



COVID-19 (“Coronavirus”)

Clinical Updates, SBA Disaster Loan Program, Business Interruption, and Engaging Employee Health & Well-Being

Disclaimer

The information in this program is based upon the very dynamic and evolving outbreak of respiratory disease caused by a novel (new) coronavirus that was first detected in China and which has now been detected in more than 100 locations internationally, including in the United States. The virus has been named “SARS-CoV-2” and the disease it causes has been named “coronavirus disease 2019” (abbreviated “COVID-19”). The information presented is current as of the date of this program, but it may change in the coming hours and days ahead. Participants are encouraged to refer to information from the U.S. Centers for Disease Control and Prevention (“CDC” at www.cdc.gov).

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Brown & Brown Relief Center

Available to Anyone & Any Company In Need

Online Portal with Access to Discounts On:

- Health & Behavioral Health Services
- Family Care & Child Learning
- Financial Wellness offered by Prudential
- Pet Care
- Home & Home Office Discounts
- Food & Food Delivery Services
- General Household & Office Supplies



Questions or Issues? Email the Brown & Brown Employee Benefits Technology Center at bbreliefsupport@bbebtech.com.



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Presentation Agenda

- 1 Clinical Updates – Looking Ahead
- 2 Business Interruption and Loss of Income – How Companies and Organizations Are Handling COVID-19 Losses
- 3 U.S. Small Business Administration: Key Facts – Economic Injury Disaster Loans, The Paycheck Protection Program (PPP), and Employee Retention Tax Credit
- 4 Tips for Engaging Employee Health & Well-Being

Today's Presenters



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Looking Ahead

What Business Leaders Should Look For in the Coming Weeks

○ Epidemiological indicator

● Economic indicator

Depth of disruption



How deep are the demand reductions?

Indicators to monitor

- Time to implement social distancing after community transmission confirmed
- Number of cases – absolute (expect surge as testing expands)
- Geographic distribution of cases relative to economic contribution
- Cuts in spending on durable goods (e.g., cars, appliances)
- Extent of behavior shift (e.g., restaurant spend, gym activity)
- Extent of travel reduction (% flight cancellations, travel bans)

Length of disruption



How long could the disruption last?

Indicators to monitor

- Rate of change of cases
- Evidence of virus seasonality
- Test count per million people
- % of cases treated at home
- % utilization of hospital beds (overstretched system recovers slower)
- Availability of therapies
- Case fatality ratio vs. other countries
- Late payments/credit defaults
- Stock market & volatility indexes
- Purchasing managers index
- Initial claims for unemployment

Shape of recovery



What shape could recovery take?

Indicators to monitor

- Effective integration of public health measures with economic activity (e.g. rapid testing as pre-requisite for flying)
- Potential for different disease characteristics over time (e.g. mutation, reinfection)
- Bounce-back in economic activity in countries that were exposed early in pandemic
- Early private and public sector actions during the pandemic to ensure economic restart

Pandemic Modeling & Healthcare System Capacity

Hospital resource use i

15 days until peak resource use on
April 16, 2020

Resources needed for COVID patients on peak date

All beds needed
260,342 beds



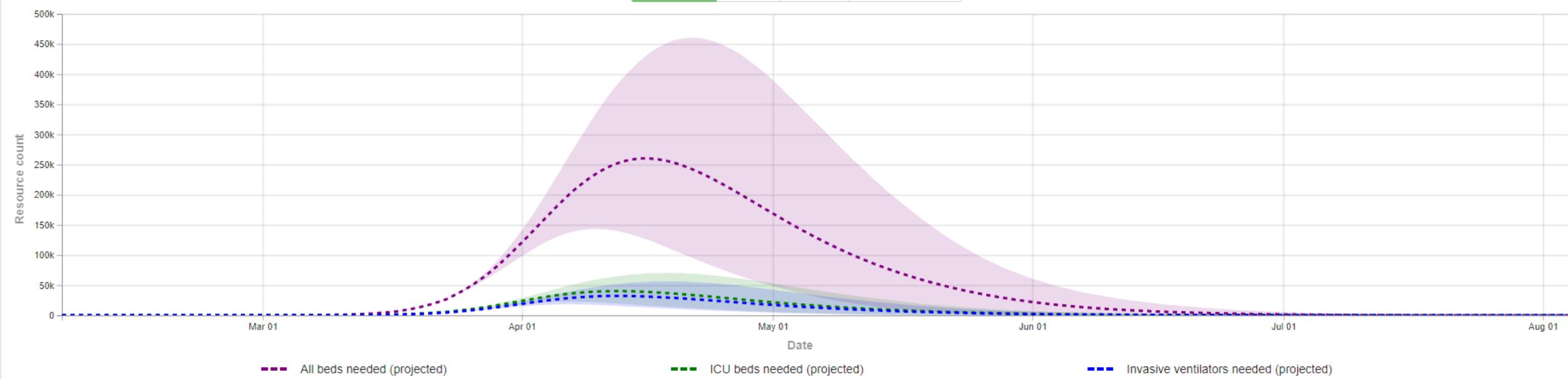
Bed shortage
84,671 beds

ICU beds needed
38,849 beds



ICU bed shortage
18,905 beds

Invasive ventilators needed
31,082 ventilators



**KEEP
CALM
I HAVE
GOOD
NEWS**

#Beatcovid19

*You Can Personally Help
To Stop This Pandemic*

- *Wash hands and use hand sanitizer*
- *Practice social distancing*
- *Stay at home except if you are an essential employee reporting to work, or you need to get groceries or medication*
- *Be kind*

