regarding coverage for business income or business interruption losses as a result of the Coronavirus. As with all claims, we do not predetermine existence of coverage or applicability of an exclusion to any particular claim. If you choose to report a claim, the insurance company will complete a claims coverage evaluation. DiBuduo & DeFendis Insurance can assist you in the reporting of a claim in the following manner.

1. Please complete the attached Coronavirus (COVID-19) Claim Form.
2. Email the Coronavirus (COVID-19) Claim Form to coronavirus.claims@dibu.com.

DiBuduo & DeFendis Insurance's Claims Department will then submit the claim to your insurance company. You will then receive a confirmation email from our Claims Department. The insurance adjuster will make contact with you within 5+ business days.

Communication

Of course, your primary contact remains your individual agent and account manager at DiBuduo & DeFendis Insurance. If you can't reach them, feel free to contact us.

We are monitoring new developments so that we can quickly adapt and continue to provide the best possible service experience to our clients. As always, thank you for the trust you have placed in DiBuduo & DeFendis Insurance.

Sincerely,

Matt and Mike DeFendis
Principals



Coronavirus (COVID-19) Claim Form

Email to: coronavirus.claims@dibu.com

Property () Liability () Other ()

Named Insured

Business Name

Insured Contact

Phone/Cellular

Email address

D & D Agent

Date of Loss

Premise Location

City

State

Brief Description of Claim:

Other Comments: