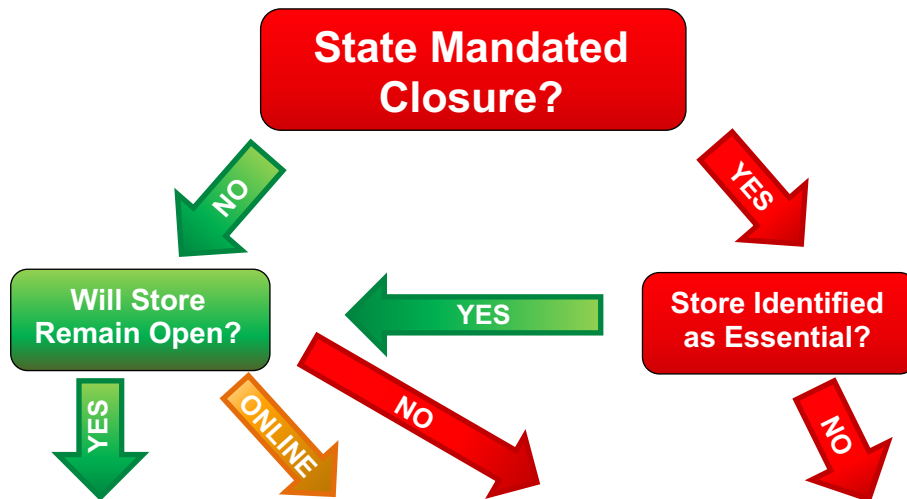




Take Action Now!



Click on the following links for additional information.



Updates 3/30/20

Personnel:

- [New HR6201 – Family Leave Act](#)
- [HR6201 Summary](#)
- [Mandatory Posting](#)
- [New FMLA Rules](#)
- [FMLA Payment Options](#)

Finance:

- [National Small Business Town Hall Recorded Webinar](#)
- [Cares Act Key Provisions](#)
- [U.S Senate - The Small Business Owner's Guide to the CARES Act](#)
- [Corporate Tax Changes](#)
- [Unemployment Insurance Compensation](#)
- [Employee Retention Credit](#)
- [Coronavirus Emergency Loan Programs](#)
 1. [Paycheck Protection Loan](#)
 - [SBA Document Checklist](#)
 2. [SBA Express Bridge Loans](#)
 3. [SBA Economic Injury Loans](#)
- [Wells Fargo CDF Deferred Payment Policy](#)

Letter Templates

- [Gov't Essential Business Templates for Appliances, Furniture & Bedding](#)
- [National List of Legislative Contacts](#)
- [Rent Abatement Landlord Templates](#)

Furniture & Bedding:

- [Essential Business Letter Templates](#)

A good place to begin is by reviewing this, click here...

[Nationwide Marketing Group – Coronavirus Best Practices for Retailers](#)

Nationwide Marketing Group has compiled a wide variety of resources to assist Members, click here...

[Nationwide Marketing Group MemberNet – Coronavirus Resources](#)

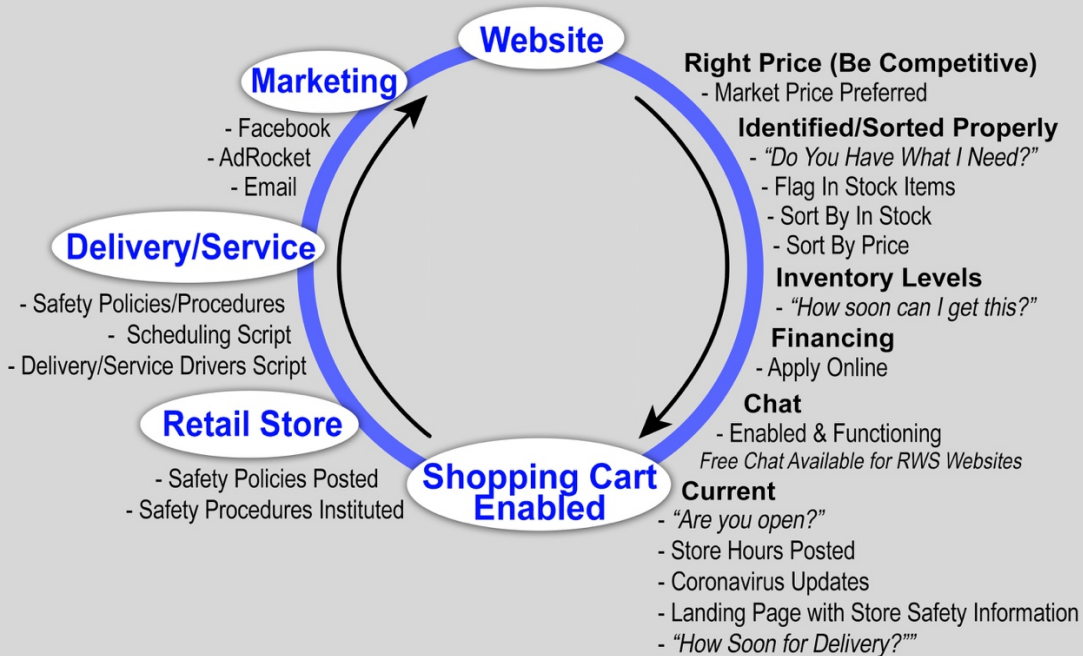
Meet the Challenge

These challenging times demand a new positive attitude and a new mindset. This is not the time for business as usual. Independent Retailers have a unique opportunity staring them in the face. You are nimbler, more flexible and more creative than large competitors. Capitalize on those advantages. Serve your customers better than any competitor can.

- ***Communicate Your Advantages to Customers***
- ***Use the Marketing Tools at Your Fingertips***
- ***Use Technology to Make Sales***
- ***Train Your Team to Excel in All They Do***
- ***Be Exceptional Every Day in Every Way!***

The Retail Circle of Success

Shop Small... Shop Safe!



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[Return to Top](#)

Addressing Non-Essential Business Designation

Immediate contact with State Government should be initiated. Contacting multiple state agencies simultaneously increases the chances you will be heard.

Our Nationwide Marketing Group has been proactively contacting every State Government, including Governors and many other state leaders, to advocate very strongly on behalf of our Members, that they be declared essential businesses so that they can serve their communities through this crisis. This powerful stance, however, is just the first step. We need you to add your voice added to this effort. You can customize and send any of the letter templates below and send them to your state leaders.

Tips:

- Send them by regular mail AND also by e-Mail in the interest of speed.
- Use this [National List of Key Legislative Contacts](#) and/or check your State Websites for contact information. Contact as many as possible.

Go to: [**Templates for letters to your State Government for Appliance, Furniture & Bedding Retailers.**](#)

Contact:

- Governor's Office
- State Department of Commerce
- Legislators – Commerce Committee Members

Reasons justifying why your products are essential:

- Refrigerators
 - Food Storage
 - Medicine Storage
- Washing Machines
 - Clothing sanitization
- Dishwashers
 - Food service sanitization

Reasons Store services are essential, and precautions being taken:

- Store sanitizing procedures
- Vehicle sanitizing procedures
- Delivery sanitizing procedures

[*Return to Top*](#)

Store Remains Open for Business

Personnel:

- Proactively communicate often with your Team to make sure they understand your plans as they evolve.
- Concern for the health and safety of every employee is our first and most important priority.
- Any employee experiencing any illness symptoms, regardless of how minor, will not be allowed to work in the store.
- Immediate notification of any apparent symptoms to management is required.
- Within the store, guidelines for social distancing will be observed by everyone.
- Everyone will be required to wash their hands hourly or more often.
- Consider special projects or store improvement tasks around the store that will motivate Team members and improve the store environment.
- **(NEW) HR 6201 - FMLA Expansion for Covid-19** (please refer to the law itself or a local employment lawyer for clarification & specifics).
 - Click here for a summary of this law:
 - [What the New COVID-19 Bill Means for Employers](#)
 - Highly Recommended– [Nationwide Covid-19 Webinar Dives Deep into New Law's Implications](#)
 - HR 6201 Effective Dates: **April 1, 2020 to December 31, 2020**
 - **Mandatory Posting.** All Companies are required to post the new rules provided in HR 6201 – **This posting must be done by April 1, 2020.**
 - Follow this link to the required – [Employee Rights Poster](#)
 - **New FMLA rules apply** – for all Employers (even if under 50 employees). Emergency paid sick time requirements expire on December 31, 2020 (Sec. 5109)
 - Employers are required to provide paid sick time to employees who are unable to work due to the effects of Covid-19.
 - Full time employees are entitled to 80 hours of paid sick time (in addition to any sick time you currently may offer)
 - Part-time employees are entitled to such paid sick time for the average number of hours the part-time employee works during an average two-week period.
 - Paid sick time is not required to carry over from one year to the next. (Section 5102)
 - Employers are not required to pay employees for the first 10 days of such public health emergency leave. However, an employee may use accrued paid leave during such time (at the **Employee's** discretion).
 - **EMPLOYEE:** If an Employee needs time off for themselves because they:
 - Are subject to a governmental quarantine or isolation order (after 10 days needs to be paid at 100% of regular wage – limited to \$511 a day, and \$5110 in aggregate – (Sec. 5110).
 - Have been advised by a health-care provider to self-quarantine (after 10 days needs to be paid at 100% of regular wage limited to \$511 a day, and \$5110 in aggregate – (Sec. 5110).