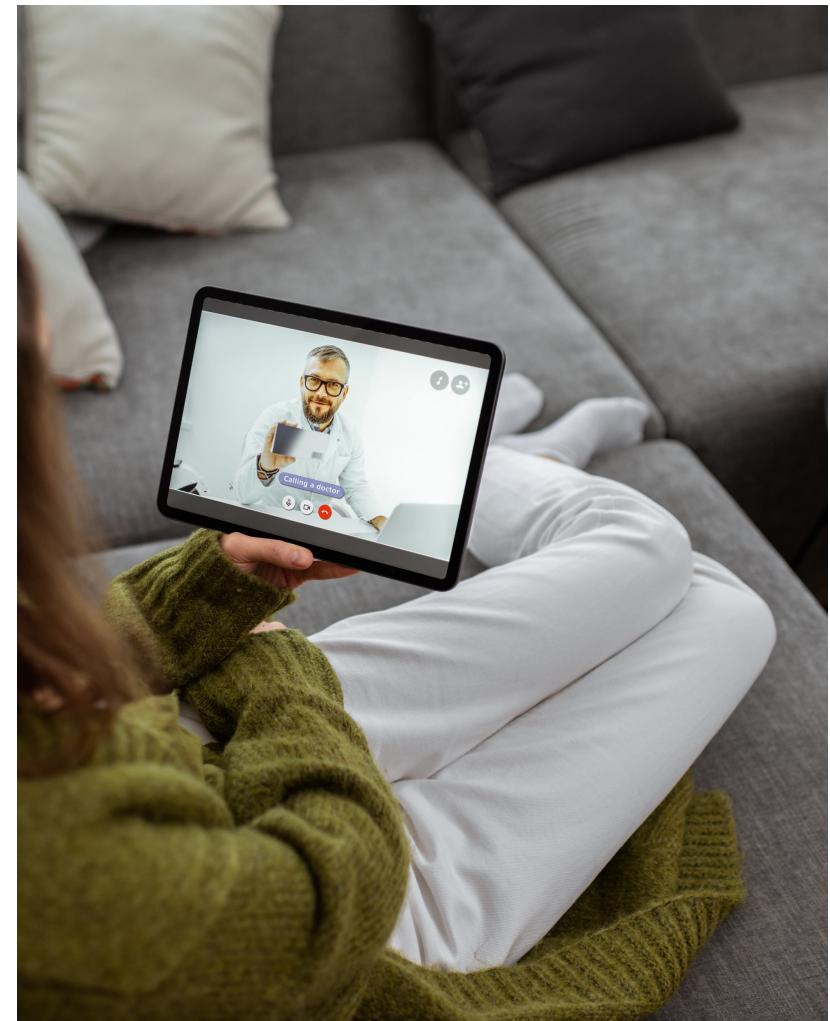
Telemedicine

Utilization & Demand

- Teladoc has seen a **600% increase in utilization** over same day in 2019 (over 5,700 visits in one day)
- Demand of virtual visits up **50%-158%** among large telehealth vendors

Triage

- Many vendors have created direct to consumer triage and care support tools that categorize patients into low, medium, and high risk cases
 - **16%** of self-assessments lead to a referral for virtual care out of **over 53,000 participants** (Buoy Health)
- Apple has launched a free screening tool and information platform
- Several organizations are using tools like Amazon Alexa to deliver screenings and can provide written documentation if requested.



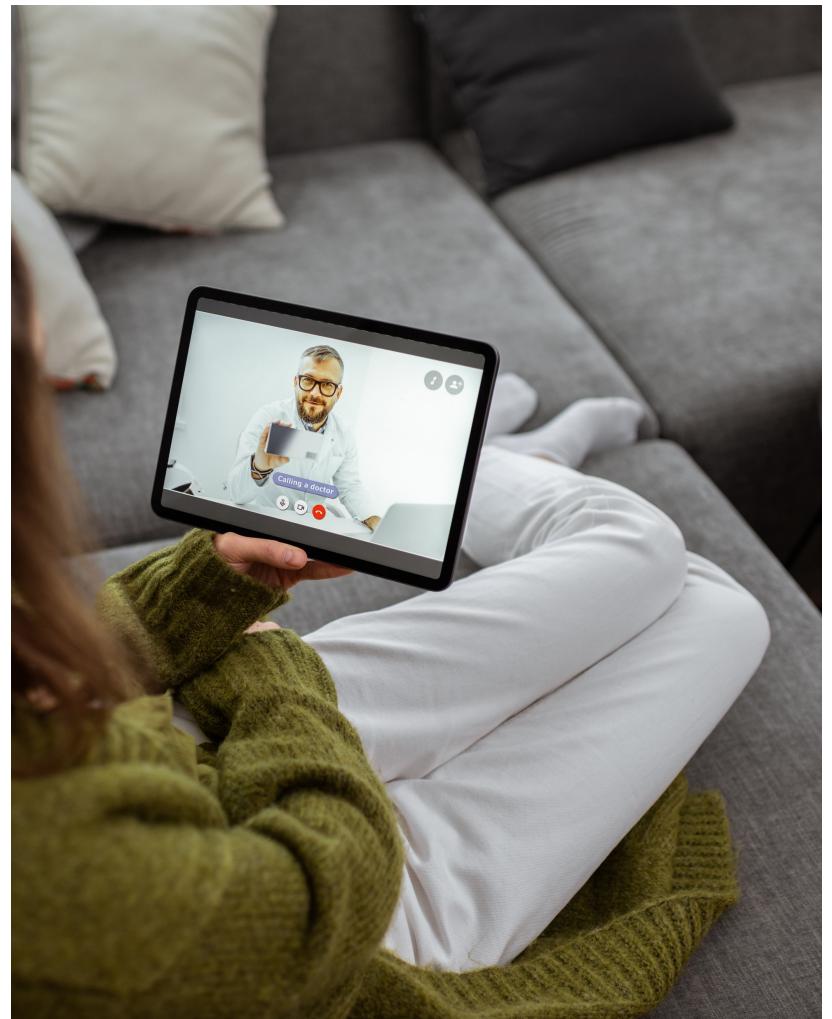
Telemedicine

How are states and providers working to reduce wait times?

- So far, **8 states have relaxed licensing restrictions** and are now allowing cross-state care; this may become an ongoing trend as states need to keep up with demand
- Telehealth providers are actively working to grow their provider networks and expediting their credentialing processes to ramp up quickly.

Can telehealth providers order COVID-19 testing?

- Telehealth vendors:
 - Can recommend a 14-day self-quarantine protocol and can provide written documentation if requested.
 - Generally not ordering testing at this time -- referring to brick and mortar providers to evaluate patients (in person or virtually) and order the testing



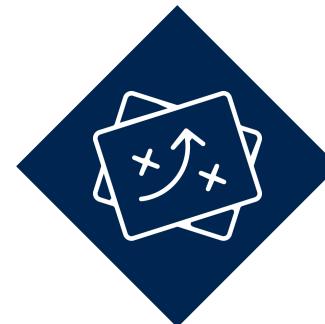
Importance of Reporting Cases



What

What Should Be Reported:

- Cases of COVID-19.
- Prolonged exposure to someone who has COVID-19.
- Someone who is symptomatic but not tested.



Why

Why Should This Information Be Reported:

- Will allow for work-force planning and protocols to be established for return to office.

