

# Crawford responds to the coronavirus

## Global client communication and FAQ

In response to the spread of the Coronavirus (COVID-19) around the globe, Crawford & Company is taking necessary precautions to ensure 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 provides answers to questions we have received from employees, clients and partners across the globe. We will continue to update this document as needed. You can find the date of last update listed at the top of the document and you can access the latest version of this document from Crawford's coronavirus hub at [www.crawco.com/coronavirus](http://www.crawco.com/coronavirus)

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

### General questions

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

Crawford & Company continuously monitors the status of COVID-19 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 Crawford taken to limit exposure to its employees?

- As of March 31, approximately 90% of all employees are now working remotely.
- Suspended all non-essential travel until May 1, 2020.
- Enforcing a 14-day quarantine for any employee who has taken international travel or has knowingly been in contact with anyone who has traveled internationally.
- Requiring a 14-day self-isolation for any employee where there is confirmed evidence of exposure.
- Providing essential personal protective supplies, such as hand sanitizers, gloves and face masks, to our offices and our field representatives.

- Implementing a strict social distancing protocol that follows government and public health organizations guidelines.
- 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.
- Establishing staff rotation, hot-desk protocols and other hygiene protocols at our offices.
- Implementing our pandemic influenza and business continuity response plans.

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

At this point, we have not interrupted any of our operations. We continue to serve clients across the globe, restricted only where civil authorities are restricting access. We are continuing to monitor the situation and will implement further actions as needed to keep our employees safe.

## **Commercial/business questions**

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### **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 have prepared 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 individual countries in response to government requirements. 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?**

We continue to issue regular updates to clients and have directed 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. Where a risk is identified, we are postponing 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 placing clear restrictions that such meetings must be “essential” to occur in person. Before traveling to a client’s office, our employees have been instructed to confirm they are accepting visitors and the meeting is still planned. In most cases, client visits and updates can be 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 enabled the ability for employees to work from home, and we are following the advice of local authorities around the world to minimize infection.

**7. Does Crawford & Company have plans in place to deal with business disruptions due to high levels of personnel absenteeism and travel restrictions with regard to both employees and contract labor?**

We have enabled the ability for employees to work from home, and we are following the advice of local authorities around the world to minimize infection. At this point, we have not interrupted or suspended any of our operations. We continue to serve clients across the globe, restricted only where civil authorities are restricting access.

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

There are no plans to officially close any offices at this time, however, we have implemented work from home protocols and access to our offices has been impacted by local government orders as well as individual company directives at the local country level. At this time approximately 90% of our employees are working remotely to ensure business continuity for our operations.

**9. How does Crawford ensure its vendors and suppliers are prepared for the impact of the 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.

**10. Are you able to provide details on the measures being taken to ensure the continuity of your businesses?**

We continue to assess computing requirements to enable 90% of our workforce to work remotely. However, a key part of our service is to help people after the worst happens and this should be face-to-face. Therefore, our services are considered “essential services” in most jurisdictions. We are encouraging our adjusters to follow the advice of local public health authorities, maintain good hygiene protocols (washing hands, use of hand sanitizing gel, use of masks) and minimize personal contact (no handshaking, social distancing guidelines).