

Aug. 29, 2017

ATTENTION: All Main Street America Customers

Important Coverage Information for Commercial Insureds Traveling to Texas and Louisiana to Provide Hurricane Recovery Services

Hurricane Harvey is a storm of epic proportions. Nearly 50 inches of rain has fallen in some areas of Metro Houston and more is on the way. Rivers continue to rise and rescues are taking place around the clock. Thousands of families have been displaced and the situation continues to worsen. Our thoughts and prayers are with all of these victims.

Many of our agent-customers have asked us for clarification and guidance in regards to their Main Street America commercial insureds traveling to Texas and Louisiana to provide cleanup and repair services in the aftermath of Hurricane Harvey. We share your concerns and those of your insureds who have expressed a desire to assist local homeowners and business owners who have been impacted by this catastrophic disaster.

The Main Street America Group and its nine writing companies **are not licensed to write business in the states of Texas and Louisiana**. This limits our organization's ability to provide insurance protection to your Main Street America commercial insureds that may be performing work in these two states.

Other important details regarding this issue:

- Main Street America has **no local claims representation** in Texas and Louisiana so your insureds may find our claim service is hindered.
- Our workers' compensation coverage is **specifically limited to the states** listed on your insured's Main Street America policy. We cannot add a state where we are not licensed.

If you have any coverage questions regarding your commercial insureds who may be providing hurricane recovery services in Texas and Louisiana, please contact your Main Street America commercial underwriter or field representative.