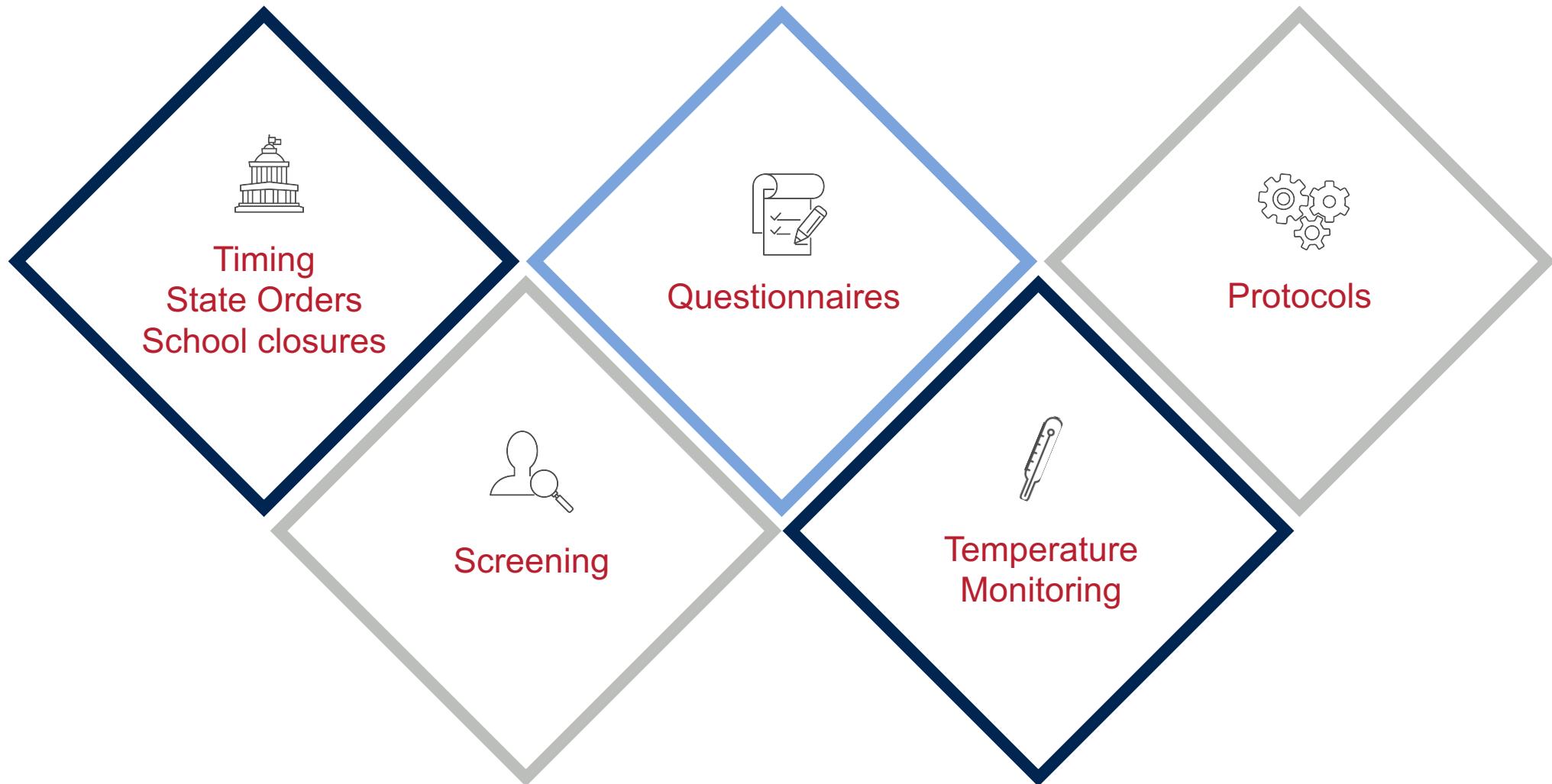


How

How Should This Be Reported?

- Establish protocol and communicate
 - Record keeping and confidentiality.

Returning to Office Considerations and Protocols



Maintaining Well-Being



Well-Being Apps for At-Home Use – March 2020

You may have your own favorite apps and services you like to use, but here are a few free/inexpensive options if you're looking for something new!

APP/SERVICE	DESCRIPTION	AREAS OF WELL-BEING	PRICING	LOGO AND LINK
National Alliance on Mental Illness (NAMI) Helpline	Resources for anxiety and stress because of COVID-19. If you need immediate help, call: 800-950-6264	CRISIS	FREE	nami.org
Dial 211	If you need assistance finding food, paying housing bills, accessing free childcare, or other essential services, dial 211 to speak with someone who can help. 211 connects people in most states on a 24-hour basis to connect residents to a wide variety of human services or social services across the state.	CRISIS	FREE	211.org
CDC	Published tips to help adults and children manage stress and anxiety with COVID-19.	CRISIS	FREE	cdc.gov/coronavirus
National Suicide Prevention Lifeline	The Lifeline provides 24/7, free and confidential support for people in distress, prevention and crisis resources for you or your loved ones, and best practices for professionals. Call: 1-800-273-TALK (8255).	CRISIS	FREE	suicidepreventionlifeline.org
7-Minute Workout	Quick, no-equipment necessary workouts	Fitness	FREE Subscription available	7-minuteworkout.com
HIIT Workouts	High intensity, quick (4-15 minute) workouts that can be done at home	Fitness	FREE	hiitworkouts.com
Butt Workout and Fitness	Beach butt, butt lifting, booty shaper...you get the idea	Fitness	FREE	buttworkoutandfitness.com
Aaptiv	Personal training app that produces audio-based instruction for home, gym, and outdoor workouts	Fitness	FREE (limited access) \$14.99/month or \$99.99/year	aaptiv.com
Meditopia	Mindfulness, meditation, and music app aimed at improving resilience and decreasing stress/anxiety	Emotional	\$60/year	meditopia.com
Reflectly	AI driven mindfulness journal	Emotional	7-day FREE trial \$29.99-\$78.99/year	reflectly.com
Dayzz	Receive a training plan, daily tips, messages, and challenges to help improve sleep	Sleep	90-day FREE trial Access code required	dayzzapp.com
Calm	Meditation app focusing on sleep	Emotional Sleep	7-day FREE trial \$69.99/year	calm.com
Sleepio	Cognitive behavioral therapy (CBT) for sleep	Sleep	\$300/year	sleepio.com
Employee Assistance Program (EAP)	Volunteer-based program offers free and confidential assessments, short-term counseling, referrals, and follow-up services to employees who have personal and/or work-related problems.	Emotional Financial	Typically FREE	Check with your employer about your company's EAP resource
Mental Health First Aid of USA	Updates and resources on dealing with mental health concerns during the COVID-19 crisis. #BeTheDifference	Emotional	FREE	mhfa.com
Care.com	Resources for childcare, senior care, pet care, and home care	Caregiving	FREE (basic) \$156/year (premium)	care.com
Cariloo	Dedicated care coach and 24/7 access to the portal where you and your family can securely store files and communicate with your coach.	Caregiving	\$599 per six months	cariloo.com
The Journal's List of Free Resources for Schools During COVID-19 Outbreak	Lengthy list of resources provided by educational technology companies to help your children stay occupied (and help you stay sane) while they stay home from school.	Caregiving	FREE	thejournal.com