- **CARING FOR OTHERS:** If an Employee needs time off to:
 - Care for a child or other individual who is subject to governmental or self-quarantine (after 10 days -needs to be paid at 2/3 of regular wage – limited to \$200 a day, and \$2,000 in aggregate (Section 5110).
 - Care for the employee's child because the child's school or child-care provider is closed (after 10 days needs to be paid at 2/3 of regular wage – limited to \$200 a day, for up to 12 weeks (Sec. 3102).
 - Is experiencing a substantially similar circumstance related to COVID-19 as specified by the Department of Health and Human Services, in consultation with the Department of Labor. (After 10 days needs to be paid at 2/3 of regular wage – limited to \$200 a day).
- Employers are generally required to restore an employee's former position following the use of public health emergency leave unless, the employer has fewer than 25 workers AND has made reasonable efforts to retain the employee's position, but such position no longer exists due to economic conditions caused by this crisis.
- With a finding of good cause, Labor may exempt employers with fewer than 50 employees if these would place the viability of that business at risk. (Sec. 5111)

Families First Coronavirus Response Act – Frequently Asked Questions

- **Payment Options: How are businesses expected to be pay for this?**
 - Businesses can take a credit against payroll taxes for 100% of the employer-paid qualified sick leave wages paid each calendar quarter, subject to specified limitation. (Sec. 7001)
 - Businesses are allowed a refundable income tax credit for 100% of sick leave amounts of self-employed individuals under the Emergency Paid Sick Leave Act. For other employees 66% of the leave taken is refundable. (Sec. 7002)
 - **Personnel Training – Sharpen your Team Member Skills**
 - [The Nationwide Learning Academy](#)
 - Online Business Software Training
- [Return to Top](#)

Finance:

- **National Small Business Town Hall**
 - Among the very best sources of information about the new Cares Law, new format SBA Loans and the Family Leave laws is the National Small Business Town Hall by Inc. Magazine & National Chamber of Commerce Webinar.
 - [Click here for: National Small Business Town Hall Webinar.](#)
 - [Click here for the same Webinar on YouTube.](#)

This webinar, including the Q & A, takes one hour. The clarity it provides is definitely worth your time.
- **CARES Act: Key Provisions**

- **Small Business Administration Loan Program:**
 - Loan size of up to 250 percent of average monthly payroll up to \$10 million
 - Eligibility restricted to **small businesses**, nonprofits and veteran organizations with **500 or fewer employees**, self-employed and “gig economy” individuals, as well as other specific industry sectors
 - **Forgivable where used for payroll, payroll related costs (continuation of benefits, separation, furlough assistance, employee leave, mortgage interest payments, rent, utilities) with some individual caps**
 - To the extent the loan is used for non-forgivable purposes (i.e. a mortgage principle payment), payments on the loan would be deferred at least six months and possibly longer at the direction of the lender
 - **The amount of the loan forgiven will be reduced proportionally by any reduction in employees retained compared to the prior year and reduced by the reduction in any pay of any employee beyond 25 percent of their prior year compensation**
 - Loans available immediately through existing SBA-certified lenders (banks, credit unions, etc.); SBA required to streamline process to bring additional lenders into program
- **Corporate Tax Changes:**
 - Allows employers to defer payroll taxes incurred through the end of 2020
 - Half of the deferred amount must be repaid by December 2021
 - Half of the deferred amount must be repaid by December 2022
 - Full Net Operating Loss (NOL) carryback
 - Five-year carryback of NOLs from 2018, 2019 and 2020 to offset previous income
 - Removes taxable income limitations to allow NOL to fully offset income in 2020
 - Increase in interest deductibility in 2019 and 2020 to 50 percent of adjusted taxable income instead of current 30 percent
- **Unemployment Insurance/Compensation**
 - Enhanced UI payments to impacted individuals
 - Includes an additional \$600 per week for every person applying for unemployment benefits, over and above their normal state benefits
 - Treasury provides backstop to the states to fund such increases
 - Traditional rules pertaining to seeking work don't apply due to COVID-19
 - One-week waiting periods waived
- **Employee Retention Credit**
 - Employer payroll tax credit for 50 percent of wages paid after March 12, 2020 and before January 1, 2021 by employers severely impacted by the crisis
 - The credit is available to employers whose
 - operations were fully or partially suspended, due to a COVID-19-related shutdown order, or
 - (2) gross receipts declined by more than 50 percent when compared to the same quarter in the prior year

- For employers with greater than 100 full-time employees, qualified wages are wages paid to employees when they are not providing services due to the COVID-19-related circumstances described above
- For eligible employers with 100 or fewer full-time employees, all employee wages qualify for the credit, whether the employer is open for business or subject to a shut-down order
- The credit is provided for the first \$10,000 of compensation, including health benefits, paid to an eligible employee
- This tax credit cannot be claimed if an employer is also claiming loans from the SBA 7(a) program

U.S Senate - The Small Business Owner's Guide to the CARES Act

[*Return to Top*](#)

Coronavirus Emergency Loan Programs

The Federal Government through the SBA and other Lending Institutions is implementing 3 Special Loan Programs that will go a long way to minimizing the economic impact of this health crisis. These programs include:

1. **[Emergency EIDL Grants – Emergency Injury Disaster Loans](#)**
2. **[Paycheck Protection Program Loans](#)**
3. **[SBA Express Bridge Loans](#)**
4. **[SBA Economic Injury Disaster Loan Programs](#)**

Emergency EIDL Grants – Emergency Injury Disaster Loans & \$10,000 Advance

- Available to businesses with 500 employees or less for the period of 1/31/20 through 12/31/20
- Waives rules regarding Personal Guarantees on loans less than \$200,000
- Waives requirement for being in business for 1 year, as long as in operation on 1/31/20
- Waives rules regarding applicant unable to obtain credit elsewhere
- Approved based solely on applicant's credit score or use of alternative method for determining ability to repay.
- May request an Emergency Advance of up to \$10,000, payable by SBA within 3 days after submitting application.
- Allowable purposes for use of funds:
 - Providing Paid Sick Leave to employees unable to work due to Covid-19
 - Maintaining payroll to retain employees during business disruptions or slowdowns
 - Increased costs to obtain materials due to interrupted supply chains
 - Making rent or mortgage payments
 - Repaying obligations that cannot be met due to revenue losses.
- Applicant shall not be required to repay any part of the \$10,000 Advance, even if the 7(b)(2) loan is subsequently denied.
- If Applicant receives the advance and is also approved for the Payroll Protection Program loan, the amount of the PPP Loan forgiveness will be reduced by the amount of the EIDL Advance.

• Next Step

- It is Highly Advised that even if you are unsure if you will need the money, that you apply or at least prepare to apply for the EIDL Grant \$10,000 Advance. It is expected that applications will be taken on a first come, first served basis so it is recommended that you get started on this as soon as possible.

EIDL Emergency Grant Application

Paycheck Protection Program Loans

- With this Loan, you can keep your Employees on the Payroll
- Provides 100% Federally guaranteed loans to Small Businesses
- Loans may be forgiven if borrower maintains payroll or restores payrolls afterward.
 - Eligible Businesses
 - Fewer than 500 Employees
 - Including all Employees – full-time, part-time, and any other status
 - Sole Proprietors
 - Self-Employed
 - Required Use of Loan Funds
 - Maintain Payroll
 - Mortgage Interest Payments
 - Lease Payments
 - Utility Payments
 - Cannot duplicate any loan made for the same purposes between 2/15/20 and 12/31/20
 - Loan Amount Maximum
 - 2.5 times the average monthly payroll costs
 - Cannot exceed \$10 Million
 - Included Payroll Costs:
 - Salary, Wage, Commission or similar compensation
 - Payment of cash tip or equivalent;
 - Payment for vacation, parental, family, medical, or sick leave
 - Allowance for dismissal or separation
 - Payment required for the provisions of group health care benefits, including insurance premiums
 - Payment of any retirement benefit
 - Payment of state or local tax assessed on the compensation of the employee
 - Sole Proprietors limited to the pro-rata portion of \$100,000 per year
 - Excluded Payroll Costs:
 - Compensation of an individual employee in excess of \$100,00 annual salary
 - Payroll taxes and income taxes
 - Qualified sick leave wages for which a credit is allowed under the FMLA
 - Loan Forgiveness
 - The amount spent during the 8-week period beginning on the date the loan originated.
 - Loan Forgiveness is reduced if there is a reduction in the number of employees or a reduction of wages paid to employees greater than 25%.
 - Loan Forgiveness will be reduced if the business has a reduction in employees or a reduction in wages as of June 30, 2020.

SBA PPP Preliminary Document Checklist

Paycheck Protection Program Application Form

[Return to Top](#)

SBA Express Bridge Loans

- [Express Bridge Loan Pilot Program](#) allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 with less paperwork. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loan or used to bridge the gap while applying for a direct [SBA Economic Injury Disaster loan](#).
- SBA Express Lenders are authorized to provide expedited SBA-guaranteed bridge loan financing on an emergency basis in amounts up to \$25,000 for disaster related purposes to small businesses while they await long-term financing (including through the SBA's direct Disaster Loan program, if eligible).
 - Loans can only be made between March 25, 2020 & March 13, 2021.
 - SBA Express Lenders are authorized to streamline the underwriting process for EBL loans to minimize the burden on small business applicants.
 - SBA Express Lenders can only make loans to Small Businesses with whom they had an existing banking relationship before March 13, 2020
 - Eligibility Requirements for Federally Guaranteed EBL Loans
 - Credit not available elsewhere
 - Applicant had an operating business as of March 13, 2020
 - Applicant can demonstrate adverse impact by Covid-19 emergency
 - Maximum Loan Amount - \$25,000
 - Maximum Loan Term – 7 Years
 - Repayment may be required if borrower is approved for long-term disaster financing (including an SBA Direct Disaster Loan) that allows loan proceeds to be used for EBL loan reimbursement.
 - Maximum Allowable Interest Rate – up to 6.5% over the Prime Rate
 - Application Fee Maximum – 2% of the loan or \$250, or whichever is greater.
 - Late Payment Fee Maximum – 5% of scheduled EBL payment

Next Step

It is Highly Advised that even if you are unsure if you will need the money, that you apply or at least prepare to apply. You can always cancel the application. It is expected that applications will be taken on a first come, first served basis so we recommend that you get started on this as soon as possible.

