



# QA Claims responds to the coronavirus

## Client communication and FAQ

In response to the spread of the coronavirus (COVID-19) around the globe, QA Claims is taking necessary steps to help maintain the safety of our employees and to maintain service to our clients. We take the safety and health of our employees, clients and communities very seriously, and we have implemented several actions to assist with managing the ongoing impacts of COVID-19.

This document is designed to provide answers to key questions we have received from clients and partners. QA Claims will continue to update this document as needed.

Should you have questions that are not addressed below, please reach out to your local QA Claims contact.

### General questions

---

#### 1. How is QA Claims currently monitoring any potential impacts of the coronavirus pandemic?

QA Claims routinely monitors the status of the coronavirus pandemic impact as reported through the public health and government authorities, such as the World Health Organization (WHO), the UK National Health Service and U.S. Centers for Disease Control and Prevention (CDC).

#### 2. What action has QA Claims taken to limit exposure to its employees?

- Restricting travel to the countries and areas notably impacted by COVID-19.
- Suspending all non-essential travel until May 4, 2020.
- Enforcing a 14-day quarantine for any employee who travels in and out of the countries and areas on the restricted list, or has been in contact with anyone who has traveled in and out of these areas.

- Providing essential supplies, such as hand sanitizers
- Implementing social distancing protocols
- Providing weekly updates to our employees on safety and health, as well as impacts to the workplace related to public health agency guidance.
- Honoring requests from third parties and clients with regard to on premise visits.
- Reviewing hot-desk protocols and other hygiene protocols at our offices.
- Preparing our pandemic and business continuity response plans should an implementation be required.
- Adhering to public health organizations and government virus prevention guidelines.

### **3. Has QA Claims experienced any business interruption due to the coronavirus?**

At this point, we have not had any interruptions to our operations. We continue to serve clients across the country, restricted only where civil authorities are limiting access. We are continuing to monitor the situation and will implement further actions as needed.

## **Commercial/business questions**

---

### **1. Can Crawford & Company provide a copy of its business continuity plan?**

Due to the confidential nature of the material contained in the plan, Crawford does not share any pandemic response, business continuity or disaster recovery plans outside of the organization. We are preparing a summary of actions under our plans to share with clients.

### **2. Have you enacted your business continuity plan, and if so, what is the impact for the level of service you provide our customers and claim handlers?**

We have not activated our Business Continuity Plan (BCP) on a global basis. However, we have activated a BCP for our operations in the Philippines in response to the latest government action. At this time, we are not experiencing any impact to the level of service we provide our clients.

### **3. How will Crawford advise clients promptly of any significant impact due to the pandemic?**

At this time, we are issuing regular updates to clients and asking all our sales and account management teams around the world to keep in close contact with clients to keep them informed.

### **4. What questions are being asked of customers prior to an on-site visit?**

We have implemented and distributed a first-notice-of-loss (FNOL) script and an adjuster triage protocol to identify any potential risks of the coronavirus. The FNOL and the triage protocol are a series of questions asked in order to identify the risk of COVID-19 at the location. When a risk is identified, we are forgoing on-site assessments and opting for a virtual option, supported by YouGoLook (as appropriate) until it is safe to provide on-site assistance.

**5. Are Crawford employees attending client meetings?**

Many of our clients have instituted restrictions on visits to their offices or are mandating that such meetings must be “essential” to occur in-person. Before traveling to a client’s office, we are confirming with clients that they are accepting visitors. In most cases, client visits and updates are being conducted via phone, video or other communication technology.

**6. Do you have any alternative working arrangements for office-based employees, or do you have measures in place to cover loss of staff in business areas if they are taken ill?**

Yes, we have instituted a work from home protocol for our employees, and we are following the advice of local authorities around the world to minimize infection.

**7. Are there plans to close entire Crawford offices?**

There are no plans to close any offices at this time, and we will continue to follow government advice and our individual company directives at the local country level. Due to the rapid escalation and spread of the virus, we have instituted a work from home protocol and are implementing social distancing strategies in our offices. Our goal is to help ensure the safety of our employees while also maintaining superior service to our clients.

**8. How does Crawford ensure its vendors and suppliers are prepared for the impact of COVID-19?**

Crawford reviews the preparedness protocols of our critical vendors and suppliers to minimize disruptions to our operations. We are also engaging with our critical suppliers and contractors to confirm that they have appropriate plans in place.

**9. Are you able to provide details on the measures being taken to ensure the continuity of your businesses should the situation worsen from its current state?**

We continue to assess computing requirements in order to obtain a clear view on enabling our workforce so that as many employees as possible can work at home if required. However, a key part of our service is to help people after the worst happens and this should be face-to-face. We are encouraging all our adjusters to follow the advice of local public health authorities, maintain good hygiene protocols (washing hands, use of hand sanitizing gel) and minimize personal contact (no handshaking, social distancing guidelines).