CARROT Fit	Harsh-but-hilarious workout plans	Fitness	FREE	carrotfit.com
FitOn	Quick at-home workouts	Fitness	FREE	fiton.com
Peloton	Access to full library of classes available through the Peloton app including yoga, meditation, strength, cycling, running, and more	Fitness	90-day FREE trial \$12.99/month	peloton.com
ClassPass	Access to over 1,000 audio and video workouts and live-stream classes	Fitness	FREE through June 30 \$15-\$139/month	classpass.com
Grokker	Access to library of videos, including fitness, mental health, nutrition, sleep, and financial wellness.	Fitness Emotional	FREE through April 30 \$14.99/month	grokker.com
8Fit	Customized fitness and nutrition plan	Fitness	14-day FREE trial \$79.99/year	8fit.com
MyFitness Pal	Food diary that tracks calories, nutrition, and exercise; syncs with other fitness apps	Fitness	FREE (limited access) \$9.99/month or \$49.99/year	myfitnesspal.com
WW (formerly Weight Watchers)	Weight loss program that provides recipes, nutrition plans, and online community	Fitness	\$0 for first 3 months (if you sign up before 4/6/20) \$3.22/week (digital) \$6.92/week (workshop) \$12.99/week (coaching)	weightwatchers.com
Daily Yoga	Daily yoga exercises	Fitness Emotional	FREE (limited content) \$9.99/month or \$199/lifetime	dailyyoga.com
Headspace	Mindfulness and meditation sessions to help with stress, anxiety, sleep, and more Currently offering some meditation lessons for free in response to COVID-19	Emotional Sleep	14-day FREE trial \$12.99/month or \$69.99/year	headspace.com
Wellthy	Free version includes access to Wellthy's family care planning software and unlimited invites for friends and family to join your online Care Project. Premium version includes free amenities plus a dedicated professional Care Coordinator Private, secure document storage, fully managed medication and provider trackers, and additional discounts if caring for more than one individual.	Caregiving	FREE online access \$300/month for private care coordinator access	wellthy.com
Khan Academy	Free lessons in math, science and humanities from kindergarten through the early years of college.	Caregiving	FREE	khanacademy.org
Teladoc	Talk to a doctor, therapist, or medical expert anywhere you are by phone or video, including virtual screenings for COVID-19.	Preventive	Appointments may be covered by your health plan \$49/appointment (without insurance)	teladoc.com
Shatterproof	Resources on dealing with addiction and recovery during the COVID-19 crisis.	Addiction	FREE	shatterproof.org
DynamicCare	Daily online recovery support meetings at 12pm Eastern time. Meetings are hosted by peers in recovery and allies, and are open to anyone in the community. No registration is required.	Addiction	FREE	dynamiccare.org
In the Rooms	Global online community that gives recovering addicts a place to meet and socialize when they're not in face-to-face meetings.	Addiction	FREE	intherooms.com

Business Interruption Insurance

What Triggers Coverage?



Property Damage

- Clear examples of property damage include fire, wind and other perils that cause damage that is easily detectible
- Can a virus or contaminant be considered property damage?
- Tests to determine if COVID-19 is actually present at a particular location are still be evaluated



Covered Location

- Location sustaining damage (the “insured property”) must be covered by the policy
- Coverage for damage to property of others



Covered Peril

- “Named Peril” Policy: The peril that causes interruption must be included
- “All Risk” Policy: The peril that causes interruption cannot be specifically excluded

Business Interruption Insurance

Types of Coverage for Income Loss

Contingent Business Interruption

- Need to show that a covered cause of loss caused property damage to a dependent business property
 - Example: A key supplier has damage at its facility and cannot deliver product to you. The income loss related to that failure could be covered by Contingent Business Interruption.

Civil Authority

- Seeking coverage for income loss related to a government or civil authority order/mandate preventing or restricting access to your business
- Must show that the civil authority order was related to a covered peril
 - Example: When a hurricane strikes and the government mandates evacuation, the income losses sustained by businesses due to the order may be covered if you had coverage for the peril of named wind storm
- Can be limited in scope

Losses for Extra Expenses

- Overtime payroll, costs to relocate staff, increased technology costs



Business Interruption Insurance

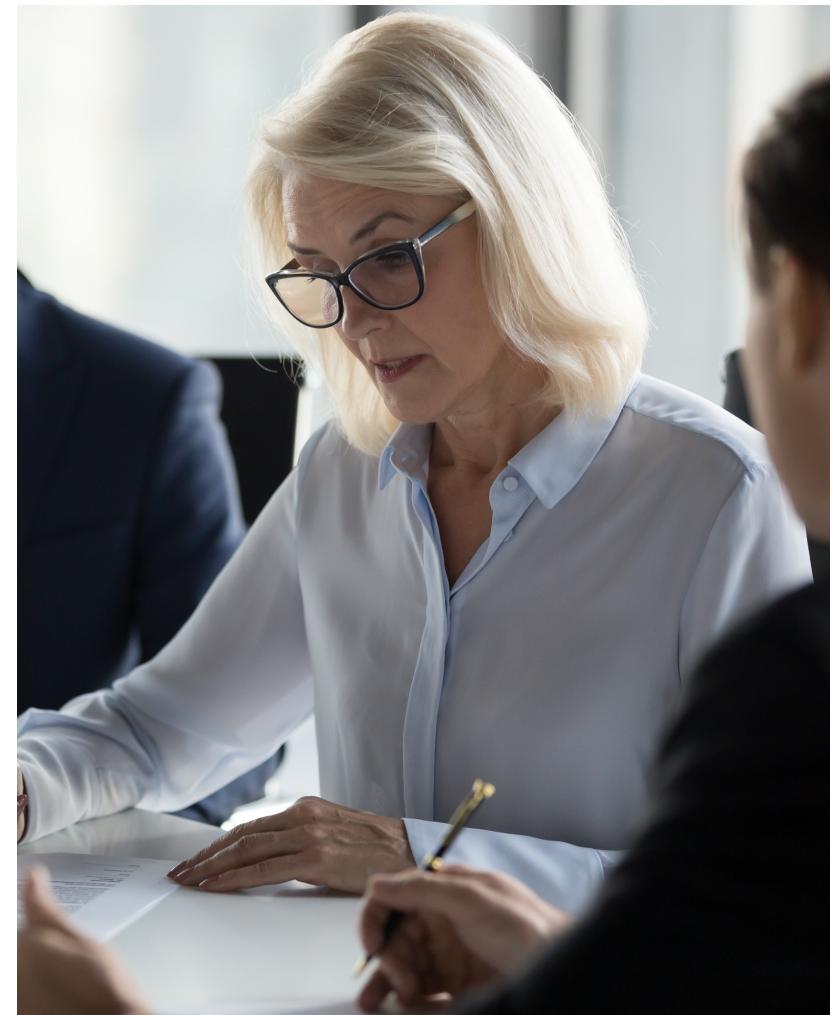
Traditional vs. Non-Traditional Approach