[Return to Top](#)

SBA Economic Injury Disaster Loan Programs

- Small business owners in all U.S. states and territories are currently eligible to apply for a low-interest SBA loan due to Coronavirus (COVID-19) for the purpose of disaster assistance
- The SBA will work directly with state Governors to provide targeted, low-interest loans to small businesses and non-profits that have been severely impacted by the Coronavirus (COVID-19). The SBA's Economic Injury Disaster Loan program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.
- Working Capital Loans up to \$2 Million
 - Allowable Use of Funds
 - Fixed Debts
 - Payroll
 - Accounts Payable
 - Real Estate
 - Personal Property
 - Economic Injury
 - Machinery & Equipment
 - Inventory
 - [Economic Injury Disaster Loan Advance Up to \\$10,000 – see above](#)

- Funds made available within 3 days of a successful application

[Return to Top](#)

Resources:

Nationwide Marketing Group Webinar Coronavirus Response Act and Loan Programs

Paycheck Protection Program Loans

- [Coronavirus Paycheck Protection Guide & Checklist](#)
- [List of Lenders Offering Loans](#)
- [Paycheck Protection Loan Interactive Worksheet](#)
- [Paycheck Protection Program Application Form](#)
- SBA Preliminary Document Checklist

SBA Express Bridge Loans

- [Express Bridge Loan Pilot Program Guide](#)
- [Express Bridge Loan Pilot Program Guide - PDF for Download](#)

SBA Economic Injury Disaster Loan Programs

- [SBA Disaster Loan Assistance](#)
- [SBA Loan Advance of \\$10,000 Application](#)
- [SBA Disaster Loan Application Website](#)
- [SBA Covid-19 Economic Injury Disaster Loan Application](#)

Other Resources

- [Other SBA Lending Options](#)
- [Local SBA District Office Locations](#)
- [List of Lenders Offering Loans](#)
- [U.S Senate - The Small Business Owner's Guide to the CARES Act](#)

Advance Loan Preparation

- Documentation Likely to be Required:
 - 2019 Payroll — including the last 12 months of payroll
 - 2019 Employees — 1099's for 2019 employees and independent contractors that would otherwise be an employee of your business. (Note: Do NOT include 1099's for services)
 - Healthcare costs — all health insurance premiums paid by the business owner under a group health plan.
 - Retirement — your company retirement plan funding paid for by the company.
- Other Options to Consider
 - Request waiver certain of account fees, such as overdraft fees, and defer payments on your credit cards, mortgage and auto loans to help you and your small business.
 - If you are facing a financial hardship, contact your bank or submit a payment deferral request either online at the bank's website or by mail.
- **Inventory Financing**
 - Communicate regularly and honestly with your Inventory Finance providers. This is essential to earning their trust.
 - Be proactive in sharing the financial challenges you are facing. Call them, before they call you.

- Wells Fargo recently announced Deferred Payments for April and May 2020 Payments for Qualified Dealers. Follow this link:
 - [Wells Fargo CDF Deferred Payment Policy](#)
 - Be careful when using Deferred Payments – these Inventory Finance payments will still come due. Follow these link to see possible details and impacts:
 - [Impact of Deferred Payments on Future Cash Flow](#)
- Bank Financing
 - Communicate regularly with your Banker.
 - Ask for input on what is happening locally.
 - Establish a Bank Operating Line of Credit, if you don't have one in place now. Even if you don't need funds at the moment, creating an available line of credit provides welcome security should the need arise.
- Business Interruption Insurance
 - Typically, Business Interruption Insurance only kicks in once a "physical event" occurs (like a fire or tornado). But it is possible that your policy might cover this crisis. We recommend that you review your policy for particulars and then contact your insurance agent to see if they can provide further guidance (there is a possibility that legislation may be enacted that will have Insurance Companies cover this crisis and then get reimbursed by the Federal Government – so make sure to stay informed on this).
- Consumer Financing
 - Add a Consumer Financing Option to your Website
 - Stay Informed about Group Consumer Financing Offers and use them.
 - Consider adding second tier financing to be able to accommodate a wider customer base.
 - [Go to Nationwide MemberNet Consumer Financing](#)
- Landlord
 - Communicate regularly with your Landlord.
 - Discuss rent abatement options.
 - Some Landlords are allowing Members to defer rent payments, others are reducing them, and some are forgiving them while closures are in effect. Make sure to explain clearly what your desire is and get the final agreement in writing.
 - [Template – Letter to Landlord Requesting Rent Abatement](#)

[*Return to Top*](#)

Delivery, Logistics & Facilities:

- Post new Store Hours by Day
- Post a Sign Outlining In-Store Response to Virus
 - Concern for Customers & Staff
 - Sanitizing Procedures and Frequency
- Define a policy for In-Home Delivery or curbside delivery by product category.
- [Delivery Checklist](#)

Marketing:

- Inform potential customers that you are open for business.
 - Update "Google My Business" Hours
- Website Essentials
 - Response to Virus
 - New Store Open Hours
 - In-Store Sanitizing Procedures & Frequency
 - Show Pricing and Inventory Availability
 - Implement Live Chat
 - Delivery Options & Procedures
- [Marketing Messages](#)
 - [Shop In-Store](#)
 - [Shop Online](#)
 - [Shop by Phone](#)
 - [Shop by E-Mail](#)
 - [Chat Online](#)
 - [Delivery](#)
- [Marketing Media](#)
- [Live Chat Best Practices](#)

[*Return to Top*](#)

Merchandising / Sales Plan:

- Inventory Management
 - Do not attempt to maintain stock levels on all models within each product category
 - Focus on selected, high velocity models.
 - Stock key models in each product category
- [10 Ways Retailers Can Grow Sales During Co-Vid 19 - Twice](#)

Strategic Planning:

A comprehensive plan for your business is essential. This pandemic will affect your business. Through better preparation and quick positive action, you can minimize the impact on your business.

- [The Retail Circle of Success](#)
- [Coronavirus Response What a Retail Business Owner Should Know](#)
- [Business Pandemic COVID-19 Planning Checklist](#)
- [Business Insurance Questions – FAQ's](#)

[*Return to Top*](#)

Showroom Closed – All Else Still Open

Personnel:

- Proactively communicate often with your Team to make sure they understand your plans as they evolve.
- Concern for the health and safety of every employee is our first and most important priority.
- Any employee experiencing any illness symptoms, regardless of how minor, will not be allowed to come to work.
- If staff will be authorized to work from home – here are some tasks that could be done:
 - Monitor and manage website
 - Monitor and manage chat
 - Install and train staff on Live Chat. [Live Chat Best Practices](#)
 - Answer calls and sell over the phone
 - Have phones forward to salespeople (or if using VOIP – set it up so employees can work from cell phones)
 - Answer Video Call Requests and sell via Video Conferencing
- Immediate notification of any apparent symptoms to management is required.
- Within the workplace and customer homes, guidelines for social distancing will be observed by everyone.
- Everyone working at showroom, warehouse or business facilities will be required to wash their hands hourly or more often.
- Consider special projects or store improvement tasks around the store that will motivate Team members and improve the store environment.
- **(NEW) HR 6201 - FMLA Expansion for Covid-19** (please refer to the law itself or a local employment lawyer for clarification & specifics).
 - Click here for a summary of this law:
 - [What the New COVID-19 Bill Means for Employers](#)
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 - Employers are required to provide paid sick time to employees who are unable to work due to the effects of Covid-19.
 - Full time employees are entitled to 80 hours of paid sick time (in addition to any sick time you currently may offer)
 - Part-time employees are entitled to such paid sick time for the average number of hours the part-time employee works during an average two-week period.
 - Paid sick time is not required to carry over from one year to the next. (Section 5102)

- Employers are not required to pay employees for the first 10 days of such public health emergency leave. However, an employee may use accrued paid leave during such time (at the **Employee's** discretion).
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 - Are subject to a governmental quarantine or isolation order (after 10 days needs to be paid at 100% of regular wage – limited to \$511 a day, and \$5110 in aggregate – (Sec. 5110).
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 - Care for a child or other individual who is subject to governmental or self-quarantine (after 10 days -needs to be paid at 2/3 of regular wage – limited to \$200 a day, and \$2,000 in aggregate (Section 5110).
 - Care for the employee's child because the child's school or child-care provider is closed (after 10 days needs to be paid at 2/3 of regular wage – limited to \$200 a day, for up to 12 weeks (Sec. 3102).
 - Is experiencing a substantially similar circumstance related to COVID-19 as specified by the Department of Health and Human Services, in consultation with the Department of Labor. (After 10 days needs to be paid at 2/3 of regular wage – limited to \$200 a day).
- Employers are generally required to restore an employee's former position following the use of public health emergency leave unless, the employer has fewer than 25 workers AND has made reasonable efforts to retain the employee's position, but such position no longer exists due to economic conditions caused by this crisis.
- With a finding of good cause, Labor may exempt employers with fewer than 50 employees if these would place the viability of that business at risk. (Sec. 5111)
- **Payment Options: How are businesses expected to be pay for this?**
 - Businesses can take a credit against payroll taxes for 100% of the employer-paid qualified sick leave wages paid each calendar quarter, subject to specified limitation. (Sec. 7001)
 - Businesses are allowed a refundable income tax credit for 100% of sick leave amounts of self-employed individuals under the Emergency Paid Sick Leave Act. For other employees 66% of the leave taken is refundable. (Sec. 7002)
- **Personnel Training – Sharpen your Team Member Skills**
 - [The Nationwide Learning Academy](#)
 - Online Business Software Training

[Return to Top](#)

Marketing:

- Inform potential customers that while your showroom is closed you are still open for business.
 - Update website with new hours and note that "Showroom is closed – but we are Open to Help You!"

