



THE MAIN STREET AMERICA GROUP



COVID-19 Commercial Lines Policyholder Update: New York State Workers' Compensation Claims

Dear Valued Policyholder:

As many of us across America are aware, New Yorkers are experiencing unique and extreme hardships due to the COVID-19 pandemic. Health care workers and first responders are on the front lines battling this public health emergency. Transportation workers, retail workers, cleaners, and many others are playing an essential role in keeping critical functions operational in New York.

As a policyholder of The Main Street America Group and our affiliated underwriting companies, we encourage you to file a Worker's Compensation claim in the unfortunate event that you develop COVID-19 during the course of your employment. Main Street America's Claims Customer Care Unit is open 24/7 and can be reached at (877) 425-2467, via email at FNOL@msagroup.com or online via <https://www.msagroup.com/claims>.

We will promptly assign an adjuster to carefully review the claim and to conduct an investigation into the claim as quickly as possible, even if a medical report has not yet been received. We will make every effort to quickly make a determination of legal compensability and will consider using WCL Section 21-a (payment without initially accepting liability), whenever possible, rather than disputing the claim. [The New York State Workers' Compensation Board](#) will follow its Rocket-Docket procedures and resolve the claim quickly.

Under New York Workers' Compensation Law Section 120 (Discrimination against Employees) it is illegal for an employer to take any retribution or discriminatory action against an employee who asks for a claim form or indicates that he or she may file a claim.

Thank you for the trust you place in The Main Street America Group and your independent insurance agent. We are here to serve you during this unprecedented time. If you have questions about insurance coverages, please contact your independent agent. If you have any billing related questions, please contact our Customer Service Department at (800) 486-4567.