Traditional Events Warrant a Traditional Response

- Hurricane, earthquake, wildfires, tornados

COVID-19 (“Coronavirus”) is a Non-Traditional Event

- Policies cannot foresee these types of events
- Carriers cannot price and accept premiums based on reasonable predictions
- FEMA cannot simply jump in to help a wide-spread disaster like this
- Requires a non-traditional response



Business Interruption Insurance

What You Should & Should Not Be Doing

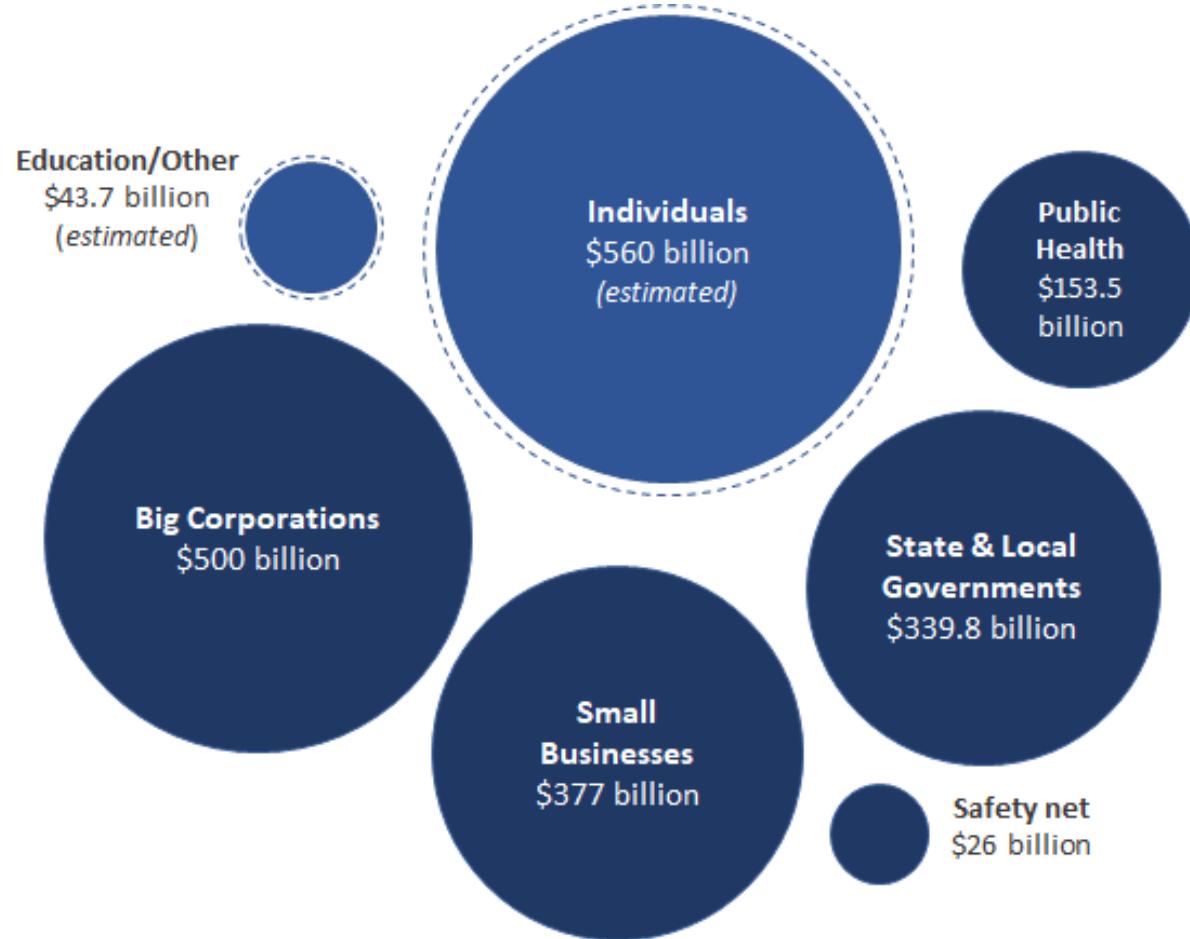
- **Document** all losses, expenses, and costs associated with COVID-19
 - Use separate account codes so you can easily track costs and identify the reason for the expense
- **Be conservative** in what is or is not Coronavirus related
 - You can always go back and eliminate costs as being unrelated
 - It is much harder to go back and try to capture costs after the fact
 - “But for” approach
- **Electronically organize** documentation
 - Clearly identify losses and expenses with common terms
 - Ex. “rent,” “payroll,” “utilities”
- **Create and maintain a timeline of events**, including dates of government orders or mandates’
- **Do not** question the need for business interruption insurance
- **Do not** discount Business Continuity Planning



Find additional resources for
Business Interruption Insurance at:
procorllc.com

The CARES Act

How the \$2 Trillion Breaks Down



The CARES Act
relief to several groups
impacted by the
coronavirus pandemic



Small Business Administration (SBA) Program Comparison

The “Paycheck Protection Program” (PPP)

The “Economic Injury Disaster Loans” (EIDL)

The “Employee Retention Tax Credit”

What is a Small Business?

Federal Government Definition:

- Any employer with 500 or fewer employees

“Small Business” Includes:

- Business Concerns
- Non-Profit Organizations – 501(c)(3)
- Veteran Organizations
- Tribal Businesses
- Self-Employed Individuals
- Sole Proprietors
- Independent Contractors



Program Comparison

Key Loan Attributes	The Paycheck Protection Program (“PPP”)	Economic Injury Disaster Loans (EIDL) & Advance Loans
Application Deadline	June 30, 2020	December 31, 2020
Loan Amount	Up to \$10M	Up to \$2M (EIDL) & Up to \$10, 000 (Advance)
Interest Rate	Fixed Rate of 1%	3.75% for Small Business & 2.75% for Non-Profits
Fees	No Fees or Repayment Penalty	No Upfront Fees or Prepayment Penalty
Repayment Terms	2 Years	Up to 30 Years
Loan Repayments	Deferred for 6 months	COVID-19 EIDL Payments Automatically Deferred for 1 Year
Loan Forgiveness (Qualified Applicants)	—	\$10,000 Loan Advance That Does Not Have to Be Repaid
Applying for Multiple Loans	May Obtain Only 1 Covered Loan	May Have an Existing EIDL and/or EIDL Advance in Addition to a PPP Loan