- Make sure that your site has live chat turned on and that it is being monitored.
 - Make sure that phone calls are being forwarded to sales people.
- Update "Google My Business" Hours
- Website Essentials
 - Response to Virus
 - New Store Open Hours
 - In-Store Sanitizing Procedures & Frequency
 - Show Pricing and Inventory Availability
 - Implement Live Chat
 - Delivery Options & Procedures
- [Marketing Messages](#)
 - [Shop Online](#)
 - [Shop by Phone](#)
 - [Shop by E-Mail](#)
 - [Chat Online](#)
 - [Delivery](#)
- [Marketing Media](#)
- [Live Chat Best Practices](#)

[*Return to Top*](#)

Store Temporarily Closed for Business

Personnel:

- Proactively communicate often with your Team to make sure they understand your plans as they evolve.
- Openly discuss staffing plans, work hours, home-work assignments, and any other expectations.
- Privately discuss payroll issues with each employee.
- Consider special projects or store improvement tasks around the store that will motivate Team members and improve the store environment.
- Concern for the health and safety of every employee is your first and most important priority.
- Any employee experiencing any illness symptoms, regardless of how minor, will not be allowed to work in the store.
- Immediate notification of any apparent symptoms to management is required.
- Within the store, guidelines for social distancing will be observed by everyone.
- Everyone working in the store will be required to wash their hands hourly or more often.
- [What the New COVID-19 Bill Means for Employers](#)

Delivery, Logistics & Facilities:

- Determine what staffing will be needed to maintain store operations.
- Establish a work schedule for any Staff who will continue working.
- Review all Customer Orders awaiting delivery.
 - Communicate with those customers to determine how the order fulfillment will be handled.

- Define a policy for In-Home Delivery or curbside delivery for each pending customer order
- Assign responsibilities for Store and Equipment maintenance.

Marketing:

- Inform customers and the public that your store will be temporarily closed.
 - Specify the reasons for the closure and the closure dates.
 - Inform the public how special service requests will be handled.
 - Provide call-in phone numbers, e-Mail addresses, Digital Text numbers.

Finance:

- Inventory Financing
 - Communicate regularly and honestly with your Inventory Finance providers. This is essential to maintaining their trust.
 - Be proactive in sharing the financial challenges you are facing. Call them, before they call you.
 - [Wells Fargo CDF Relief Plan](#)
- Bank Financing
 - Communicate regularly with your Banker.
 - Ask for input on what is happening locally.
 - Establish a Bank Operating Line of Credit, if you don't have one in place now. Even if you don't need funds at the moment, creating an available line of credit provides welcome security should the need arise.
- Landlord
 - Communicate regularly with your Landlord.
 - Discuss rent abatement options.

Strategic Planning:

A comprehensive plan for your business is essential. This pandemic will affect your business. Through better preparation and quick positive action, you can minimize the impact on your business.

- [The Retail Circle of Success](#)
- [Coronavirus Response What a Retail Business Owner Should Know](#)
- [Business Pandemic COVID-19 Planning Checklist](#)
- [Business Insurance Questions – FAQ's](#)

[*Return to Top*](#)

Employee Rights Poster (FFCRA)

EMPLOYEE RIGHTS

PAID SICK LEAVE AND EXPANDED FAMILY AND MEDICAL LEAVE UNDER THE FAMILIES FIRST CORONAVIRUS RESPONSE ACT

The Families First Coronavirus Response Act (FFCRA or Act) requires certain employers to provide their employees with paid sick leave and expanded family and medical leave for specified reasons related to COVID-19. These provisions will apply from April 1, 2020 through December 31, 2020.

► PAID LEAVE ENTITLEMENTS

Generally, employers covered under the Act must provide employees:

Up to two weeks (80 hours, or a part-time employee's two-week equivalent) of paid sick leave based on the higher of their regular rate of pay, or the applicable state or Federal minimum wage, paid at:

- 100% for qualifying reasons #1-3 below, up to \$511 daily and \$5,110 total;
- $\frac{2}{3}$ for qualifying reasons #4 and 6 below, up to \$200 daily and \$2,000 total; and
- Up to 12 weeks of paid sick leave and expanded family and medical leave paid at $\frac{2}{3}$ for qualifying reason #5 below for up to \$200 daily and \$12,000 total.

A part-time employee is eligible for leave for the number of hours that the employee is normally scheduled to work over that period.

► ELIGIBLE EMPLOYEES

In general, employees of private sector employers with fewer than 500 employees, and certain public sector employers, are eligible for up to two weeks of fully or partially paid sick leave for COVID-19 related reasons (see below). *Employees who have been employed for at least 30 days prior to their leave request may be eligible for up to an additional 10 weeks of partially paid expanded family and medical leave for reason #5 below.*

► QUALIFYING REASONS FOR LEAVE RELATED TO COVID-19

An employee is entitled to take leave related to COVID-19 if the employee is unable to work, including unable to telework, because the employee:

- | | |
|---|---|
| <ol style="list-style-type: none">1. is subject to a Federal, State, or local quarantine or isolation order related to COVID-19;2. has been advised by a health care provider to self-quarantine related to COVID-19;3. is experiencing COVID-19 symptoms and is seeking a medical diagnosis;4. is caring for an individual subject to an order described in (1) or self-quarantine as described in (2); | <ol style="list-style-type: none">5. is caring for his or her child whose school or place of care is closed (or child care provider is unavailable) due to COVID-19 related reasons; or6. is experiencing any other substantially-similar condition specified by the U.S. Department of Health and Human Services. |
|---|---|

► ENFORCEMENT

The U.S. Department of Labor's Wage and Hour Division (WHD) has the authority to investigate and enforce compliance with the FFCRA. Employers may not discharge, discipline, or otherwise discriminate against any employee who lawfully takes paid sick leave or expanded family and medical leave under the FFCRA, files a complaint, or institutes a proceeding under or related to this Act. Employers in violation of the provisions of the FFCRA will be subject to penalties and enforcement by WHD.



WAGE AND HOUR DIVISION
UNITED STATES DEPARTMENT OF LABOR

For additional information
or to file a complaint:
1-866-487-9243
TTY: 1-877-889-5627
dol.gov/agencies/whd



WH1422 REV 03/20

[Return to Top](#)

Marketing Messages

Shop In-Store:

If you're feeling well and wish to come to our store, we'll be happy to greet you with a warm wave! You can be confident we are taking the necessary steps to keep you safe. We are following the safety recommendations from the U.S. Centers for Disease Control and Prevention with extra cleaning measures inside our store. This includes additional sanitizing of all high-traffic surfaces such as knobs, countertops, appliances, and restrooms. Our staff has been instructed to stay home if they are feeling ill and we ask that you do the same to keep everyone safe.

STORE HOURS:

Shop Online:

You are always welcome to shop with us online! We have a huge selection of products for you to look at and you can buy many of them right from our website. We're happy to help connect you with the right products. As you browse our website, please do not hesitate to reach out to us. We'd love to work with you to answer any questions you may have and provide our expertise.

Shop Over the Phone:

We'd be happy to answer any questions you may have over the phone, discuss which products will fit your needs, and provide expert advice just as if you were in our store. Give us a call and we will take care of you!

1-222-123-1234

Shop by Email:

Feel free to email us at name@Store.com any time and one of our expert team members will respond to help!

Chat with us online:

We'd love to chat with you on our website. If you have any questions about products or services we provide, start a chat from our website and one of our experts will be there to help you.

Delivery:

Our delivery team is taking the necessary sanitizing steps during and after each delivery. They are also asked to stay home if they are feeling unwell.

Your health and well-being are important to us and we want you to know that not only will your products be delivered with care, but our delivery team will deliver them with the health of you and your family in mind.

During this time, we'd like to respect how you'd like to interact with your delivery team. Please let us know if you'd like to have your items delivered:

- Boxed and left in the driveway
- Unboxed and left in the driveway
- Brought inside and installed

We will provide customized delivery service that includes special precautions specifically designed to ensure the safety of your health. Strict sanitizing policies have been implemented in our store, warehouse, trucks and especially for all of our Delivery Staff. We will offer you the choice of having the product dropped off at your home or having the product set in place inside your home. Throughout we will maintain social distancing requirements and will perform multiple disinfecting activities during the entire delivery process. Please share with our staff any questions or concerns you may have.

[Return to Top](#)

Marketing Media

First Priority – Let Customers Know You Are Open for Business!

- Social Media
 - Facebook, Twitter, Google My Business
 - Post Your Virus Combating Policies & Procedures
 - Post Your Hours
 - Post Your Delivery Procedures
 - Invite Customers to Call
- Website – Use Prominent Banners for Important Information
 - Share your concerns for Customers, Your Staff & Your Community
 - Create Landing Pages for Health and Sanitizing Procedures
 - New Hours of Operation
 - Phone Numbers to Call
 - Provide Inventory Availability
 - Provide Product Pricing & Delivery Pricing
 - Provide New Delivery Options, including Sanitizing Procedures
 - Add Live Chat to Your Website
 - [Live Chat Best Practices](#)
 - Delivery Time Availability
 - Consumer Financing Apply Online
- E-Mail
 - Customer Appreciation Message – Services Provided
 - New Store Hours
 - Store Sanitizing Policies
 - Online Sales
 - Live Chat
 - Phone Sales
 - [E-Mail Message Template](#)

Second Priority – Develop New Ways to Connect with Customers!

