



Sterling Insurance Group

Sterling Insurance Company
Sterling Insurance Cooperative, Inc.
Sterling Marketing Services, Inc.

Organized 1895

Organized 1883

Organized 1993

COVID-19 Update

March 24, 2020

During these unprecedented times Sterling Insurance Group wants to assure you that we understand the needs of our customers who are being impacted by the novel Coronavirus pandemic. In response to this we are amending our customer billing and inspection processes as follows and want to provide you with a few additional informational tips:

Billing

Effective immediately we will be waiving all cancellation fees and insufficient funds fees. Our billing department can also provide some relief by extending payment plans to a 12 pay plan. We are in the process of revamping our billing systems to allow for even more flexibility, in the interim we will review each customer's need and assist where we can.

Inspections

Inspections for both personal lines and commercial lines policies will now be conducted on a street level basis in an effort to remove any physical contact between the inspector and the property owner.

Regulation 79

We will no longer require an inspection with your new business submissions and policy endorsements and will waive vehicle inspections until next renewal.

Cyber Awareness

Be on the alert for Cyber Criminals who will attempt to exploit the unsuspecting during an already difficult time. Sterling Insurance Group only contacts customers via mail. Please do not respond to texts, emails, or phone calls that appear to be from Sterling as these are more than likely the acts of Cyber Criminals.

Business Interruption

We continue to field questions on whether there is business income coverage if a governmental authority (civil authority) requires businesses to close. Another common question is whether or not business income coverage will respond if you lose income as a result of decreased business. Unfortunately, there is no business income coverage for either of the circumstances above. Before business income responds, there must be direct physical damage to property by a covered peril leading to the cessation of a business.

Again, we are ready to help in any way we can—just call.

Thank you for your continued support as we navigate through this difficult time together.