

Delivering Our Service Promise During COVID-19

Continental Western Group (CWG) is dedicated to providing you the greatest service possible during and through the current COVID-19 crisis. We are providing you with the following information to explain how we are adapting our services to provide you with the personalized service and care that you have come to expect from CWG.

Flexible Billing Options

The efforts to contain and mitigate the spread of COVID-19 through social distancing are important steps to help protect our most vulnerable citizens. However, these actions have also placed a significant strain on businesses of all types and sizes. If you are experiencing financial hardship because of the situation related to COVID-19 and are concerned about meeting your insurance payment obligations, please contact our billing department. We want to help and can personalize a payment plan that works for you to help alleviate some financial stress.

Epay Express: During these turbulent times, we also encourage you to utilize our [online bill pay service](#), which is not only convenient but also enables faster service. You can submit payments at any time, including weekends, ensuring timely receipt of payments directly to CWG. You can securely submit a payment with just your account number and Authentication Code (found at the top of any billing statement).

Credit Card Payments: Effective immediately CWG will be accepting credit card payments from MasterCard®, Visa®, American Express® and Discover®. To make a credit card payment, call 1-877-631-0354, and have your Account Number and Authentication Code (found at the top of any billing document) ready for reference.

Account Services Team Contacts:

Phone	Email	Online Bill Pay
1-877-385-9114 Direct Bill Option 1 Agency Bill Option 2	cwgdirectbillsupport@cwgins.com	Epay Express 53.billerdirectexpress.com/ebpp/CWGIns

Delivering on Our Claims Promise

While our collective environment continues to rapidly evolve day-to-day, CWG is prepared. Know that, in the event of a claim, large or small, our claims professionals are ready to respond and provide personalized service and attention when you need us most, governed by the policy language and your particular claim circumstances.

If you have questions about whether a particular event or incident is a claim, please contact your agent or report it directly to CWG.

You can continue to report claims through your agent or directly to CWG. Below are the multiple ways you can contact us. We encourage claims to be submitted online for faster service (cwgclaims@cwgins.com).

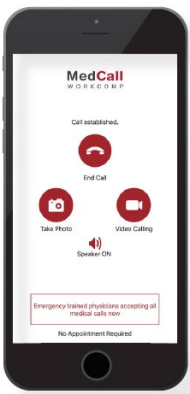
Claims Team Contacts: Phone: 866-232-6724

File Online: <https://www.cwgins.com/report-a-claim/>

FIND **GREATER**

CONTINENTAL WESTERN GROUP® | P.O. BOX 1594 | DES MOINES, IA 50306-1594

ACADIA INSURANCE COMPANY | CONTINENTAL WESTERN INSURANCE COMPANY | FIREMAN'S INSURANCE COMPANY OF WASHINGTON, D.C.
TRI-STATE INSURANCE COMPANY OF MINNESOTA | UNION INSURANCE COMPANY



Telemedicine Services for Worker's Compensation Policyholders

If an employee is injured at work, they may not wish to visit a doctor's office or clinic because of concern over potential exposure to Covid-19. All CWG Work Comp policyholders have free access to MedCall, CWG's telemedicine partner. MedCall has increased staffing and is prepared to respond to injured workers' calls to provide on-the-spot medical advice while also honoring social distance guidelines.

MedCall
ADVISORS

How to get started:

Search for MedCallWorkComp in the App store. Download the app on your phone and follow on-screen instructions to create an account.

Risk Mitigation & Business Continuity Support

These are unprecedented times for many business owners. As insurance professionals, we can help by offering expertise and support as you seek to adjust your operations and keep your employees and customers safe. All CWG Insurance policyholders have access to our Risk Services department which has resources that may help. Email the team with your request at riskservices@cwqins.com.

We recognize that COVID-19 is presenting families, businesses, and communities with unprecedented challenges. Supporting one another has never been more important. Stay safe and do not hesitate to contact CWG or your insurance agent regarding any insurance questions or concerns you may have.

For convenience, Continental Western Group[®] is providing to its policyholders access to MedCall for medical assistance/information related to the coronavirus (COVID-19), but Continental Western Group does not endorse the use of MedCall or the information, products, or services (including, but not limited to, the appropriateness or suitability of any diagnosis, course of treatment or medical advice) provided by or accessible through MedCall. Access and use of MedCall, including the information, products, and services on or available through MedCall, is solely at your own risk, and Continental Western Group makes no representations or warranties, express, statutory, or implied, with respect thereto. Continental Western Group is not responsible or liable for any damage or loss caused, or alleged to be caused, directly or indirectly, under any theory of law, by or as a result of the use of or reliance on any information, products or services accessible from MedCall. CONTINENTAL WESTERN GROUP IS NOT RESPONSIBLE NOR LIABLE FOR ANY ADVICE, COURSE OF TREATMENT, DIAGNOSIS OR ANY OTHER INFORMATION, PRODUCTS OR SERVICES THAT YOU OBTAIN FROM MEDCALL.

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