- Develop New Sales Tools
 - Virtual Live Sales Presentations
 - Teach Salespeople to Connect with Customers Online and Close Sales.
 - Provide a 30-day Satisfaction Guarantee
 - Offer a Free Bonus – Be Creative
 - 10 Year Major Component Warranty
 - Free Laundry Detergent or Dishwasher Detergent
 - Coupon for a Free Turkey or Ham
 - Free Flowers with Delivery
 - Online Sales & Demonstration Options
 - Facetime
 - Zoom
 - Google Duo
 - Skype

[Return to Top](#)

Delivery Checklist

Delivery Service Options – Select One & Clearly define it for Customer

- ☐ Drop Off in Driveway, 6 Feet from Door, In Garage
 - Does this apply to some products or all products?
 - Does this apply to some customers or all customers?
- ☐ Deliver and Set-up/Install inside Home with Extra Precautions

Delivery Vehicle

- ☐ Sanitizing
 - Door Handles – Multiple Times Daily
 - Steering Wheel – Multiple Times Daily
 - Truck Cab – Daily
 - Truck Box – Daily

Delivery Staff

- ☐ Wash Hands
 - Arrival at Work
 - Departure for Deliveries
 - Between every Delivery
 - Return from Deliveries
- ☐ Equipment
 - Gloves
 - Footies
 - Masks
 - Coveralls
 - Disinfectant Wipes
 - Liquid Disinfectant

Delivery Procedure

- ☐ Call in Advance
 - Ask if Anyone in the Home is Ill
 - Explain Delivery Procedure
 - Let Customer Know Your Social Distancing Requirements
- ☐ Arrival at Delivery Address
 - Discuss Procedure with Customer
 - Mention sanitizing that has already been done
 - Precautions that have been or will be taken
 - Social Distancing
 - Sanitizing that will be done during delivery
 - Final Disinfecting
 - Product
 - Any item touched
 - Doorknobs
- ☐ Sanitize the product installation or set-up area
- ☐ Install or Set the Product Up
- ☐ Sanitize the Product and all connections
- ☐ Ask the Customer if they are Satisfied or have any concerns
- ☐ Do any final disinfecting
- ☐ Disinfect Hands and Gloves before next Delivery

[Return to Top](#)

BUSINESS PANDEMIC COVID-19 PLANNING CHECKLIST

In the event of pandemic diseases, like Coronavirus (COVID-19), businesses play a key role in protecting employees' health and safety as well as limiting the negative impact to the economy and society. Planning for pandemics is critical. To assist you in your efforts, here is an updated the Federal Centers for Disease Control and Prevention (CDC) checklist created for businesses for pandemic influenza. It identifies important, specific actions businesses can take prepare and respond. It will also help you in other emergencies.

1.1 Plan for the impact of a pandemic on your business:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Identify a pandemic coordinator and/or team with defined roles and responsibilities for preparedness and response planning. The planning process should include input from labor representatives if applicable.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Identify essential employees and other critical inputs (e.g. raw materials, suppliers, sub-contractor services/products, and logistics) required to maintain business operations by location and function during a pandemic.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Train and prepare ancillary workforce (e.g. contractors, employees in other job titles/descriptions, retirees).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Develop and plan for scenarios likely to result in an increase or decrease in demand for your products and/or services during a pandemic (e.g. effect of restriction on mass gatherings, need for hygiene supplies).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Determine potential impact of a pandemic on company business financials using multiple possible scenarios that affect different product lines and/or production sites.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Determine potential impact of a pandemic on business-related domestic and international travel (e.g. quarantines, border closures).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Find up-to-date, reliable pandemic information from your local public health department, emergency management, and other sources (CDC, OSHA) and make sustainable links.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish an emergency communications plan and revise periodically. This plan should include identification of key contacts (with back-ups), chain of communications (including suppliers and customers), and processes for tracking and communicating business and employee status.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Implement an exercise/drill to test your plan, and revise periodically.

1.2 Plan for the impact of a pandemic on your employees and customers:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Prepare and allow for employee absences during a pandemic due to factors such as personal illness, family member illness, community containment measures and quarantines, school and/or business closures, and public transportation closures.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Implement guidelines to modify the frequency and type of face-to-face contact (e.g. hand shaking, large group meetings, seating in meetings, office layout, shared workstations) among employees and between employees and customers. Consider options for staff working remotely.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Strongly encourage staff to stay home if ill and track employee health status, timeframe to return, etc.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Evaluate employee access to and availability of healthcare services during a pandemic and improve services as needed.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Evaluate and ensure employee access to and availability of mental health and social services during a pandemic, including corporate, community, and faith-based resources.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Identify employees and key customers with special needs, and incorporate the requirements of such persons into your business plan.

Updated: March 4, 2020

1.3 Establish policies to be implemented during a pandemic:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish policies for employee compensation and sick-leave absences unique to a pandemic (e.g. non-punitive, liberal leave), including policies on when a previously ill person is no longer infectious and can return to work after illness. Follow local health department and CDC guidance.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish policies for flexible worksites, hours, and working remotely.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish policies for preventing disease spread at the worksite, such as promoting cough or sneeze in your elbow or tissue, hand washing, and prompt isolation and exclusion of ill employees.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish policies for employees who have been exposed to the pandemic disease, are suspected to be ill or become ill at the worksite (e.g. infection control response, immediate mandatory sick leave).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish policies for restricting travel to affected geographic areas (consider both domestic and international sites), evacuating employees working in or near an affected area when an outbreak begins, and guidance for employees returning from affected areas (refer to CDC travel recommendations).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Set up authorities, triggers, and procedures for activating and terminating the response plan, altering business operations, and transferring business knowledge to key employees.

1.4 Allocate resources to protect your employees and customers during a pandemic:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Provide sufficient and accessible infection control supplies (e.g. soap, alcohol based hand sanitizer, tissues and receptacles for their disposal) in all business locations.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Enhance communications and information technology infrastructures as needed to support employees working remotely and remote customer access.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Ensure availability of medical consultation and advice for emergency response.

1.5 Communicate to and educate your employees:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Develop and disseminate programs and materials covering pandemic fundamentals (e.g. signs and symptoms of illness, how it spreads, how to prevent illness), personal and family protection and response strategies (e.g. hand hygiene, coughing/sneezing etiquette, contingency plans).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Anticipate employee fear and anxiety, rumors and misinformation and plan communications.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Ensure that communications are culturally and linguistically appropriate.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Disseminate information to employees about your pandemic preparedness and response plan.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Provide information for the at-home care of ill employees and family members.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Develop platforms (e.g. hotlines, dedicated websites) for communicating pandemic status and actions to employees, vendors, suppliers, and customers inside and outside the worksite in a consistent and timely way, including redundancies in the emergency contact system.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Identify community sources for timely and accurate pandemic information (domestic and international) and resources.

1.6 Coordinate with external organizations and help your community:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Collaborate with local health department, insurers, health plans, and others as appropriate, to share your pandemic plans and understand their capabilities and plans.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Collaborate with federal, state, and local public health agency and/or emergency responders to participate in their planning processes.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Communicate with local public health agency and emergency management about the assets and/or services your business could contribute to the community.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Share best practices with other businesses in your communities, chambers of commerce, and associations to improve community response efforts.

Updated: March 4, 2020

[Return to Top](#)

COVID-19 Insurance Frequently Asked Questions

(Note: The answers to these Frequently Asked Questions are general guidelines only. No coverage is provided by this FAQ nor does it replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverage you are provided. If there is any discrepancy between the policy and this FAQ, the provisions of the policy govern.)

It is very important for business owners to read and understand the terms in their specific insurance policies! In some cases, policies may have endorsements that directly provide coverage for pandemics but in many cases the policies may not provide such coverage.

Q: What does business interruption insurance cover?

A: Generally speaking, business interruption insurance protects businesses against a loss of income as a result of disruption to operations when a covered loss or damage occurs. Direct physical loss is generally required to trigger coverage. Business interruption insurance lists or describes the types of business interruption events that trigger coverage. Events that are not listed or described in the policy are typically not covered. It is important to review the policy exclusions, coverage limits, applicable deductibles and other terms. But keep in mind that business interruption coverage typically must be triggered by a direct property loss that leads to the business interruption.

Q: If I shut my business down because of something related to COVID-19, do I have coverage to replace the lost income?

A: Many commercial insurance policies include business interruption coverage which requires direct physical loss in order for the coverage to trigger. For example, if your business suffers a covered loss from a fire or storm shutting the business down for a period of time, coverage may be triggered. Coverage may be available under your policy if you have purchased 'non-damage business interruption insurance' where a direct physical loss is not required to trigger the coverage, but this option requires substantial underwriting, carries additional premium and is not often purchased. Typically, a loss caused by a virus like COVID-19 does not trigger business interruption coverage. Contact your agent, broker or insurer if you have questions about coverage under your policy.

Q: If the government orders my business to close, do I have coverage to replace lost income?

A: In the case of COVID-19, without direct physical loss to property and with many policies excluding viruses, coverage would likely not be triggered. Many policies include coverage for "interruption by civil or military authority." But this coverage triggers only when the reason for the interruption is from a covered peril in the policy. For example, if a severe storm damages a large area and authorities close off access to the area, coverage may be triggered because the underlying cause was a covered peril.

Q: With bars and restaurant dining rooms closing, we are delivering food to people's homes. Do I have coverage on my personal auto policy?

A: A standard personal auto insurance policy does not cover the use of a personal vehicle for business purposes. You should contact your agent or company to discuss your coverages and whether any changes are required.

Q: If I get COVID-19 at work, will my workers compensation coverage pay my medical bills and time off from work?