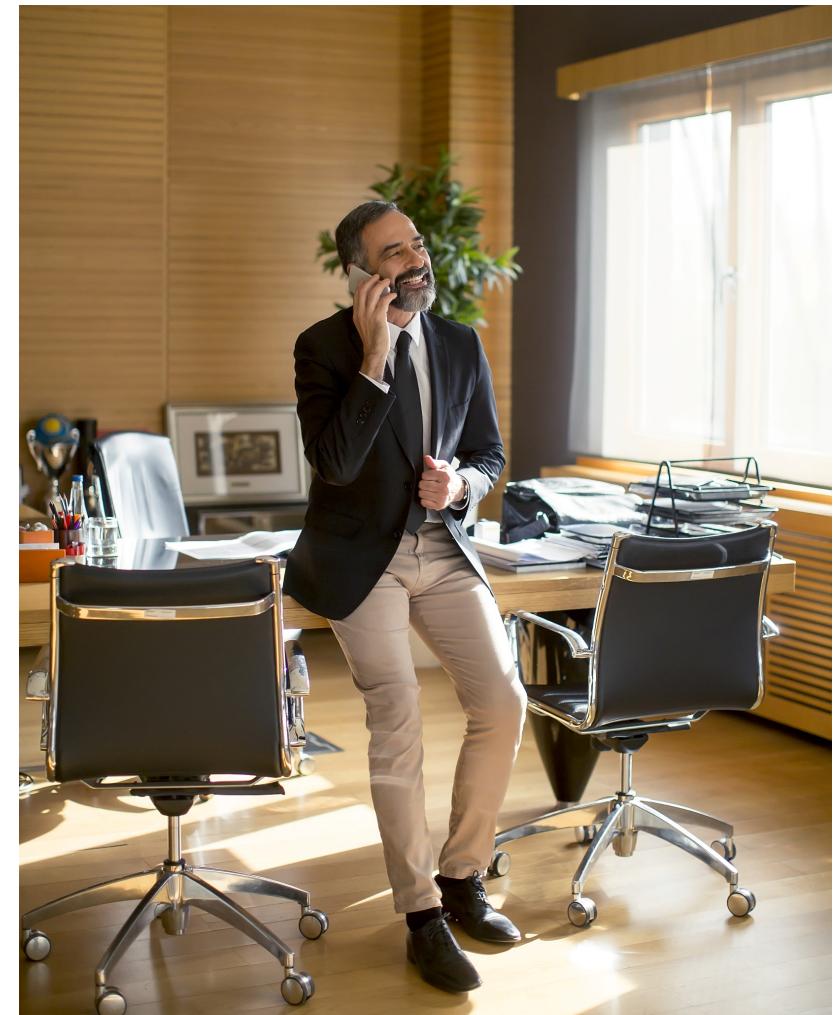
Employee Retention Tax Credit

The CARES Act

- Provides a payroll tax credit for 50% of wages paid
 - First \$10,000 of compensation
 - Includes employer portion of health benefits for eligible employees

Tax Credit Availability

- Fully or partially suspended operations due to a COVID-19 related shutdown order
- Gross receipts declined by more than 50% when compared to same quarter in the prior year
- Credit is provided for wages paid and eligible costs incurred from March 31, 2020 through December 31, 2020

