

TheZenith®

A FAIRFAX Company

March 18, 2020

Dear Zenith Customer,

Zenith Insurance Company is your workers' compensation carrier, and we are writing to provide important information about our operations during the current coronavirus response.

Zenith's operations remain fully functional. We are transitioning staff to work from home, but all our facilities remain open as of this moment. Our computer systems – including our portal that you can use to view secure policy and claims information and Zenith Solution Center® with important safety resources – are available for you [by logging in from TheZenith.com](https://www.TheZenith.com). If there are slight delays in responding to you while we make this transition, we ask for your patience. We are positioning our teams to continue providing the high level of service you expect. We anticipate no interruption in our ability to help you avoid loss, take claims reports, handle the medical and legal aspects of all matters, and pay claims amounts due, including indemnity payments to your injured employees.

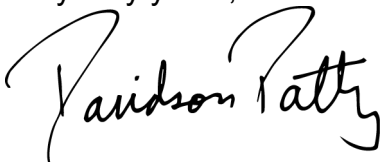
We are sensitive to the fact that businesses are being impacted by this crisis, and some may experience payroll and staffing declines. Zenith has always been a long-term partner for our customers. We are available to help find solutions in order to adjust payroll levels or payment terms during business disruptions. Please call your agent to discuss your needs and to help us work with you to navigate through this period together.

Some of our customers have asked whether a confirmed case of coronavirus is covered by workers' compensation insurance. It may be. Like any other claim, an employee has to show his or her injury or illness happened in the course of employment and arose out of it. Generally, infectious disease that an entire population is equally exposed to will not be work-related. If a claim is made for coronavirus, we will investigate it properly as we do all claims we receive. To report a new claim, to get claim status, or for other customer service needs, please call us at 800-440-5020.

In the meantime, excellent resources, including materials on the prevention of infectious and aerosol transmissible diseases, are available to current Zenith customers through Zenith Solution Center.

Your agent and our professional staff are only a phone call or email away and are ready to respond. Please let us know how we can help.

Very truly yours,



Davidson Pattiz
Chief Operating Officer