A: When determining if coverage applies, two factors must be met. 1.) If the employee caught the virus while at work, and 2.) the employment increased the risk of and proximately caused the employee to catch the virus. Most state laws distinguish between 'ordinary diseases of life' and 'occupational' diseases. For almost all affected employees, they will have caught the virus as an 'ordinary disease of life' which is not compensable under workers compensation. Some health care workers and others might be able to argue that their close proximity to sick individuals increased the risk of catching the virus, in which case coverage may be triggered.

Q: We had an event planned that has now been cancelled. Is there a way to recoup my money?

A: There might be! If you bought event cancellation insurance for your event, and the event had to be cancelled because of forces outside your control, you may have coverage. Many of these policies specifically include disease outbreaks as a covered peril. It is important to read the policy carefully and contact the insurer with any questions.

Q: I do not have any policy that says it is a business interruption policy – is it possible that I have coverage under another type of policy?

A: It is possible to have business interruption coverage under another type of insurance policy. For example, there may be available coverage in policies that cover perils arising out of actions by civil authorities or interruption of your supply chain. Business interruption coverage may also be part of a package of multiple coverages that have been combined or are contained in a Special Multi-Peril or Business Owners Policy. Again, keep in mind that business interruption coverage typically must be triggered by a direct property loss that leads to the business interruption. You should contact your agent, broker or insurer for an explanation of related coverage in other types of policies you hold.

Q: How does my business interruption insurance policy treat COVID-19?

A: Most business interruption policies exclude viruses like COVID-19. Again, keep in mind that business interruption coverage typically must be triggered by a direct property loss that leads to the business interruption. Check your policy language for these exclusions and triggers.

Q: If I do not have an existing business insurance policy that covers COVID-19, can I buy one?

A: Insurers typically do not write coverage for known events for which the extent of potential damage is not easily understood. Despite this, it may be possible to insure specialty risks such as business interruption due to COVID-19 in the Excess and Surplus Lines market. There is much less regulatory protection for consumers in that market and the cost may be quite high. You should discuss any potential purchase in the Excess Lines market with your broker or insurance consultant.

Courtesy of *Insurance Federation of Minnesota*

[*Return to Top*](#)

E-Mail Message Template

During these uncertain times, the team at [DEALER] wants you to know that you can connect, discover, and even purchase with us without having to leave your home. We want to make it as easy as possible to ask questions, learn about products and features, finalize a purchase, and more. In an effort to make this possible, we have added some new and exciting ways to connect with you.



Phone Call

Please call us at [number] and our knowledgeable staff will be happy to assist you with any questions and transactions over the phone.

[LINK](#)

Video Call

We understand that some things just need to be seen. Want to see the inside of that new refrigerator? How about the soft-close on a new washer? Our team is available for video calls to help you see products and features, as well as answer your questions.

[LINK](#)



Live Chat

We have team members standing by during work hours to assist you via live chat on our website. These are expert [DEALER] staff members who can help with anything from pricing, availability, and even scheduling a delivery.

[LINK](#)



Online Checkout

Our website includes the ability to purchase directly with a secure and encrypted shopping cart. You can add matching items, accessories, product protection plans, and more. We've done our very best to make your online experience as easy as if you were in the store.

[LINK](#)



Virtual Tour

Would you like to be in the store without having to leave your home? Our website offers a virtual tour for you to explore, discover, and find exactly what you're looking for.

[LINK](#)



[*Return to Top*](#)



**Wells Fargo Commercial
Distribution Finance, LLC**
10 South Wacker Drive
Chicago, IL 60606

Important information

Dear Wells Fargo Customer,

As we continue to monitor the rapidly evolving situation around the coronavirus (COVID-19), our first thought is for the safety and well-being of all individuals and businesses impacted by these difficult circumstances.

For more than 65 years, Wells Fargo Commercial Distribution Finance (CDF) has served the needs of manufacturers, distributors and dealers and we greatly appreciate your business. We have an unyielding commitment to work collaboratively with you, especially during the most challenging times.

In response to these unprecedented times, effective March 24, 2020, **CDF will be making important short-term accommodations to provide flexibility and liquidity to help your business.** Below you will find details on the accommodations relevant to programs related to the electronics, appliances, furniture and bedding industries only.

Changes to Scheduled Liquidation / Scheduled Payment Program (SPP) Financing Program:

- **Scheduled payment deferment:** CDF will defer all scheduled installment payments under SPP programs, billed on or before March 31, 2020 that are coming due April 1, 2020 through May 31, 2020, for 60 days. SPP payments currently due, billed on or after April 1, 2020, as well as those due in or after June 1, 2020, will be due as scheduled. See below for more details.

Billing Date	Current Due Date	New Due Date
March 31 and earlier	March	March (as scheduled)
	April	June
	May	July
April 1 and later	April, May or later	Due as scheduled

Changes to Pay-As-Sold (PAS) Financing Program:

- **Interest deferment:** CDF will defer interest charges, calculated on an average daily balance (ADB) or as a flat amount (FLAT) (collectively referred to as "Interest") coming due in April and May for 60 days. As such, Interest scheduled to be due in April will be due in June and Interest scheduled to be due in May will be due in July. Interest payments currently due as well as those due in or after

June, will be due as scheduled. No other charge types, including fees, are included in this deferment.

- **Curtailment deferment:** CDF will defer curtailments scheduled to be due in April and May 2020. These curtailment amounts will be transferred and added to the due-in-full (DIF) amount and will be due when the loan's payment term has matured. Any interest, fees and other charges calculated with respect to the principal amount of the loan will include such curtailment amounts.
- **Due-in-full (DIF) deferment:** CDF will defer all DIF payments coming due in April and May, for 60 days. As such, DIF payments scheduled to be due in April will be due in June and DIF payments scheduled to be due in May will be due in July.

Other important details:

- Please note that during this time, **payments for sold or otherwise disposed of inventory will be required to be made in normal course** in accordance with your financing agreement. In addition, nothing in this notice defers your obligation to make such payments as are necessary to ensure that the aggregate value of inventory financed by CDF exceeds the aggregate principal amount outstanding as provided under your financing arrangement with CDF.
- The amounts referred to above may still be shown on your April and May billing statements and on all issued transaction statements; however, no direct debit or other sweeps will take place for those payments during April or May 2020. Direct debits and sweeps, if in place, will resume as scheduled in June. Payments that have already begun processing will continue and will be posted to the account once processing is completed. Payments can continue to be made during this deferral period on COMS or via other approved payment processes.
- Current obligations due (whether due before or in March) and any future obligations due are expected to be paid in accordance with your financing agreement and will be described on your billing statements. All other aspects of your financing agreement continue to be in full force and effect.
- If you participate in the Dealer Inventory Insurance Program offered by Safehold Special Risk, insurance premiums are expected to be paid in the amount shown on your billing statement.

CDF is committed to supporting the more than 30,000 customers across the globe who depend on us. We continue to devote significant resources and efforts to mitigate possible adverse impacts from the coronavirus, and we will continue working hard to provide the level of service you have come to expect. If you should have any questions or concerns during this time, please reach out to your account or relationship manager.

Thank you for your business.

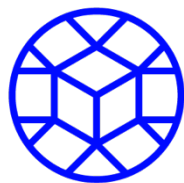
Sincerely,

WELLS FARGO COMMERCIAL DISTRIBUTION FINANCE, LLC

A handwritten signature in black ink, appearing to read "Steve Battreall".

Steve Battreall
Head of Wells Fargo Commercial Distribution Finance

[Return to Top](#)



**nationwide
marketing group**
MEMBER FOCUSED. PERFORMANCE DRIVEN.

Furniture and Bedding

1. **PROMOTE HOME OFFICE:** This usually quiet segment is going to see boom like never before. People are working remotely and will need more home office furniture than ever. While consumers are working from home, they will discover things that need to be replaced and items that will make their remote working experience more enjoyable. Below are our NMG vendor partners that offer home office:
 - a. Ashley Furniture www.ashleyfurniture.com
 - b. Aspen Home www.aspenhome.net
 - c. Coaster Furniture www.coasterfurniture.com
 - d. Magnussen www.magnussen.com
2. **SOCIAL MEDIA:** Work this channel of advertising like never before. People are staying on social media as a form of connecting during this time of isolation and social distancing. The chances of seeing a promotion or advertisement are higher at this time.
3. **ADROCKET:** Much like point number two this is essential during this period. How many consumers will be home on their iPad or laptop during this time? A lot. Staying in front of these consumers will be key. Consumers may not be out shopping right now, but they will be in the future! The F&B team currently has multiple Adrocket opportunities coming up. Please make sure you are up to date and have the info on hand to be able to discuss with your dealers. (If you have any questions please ask the F&B and/or Marketing team)
 - a. SSB
 - b. TSI
 - c. Corsicana (first adrocket campaign - Memorial Day)
 - d. Flexsteel (first adrocket campaign – Memorial Day)
4. **EXTENDED FINANCING, FREE DELIVERY and FREE REMOVAL OF THE OLD FURNITURE OR MATTRESSES:** People will be strapped for cash for a while even after the threat of a virus has gone. Offering these options will help consumers during this time.
5. **ONE ON ONE APPOINTMENTS AND FACETIME/VIRTUAL TOURS:** Advertise the option of one on one appointments. Let the consumer know that they will have the store all to themselves along with you, their personal product specialist, to help choose the furniture that's right for them in a stress-free environment. You can also offer the option of a FaceTime or virtual tour as a shopping option.
6. **BE CREATIVE:** Now is the time to “think outside the box” for bedding purchases. Customers may be hesitant to buy on-line because of fear of



making a mistake in their purchase. Offer 120 day exchange (must keep a minimum of 30 days) and wave any fees associated with this for the short interim. Offer incentives to shop on-line, or to schedule appt.