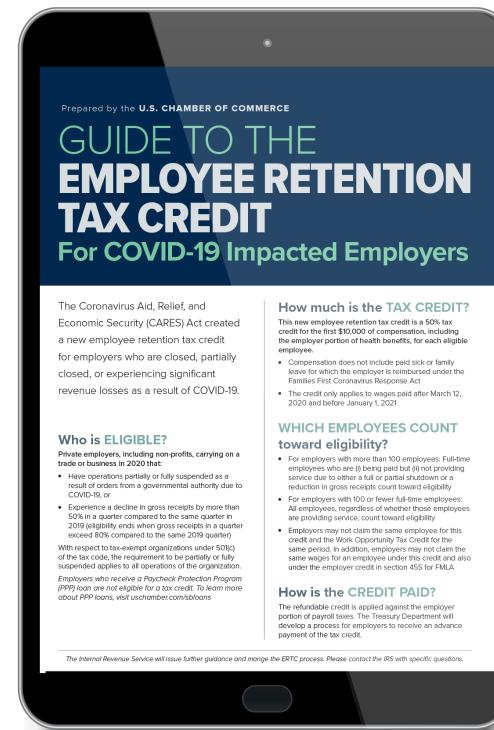


Helpful Resources & Guides

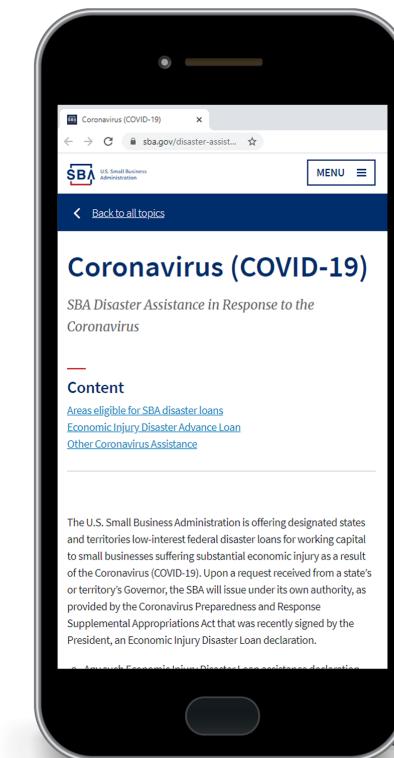
Learn About Your Options



www.uschamber.com/report/guide-sbas-economic-injury-disaster-loans



www.uschamber.com/report/guide-the-employee-retention-tax-credit



www.sba.gov/disaster-assistance/coronavirus-covid-19

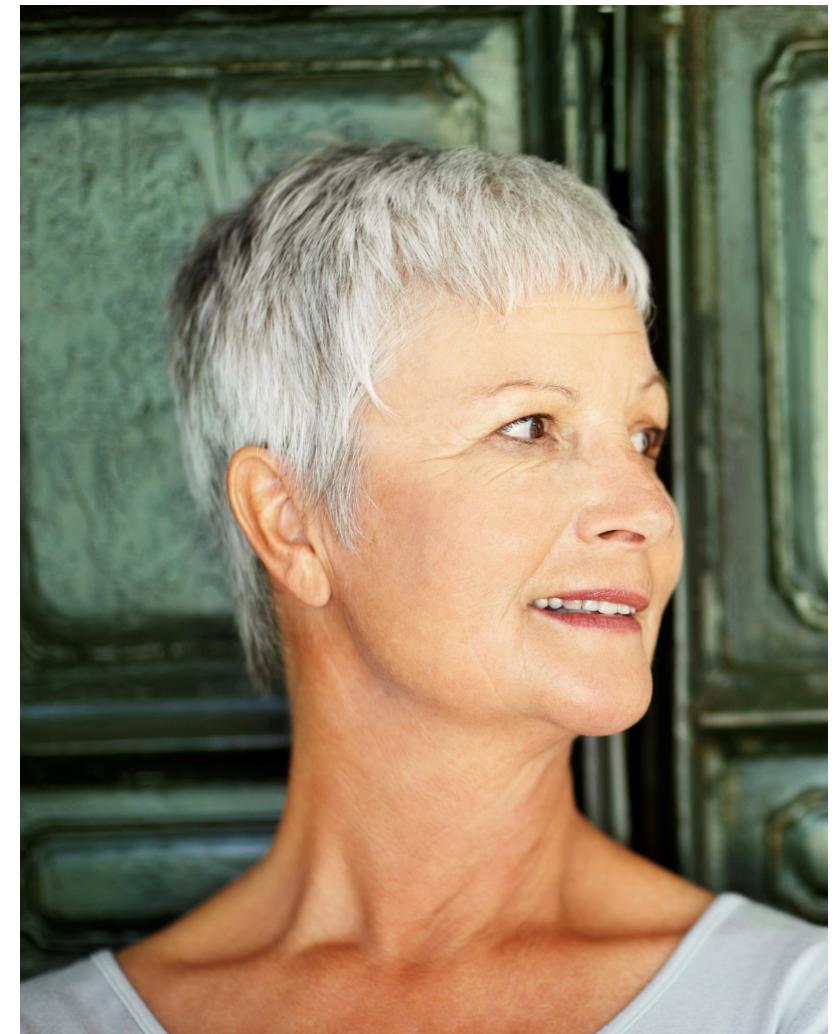


Emotional Toll of a Crisis

Caring for the Mental Health of Employees

Guarding Mental Health is Critical for Employee Success

- Benefits
 - Mentally resilient to stress
 - Improved thinking and decision making
 - Quality relationships at work
- Sources of stress related to COVID-19
 - Exposure
 - Life-and-death decision making
 - Intense workloads
 - Limited resources
 - Separation from family

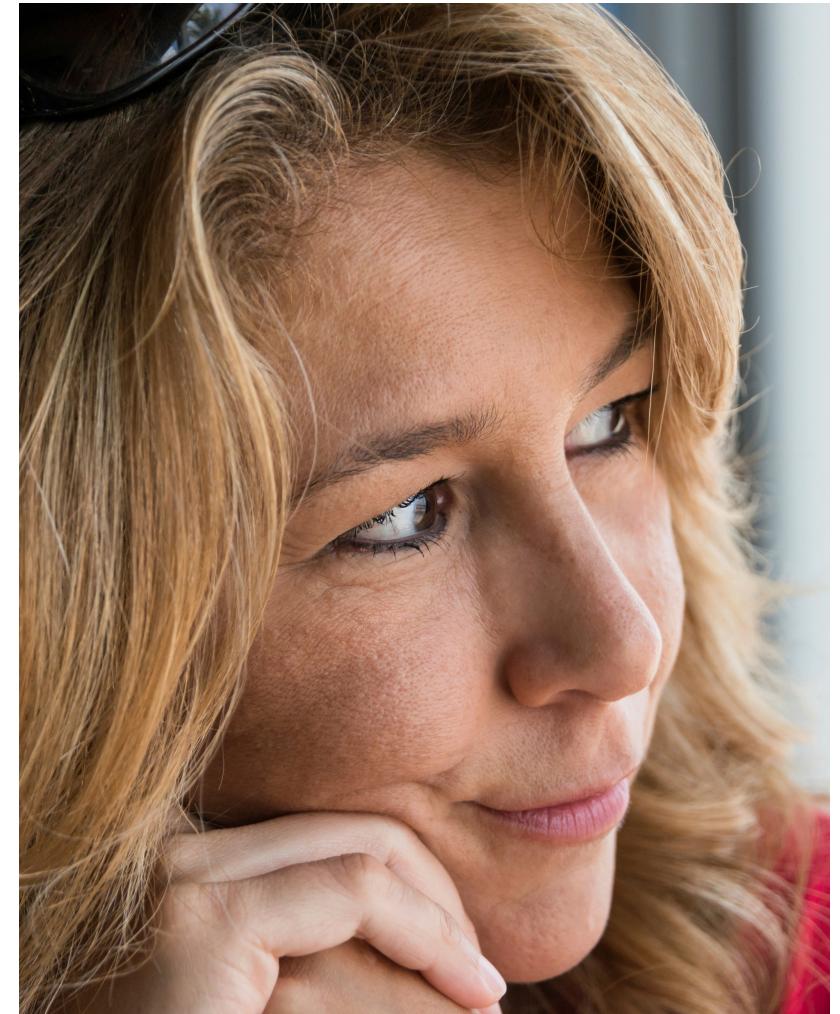


Employee Stress Signals

Signs Your Employees are Experiencing Stress

Common Signs

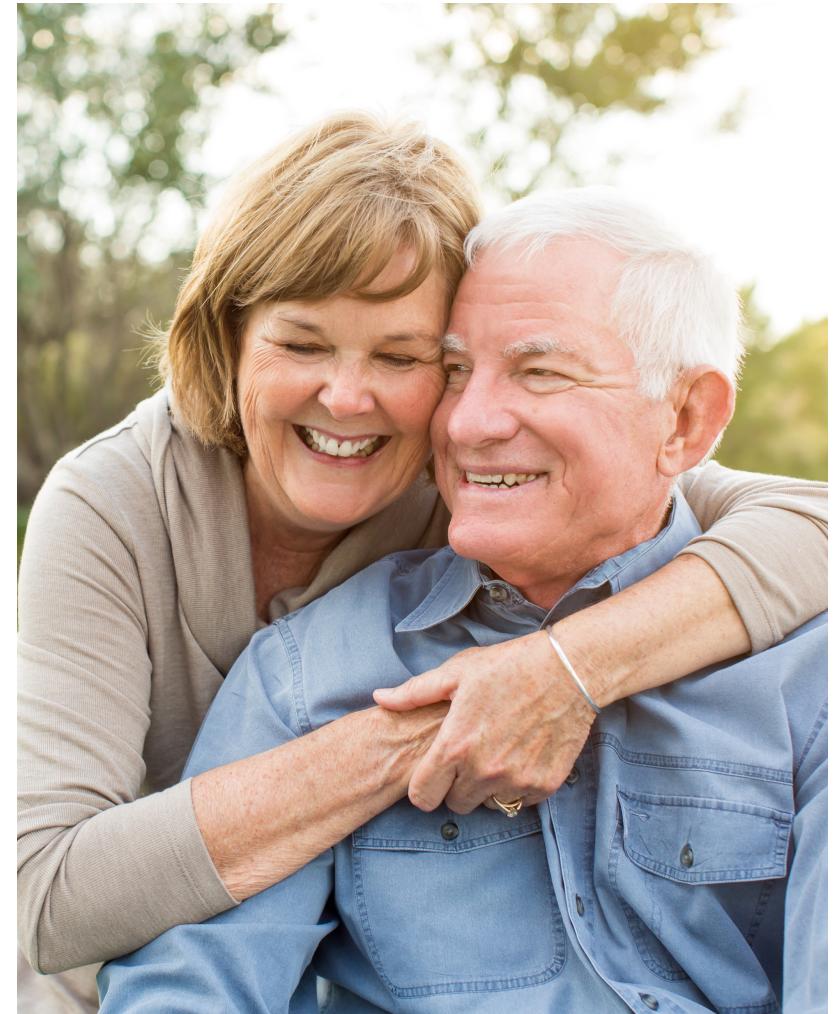
- Bodily sensations and physical effects
- Strong negative feelings
- Difficulty thinking clearly
- Problematic or risky behaviors
- Social conflicts