7. **CALL YOUR CUSTOMERS:** Now is the time to reach out to past customers and just asks them, how are they doing? Don't turn it into a sales pitch. This shows that you truly do care about more than just a sale. When this shutdown is over, your customers will remember this!
8. **DIRECT SHIPPING OPTIONS:** NMG vendors such as Ashley and Homestyles by Flexsteel offer a direct to consumer option. As consumers sit home a wait for life to get back to normal, NMG has multiple vendor partners that can ship product straight to their door. Below is the full list of DTC vendors in the NMG portfolio. If you or a member has any questions in regard to these vendors, please reach out to the F&B team.
 - Ashley
 - Flexsteel (Homestyles)
 - Elements
 - Night & Day
 - Mac Motion
 - Little Partners
 - Pali
 - Nectar
 - Dalyn Rugs
 - Tempur-Pedic
 - Tru Blanket
 - SSB (must buy from their website)
 - Malouf
 - Dr. Green's
9. **UTILIZE YOUR RETAIL SALES ASSOCIATES:** Their RSA's are ready to work and want to help and serve in any capacity they can. Please reinforce this and have them continue and work closely with their reps. They touch so many consumers and can offer suggestions and ideas that they may not be thinking of. Daily conference calls are a suggestion.
10. **OFFER DISCOUNTS TO THOSE AFFECTED AND/OR INFECTED BY THE VIRUS:** Consumers will be laid off during this time, offer a discount of products to those affected. Delay payments if possible, to customers who have already purchased. What about the customers in your area that have been infected by the virus? They will need to show proof of infection and recovery. But these people will be in need of a new mattress, sofa, dining, etc. I would leave the discounts and or free furniture decisions up to the individual retailer. The opportunity will be there for our members to help everyone that has been affected directly. Hyundai is already offering 6 months payments forgiveness to those that are laid off and or affected by this pandemic so you know furniture retailers will fall in line.

[*Return to Top*](#)

Letter Templates

Templates for Letters to Government Leaders

[National List of Legislative Contacts](#)

Four Templates Follow, [Appliance Retailers](#), [Furniture & Bedding Retailers](#), [Bedding Retailers](#), another [Appliance Retailers](#)

Appliance Retailers:

March 26, 2020

The Honorable GOVERNMENT OFFICIAL'S NAME
STREET ADDRESS
CITY, STATE, ZIP CODE

Dear GOVERNMENT OFFICIAL'S NAME:

As a INSERT YOUR STATE NAME independent appliance retailer and family business, we're focused on the health, safety and sustainability of our employees, families, customers, and community as the continued outbreak of COVID-19 develops. I sincerely appreciate the leadership, quick responses, and continually developing efforts your administration has shown as together, we work to minimize the impact of the COVID-19 outbreak on both public health and the broad economic implications in our state.

Our business, like many, are following the CDC's Interim Guidance for Businesses and Employers and strive to do our part to help accomplish the goal of slowing the spread of COVID-19 in our community.

Today, perhaps more than at any time in the past, local families are counting on us during this time of crisis, and the we are committed to being there for our customers, our neighbors, and our community. The current and unprecedented pandemic demands that we all work together for the greater good, and our team stands ready to do our part. We believe that as a small, independent business, we are best equipped, best informed, and best able to determine our ability to remain open and serving our community with vital goods and services in this challenging time.

You, along with many leaders in our state, are undoubtedly very deliberately considering which businesses are "essential" and "non-essential" retail for purposes of social distancing, and while doing so, it is critically important not to overlook the important role that independent appliance retailers and servicers play in the safety of residents and their households during this time of crisis.

It's crucial that we remain open and serving our community. Consumers cannot maintain safe preservation of food and medicine and cannot perform safe preparation of food without access to fully functioning home appliances. Further, studies have shown that the virus can be transmitted via clothing exposed to COVID-19, and as such, fully functioning laundry machines are imperative, and the presence of such machines in private homes will prevent

residents in our community from being forced to risk or stress social distancing measures as is inherent to laundromats and public laundry facilities.

Today's industry data shows that more than 60 percent of major appliance purchases are made under duress for the replacement of products that have failed. Such failures occur daily, and as such, access to quality appliance repair service and replacement is vital. Additionally, the sudden surge in appliance use by those who don't normally subject their appliances to daily use will see a correlating spike in failures and the needed service or replacements that result.

The products we offer to our community serve critical roles necessary to maintain safe and sanitary homes for those sheltering in place. Among the critical roles played by these products are:

- Refrigerators and freezers are essential for the basic preservation of food and medicine. Today, as consumers are making fewer trips to food suppliers and stockpiling more, food storage and preservation are even more critical.
- Ranges, cooktops and ovens provide necessary food preparation capabilities, and as the population is required to stay in and prepare meals at home the need is greater than normal.
- Automatic dishwashers are essential for sanitizing dishes and utensils which limits the spread of disease. Hand washing of dishes is generally not as sanitary and requires more water.
- Laundry appliances such as clothes washers and dryers which sanitize garments and linens are essential, since, as stated by the CDC, it is possible for COVID-19 to be transmitted via clothing. Those who continue to function outside the home and those who have a single household member who is self-quarantined must be able to sanitize clothing and linens.

It is also our understanding that the Department of Homeland Security's CISA memorandum on essential workforce guidance during the COVID-19 pandemic specifically designates groceries, pharmacies, convenience stores, and other retail that sells human food, animal/pet food, and beverage products being clearly designated as essential. However, we believe there is an implied obligation that in order to safely preserve and prepare food products, fully functioning appliances in the homes of those in our communities are equally necessary. We urge you to clarify this in your statements to the public, and to clearly designate appliance retailers and servicers as essential in our state.

Finally, it is important to note that our store(S) are equipped to allow for contact-less, curbside pick-up or curbside deliveries, maintaining social distancing and minimizing risk of further COVID-19 spread. Further, we have in place e-commerce solutions that allow consumers to select, purchase and request delivery or pickup of appliances through our secure, transactional website. These capabilities reduce the need to strain in-place social distancing measures in physical store locations, which are in place to serve those with no access or familiarity with shopping for such goods online.

Thank you for your attention to this concern and your ongoing leadership. We stand ready to assist in any way as you consider how to best safeguard our communities.

Sincerely,

XXX XXXX

Title, COMPANY NAME

cc: Tom Hickman, Nationwide Marketing Group, Matthew R. Sway, National Retail Federation, Brian Dodge, Retail Industry Leaders Association

[Return to Top](#)

Furniture & Bedding Retailers:

March 26, 2020

The Honorable GOVERNMENT OFFICIAL'S NAME
STREET ADDRESS
CITY, STATE, ZIP CODE

Dear GOVERNMENT OFFICIAL'S NAME:

As a INSERT YOUR STATE NAME independent furniture and bedding retailer and family business, we're focused on the health, safety and sustainability of our employees, families, customers, and community as the continued outbreak of COVID-19 develops. I sincerely appreciate the leadership, quick responses, and continually developing efforts your administration has shown as together, we work to minimize the impact of the COVID-19 outbreak on both public health and the broad economic implications in our state.

Our business, like many, are following the CDC's Interim Guidance for Businesses and Employers and strive to do our part to help accomplish the goal of slowing the spread of COVID-19 in our community.

Today, perhaps more than at any time in the past, local families are counting on us during this time of crisis, and we are committed to being there for our customers, our neighbors, and our community. The current and unprecedented pandemic demands that we all work together for the greater good, and our team stands ready to do our part. We believe that as a small, independent business, we are best equipped, best informed, and best able to determine our ability to remain open and serving our community with vital goods and services in this challenging time.

You, along with many leaders in our state, are undoubtedly very deliberately considering which businesses are "essential" and "non-essential" retail for purposes of social distancing, and while doing so, it is critically important not to overlook the important role that independent furniture retailers and servicers play in the safety of residents and their households during this time of crisis.

It's crucial that we remain open and serving our community. It is our position that three primary factors completely validate essential status for our business. First, we serve those who work from home with home office furniture necessary for them to efficiently do their work in relative comfort. Secondly, access to mobility-enabling furniture, such as power lift chairs, is vital to those who are mobility challenged and disabled. Finally, access to motorized adjustable (hospital bed) style bed foundations make possible the

feeding, bathing and enablement of necessary bodily functions for those who are bed-ridden or disabled.

Today's industry data shows that a high percentage of purchases of the above items are made under duress for the replacement of products that have failed, or as the need for these products arise, often without expectation. Such failures and new needs occur daily, and as such, access to quality mobility enabling devices is vital. Additionally, the sudden surge in increased use by those sheltering in place will see a correlating spike in failures and the needed service or replacements that result.

The products we offer to our community serve critical roles necessary to maintain safe home environments for those sheltering in place. Among the critical roles played by these products are:

- As employees are being required to work from home, their access to office furniture and accessories is essential for the successful implementation of government mandated work from home provisions.
- As access to care facilities for the elderly continues to become strained, more of those with limited mobility will be required to remain at home. Access to lift chairs is essential for their care givers who, themselves, may not have the physical ability to help and/or who need to limit their close exposure to the immobile.
- As those who are ill and/or immobile find themselves bed ridden and must be cared for in the home, access to motorized and adjustable "hospital type" bed frames are essential to make feeding, bathing and other bodily functions easier for family and caregivers to provide.

We urge you to clarify this in your statements to the public, and to clearly designate independent furniture retailers and servicers as essential in our state.

Finally, it is important to note that our store(S) are equipped to allow for contact-less, curbside pick-up or curbside deliveries, maintaining social distancing and minimizing risk of further COVID-19 spread. Further, we have in place e-commerce solutions that allow consumers to select, purchase and request delivery or pickup of furniture and bedding products through our secure, transactional website. These capabilities reduce the need to strain in-place social distancing measures in physical store locations, which are in place to serve those with no access or familiarity with shopping for such goods online.