Reducing Stress Levels

Tools Employees Can Utilize

- Learn the signs of stress
 - Physical
 - Mental
- Allow time to recover
- Create a menu of personal self-care activities
 - Breathing
 - Meditation
 - Exercise
- Take a break from media coverage
- Promote asking for help
 - Team buddy system
- Practice healthy sleep
- Utilize the EAP or other resources



Employee Engagement During a Crisis

Keeping Employees Informed and Engaged

Engagement is Key for Employee Success

- Communication and connection is more important than ever
- Visible leadership when you can't be visible
- Keeping employees involved from afar
- Being unified as a team
- Addressing challenges and solving problems together
- Recognizing contributions and hard work



Role of Leadership

Staying Visible and Leading Through Crisis

- Be visible
 - “Face to face” meetings
 - Frequent check ins
 - Use of video and streaming content
- Be authentic
 - Now is the time for organic communication
 - Don’t be afraid to be gritty
- Be iterative and act quickly
 - Don’t let perfect be the enemy of good
 - Needs and messages will change weekly
- Be compassionate and empathetic
 - Truly ask how employees are doing
 - Listen and act on feedback and recommendations



Implementing Your Own Approach to Engagement

Ideas for Employee Engagement from Brown & Brown

- Communications
 - Leadership videos (“Cup of Joel”)
 - Resource pages for remote working
 - Resource pages for mental health benefits
- Connection
 - Themed days (Mindful Monday, Fun Friday)
 - Newsfeeds or intranet (pose questions, share photos)
 - Events (online classes, trivia nights)
- Works in Progress
 - Online work room
 - Virtual cafe

The screenshot shows a dark blue header with the text "THE SPOT" and a search icon. Below the header, a navigation bar includes "Intranet" and "Working Here". The main content area features a photo of a man working at a laptop and a woman with a child at a desk. The title "Operation Remote Work" is prominently displayed over the image. A subtitle below the image reads: "Resources and tools for teammates and leaders on how to navigate remote work and thrive from home during the Coronavirus crisis."



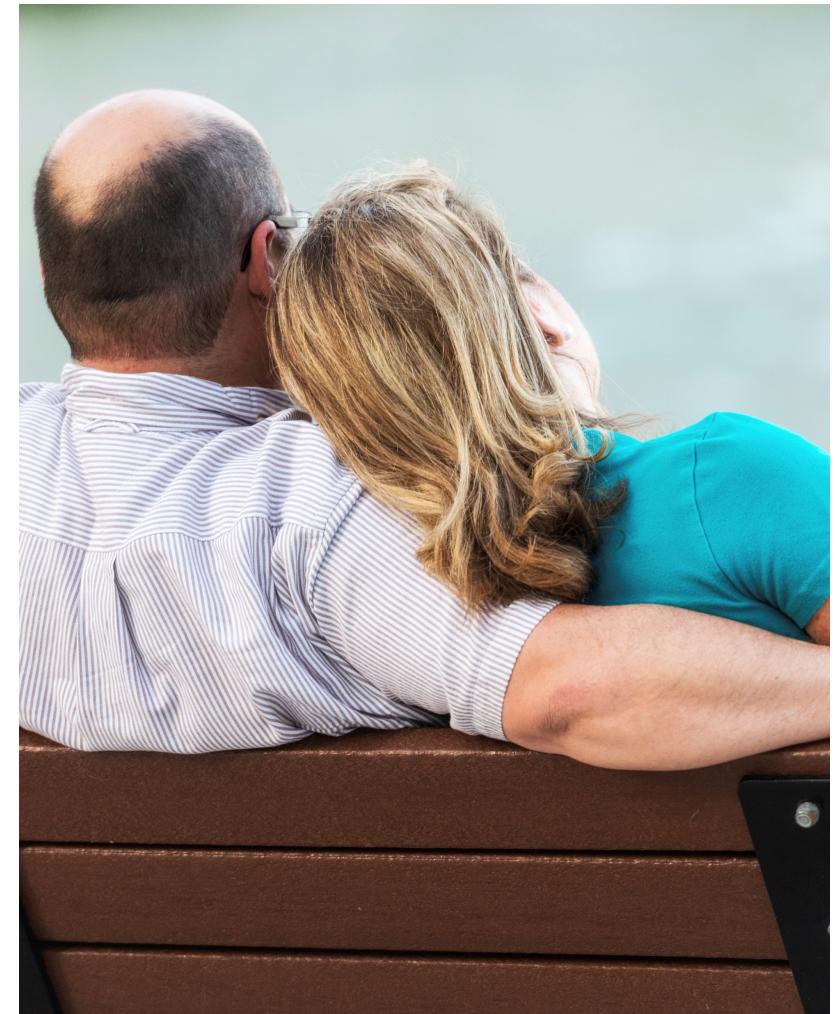
Are you feeling exhausted, emotionally drained, anxious, sad, or scared? De-stress with a Cup of Joel!
Every Thursday, at 4:00 PM ET, Cup of Joel allows you to connect directly with our very own, Dr. Joel Axler, and other teammates from across our company.
Press pause on your day, grab a cup of coffee, and join the group to talk, vent, be heard, and share experiences.

Space is limited. 30 teammates per group chat. Be sure to sign-up today!
If this group chat is full, please click the additional dates below to find an available slot.
[April 9](#) | [April 16](#) | [April 23](#) | [April 30](#)

Moments of Individual Positivity

Finding Positivity at the Individual Level

- Take time to reflect of moments of positivity
- Encourage employees to share
- Provide flexibility for employees to enjoy these fully



How We Can Support

Resource Center

- Find more information on other insurance implications at bbinsurance.com/covid19
 - Resource Links:
 - WHO - www.who.int/health-topics/coronavirus
 - CDC - www.cdc.gov/coronavirus/2019-ncov/index.html
 - National Business Group on Health -
<https://www.businessgrouphealth.org/topics/blog/the-evolving-situation-of-coronavirus-what-we-know-and-what-we-dont>
 - OSHA – www.osha.gov

Q&A

- Please submit any questions in the Live Chat feature of this webinar or direct them directly to your service team





Thank You

Please contact your service team for any additional information and visit

bbinsurance.com/covid19

Save the Date

Friday, April 10

2pm ET | 11am PT

Live Stream No. 5

Further details to follow.