Thank you for your attention to this concern and your ongoing leadership. We stand ready to assist in any way as you consider how to best safeguard our communities.

Sincerely,

XXX XXXX

Title, COMPANY NAME

cc: Tom Hickman, Nationwide Marketing Group, Matthew R. Sway, National Retail Federation, Brian Dodge, Retail Industry Leaders Association

[Return to Top](#)

Bedding Retailers:

March 26, 2020

The Honorable **GOVERNMENT OFFICIAL'S NAME**
STREET ADDRESS
CITY, STATE, ZIP CODE

Dear **GOVERNMENT OFFICIAL'S TITLE and NAME:**

As a **INSERT YOUR STATE NAME** independent bedding retailer and family business, we're focused on the health, safety and sustainability of our employees, families, customers, and community as the continued outbreak of COVID-19 develops. I sincerely appreciate the leadership, quick responses, and continually developing efforts your administration has shown as together, we work to minimize the impact of the COVID-19 outbreak on both public health and the broad economic implications in our state.

Our business, like many, are following the CDC's Interim Guidance for Businesses and Employers and strive to do our part to help accomplish the goal of slowing the spread of COVID-19 in our community.

Today, perhaps more than at any time in the past, local families are counting on us during this time of crisis, and we are committed to being there for our customers, our neighbors, and our community. The current and unprecedented pandemic demands that we all work together for the greater good, and our team stands ready to do our part. We believe that as a small, independent business, we are best equipped, best informed, and best able to determine our ability to remain open and serving our community with vital goods and services in this challenging time.

You, along with many leaders in our state, are undoubtedly very deliberately considering which businesses are "essential" and "non-essential" retail for purposes of social distancing, and while doing so, it is critically important not to overlook the important role that independent bedding retailers and servicers play in the safety of residents and their households during this time of crisis.

It's crucial that we remain open and serving our community. It is our position that in addition to the great quality-of-life enhancements that are provided by proper and sanitary bedding products, our ability to offer adjustable, hospital-style foundations to consumers is critical to the most vulnerable citizens in our communities.

Today's industry data shows that a high percentage of purchases of the adjustable foundations are made under duress for the replacement of products that have failed, or as the need for these products arise, often without expectation. Such failures and new needs occur daily, and as such, access to quality mobility enabling service from these products is vital. Additionally, the sudden surge in those who are sick and, in many cases, bedridden will cause a correlating spike in failures and the needed service or replacements that result.

The products we offer to our community serve critical roles necessary to maintain safe home environments for those sheltering in place. Simply put, the key benefit of this vital service is:

- As those who are ill and/or immobile find themselves bed ridden and must be cared for in the home, access to motorized and adjustable “hospital type” bed frames are essential to make feeding, bathing and other bodily functions easier for family and caregivers to provide.

We urge you to clarify this in your statements to the public, and to clearly designate independent bedding retailers and servicers as essential in our state.

Finally, it is important to note that our store(S) is/are equipped to allow for contact-less, curbside pick-up or curbside deliveries, maintaining social distancing and minimizing risk of further COVID-19 spread. Further, we have in place e-commerce solutions that allow consumers to select, purchase and request delivery or pickup of bedding products through our secure, transactional website. These capabilities reduce the need to strain in-place social distancing measures in physical store locations, which are in place to serve those with no access or familiarity with shopping for such goods online.

Thank you for your attention to this concern and your ongoing leadership. We stand ready to assist in any way as you consider how to best safeguard our communities.

Sincerely,

XXX XXXX
Title, COMPANY NAME

cc: Tom Hickman, Nationwide Marketing Group, Matthew R. Sway, National Retail Federation, Brian Dodge, Retail Industry Leaders Association

[Return to Top](#)

Appliance Retailers 2:

Request for Waiver of Compliance (template)

As an Independent retail dealer for Major Appliances in the state of (insert state), the products and services provided by (insert dealer name) are essential to the wellbeing of the citizens of our community. For that reason, we request a waiver from compliance to (insert regulation name and number). It is an industry statistic that more than 60 percent of major appliance purchases are made under duress for the replacement of products that have failed. The continued operation of (insert dealer name), and its ongoing ability to deliver and service Major Appliances, are essential to the public for the following reasons:

- Refrigerators and freezers are essential for the basic preservation of food and medicine. Today, as consumers are making fewer trips to food suppliers and stockpiling more, food storage and preservation are even more critical.
- Ranges, cooktops and ovens provide necessary food preparation capabilities, and as the population is required to stay in and prepare meals at home the need is greater than normal.
- Automatic dishwashers are essential for sanitizing dishes and utensils which limits the spread of disease. Hand washing of dishes is generally not as sanitary and requires more water.
- Laundry appliances such as clothes washers and dryers which sanitize garments and linens are essential, because according to the CDC it is possible for COVID-19 to be transmitted via clothing. Those who continue to function outside the home and those who have a single household member who is self-quarantined must be able to sanitize clothing and linens.

These products and services, provided by (insert dealer name), will be needed by the public and will be purchased in significant quantities in the coming weeks and months. Consumers will require access to these products and will deserve multiple competing outlets from which to choose as they try to stretch household budgets that have been impacted this difficult economy. For these reasons and more, we request a waiver from compliance to (insert regulation name and number) so that we can better serve our communities.

[Return to Top](#)

Templates for Letter to Landlords

March 29, 2020

COMMERCIAL LANDLORD KEY CONTACT NAME
COMMERCIAL LANDLORD COMPANY NAME
COMMERCIAL LANDLORD COMPANY ADDRESS
CITY, STATE ZIP CODE

Dear COMMERCIAL LANDLORD KEY CONTACT NAME:

The health and safety of employees, customers and families continue to be top priorities for the team at COMPANY NAME, and I hope this communication finds you, your team and your family safe and doing well.

Our state has taken measures to limit the spread of COVID-19, and our communities have followed the guidance of the CDC to stay home when possible, and to avoid any unnecessary ventures out, allowing social distancing to help stop the spread of the virus. Despite no current orders to shelter in place or mandates ordering the closure of non-essential businesses, the impact of this pandemic is being felt with great impact on our business, as well as other retailers and small businesses. Prior to the outbreak of COVID-19 and the measures taken to curb the spread, we were a healthy business and were operating normally. The direct impact on our business, while warranted and necessary to do our part in curbing the spread of this deadly virus, has created great concern that our resulting economic circumstances will render it impossible to make normal payments to property owners and business partners. We operate based on daily cashflow from sales, and with this cashflow suddenly and unexpectedly drastically cut, we, and many other small businesses, cannot last weeks without said cashflow. The prolonged impact on our business, and businesses like ours, could not only put countless Americans out of work; it would also greatly endanger the overall health of the local and U.S. economy for the long term.

Maintaining liquidity is the number one priority for our business, and for many others. Congress has enacted a measure that will provide pathways to access capital for us, and for others. However, this necessary financial relief will still take weeks to flow into our economy. Given the unprecedented disruption to retail caused by the current circumstances, we are in need of rent abatement in order to remain solvent, viable, and a solid partner and long-term tenant once this crisis ends.

Please let this serve as notice and a formal request for rent abatement on our retail lease due to the detrimental economic impact of the current COVID-19 pandemic. The pandemic has caused us not to be able to open our retail operation for business, and our sales have suffered \$x to \$x month over month and \$x to \$x year over year from the month of March 2019. Further, we've seen in-store foot traffic decrease by XX% over the trends established in the months prior. As such, rent abatement for the months of April and May 2020 are much needed, and we believe an appropriate request in this trying time for our community.

We believe granting the requested abatement, combined with important actions by the Federal Reserve and the Treasury Department to provide liquidity and credit to our business and those like us will be instrumental in preserving our business, jobs and our continued contribution to the community we both serve.

Additionally, we are fully prepared to add to the term of our lease and additional two months to correspond to the two months of rent abatement, upon approval.

This is a crisis unlike any we have seen in our lifetime, and we appreciate your consideration of this request as we strive to keep our employees and customers safe and healthy. Should you have any questions or require additional information, please contact me via email (INSERT YOUR EMAIL ADDRESS) or phone (INSERT PHONE NUMBER).

Sincerely,

YOUR NAME
YOUR TITLE
COMPANY NAME

SBA Paycheck Protection Program: Preliminary Document Checklist

SBA Paycheck Protection Program: Preliminary Document Checklist

The President has signed the CARES Act into law but SBA requirements are still to be determined. SBA has released a Preliminary Application for borrowers to be able to review. This is not the final application. As an SBA-preferred lender, First Horizon may be able to help you access these essential funds for your business. It is important to know that there will be a high demand for this loan product and we are committed to doing our best to serve as many of our customers as we can as quickly as we can. You can do your part by pulling together the information below until we know what the final application and documents required will be.

To start, here is the most current preliminary application: treasury.gov/policy-issues/top-priorities/cares-act/assistance-for-small-businesses

□ Documentation for Loan Amount Determination:

- Payroll reports for 2019 and through March 2020 showing the following *broken down by employee (including owners) and by month*
 - ☒ Gross wages (including commission or similar compensation and cash tips or equivalent)
 - ☒ Paid time off
 - ☒ Paid vacation
 - ☒ Pay for family medical, parental, medical and sick leave
 - ☒ Separation or dismissal
 - ☒ State and local taxes (form 940, 941 or 944)
 - ☒ Payments for group health care benefits (including premiums)
 - ☒ Payment of any retirement benefits
 - ☒ For sole proprietors or independent contractors: wages, commissions, income, or net earnings from self-employment
 - ☒ Any amount paid to 1 person over \$100k in one year must be excluded from loan calculation
 - ☒ Only applies to employees that reside in US
- If applicable, evidence of funds received from an Economic Injury Disaster Loan (EIDL) since Jan. 31, 2020 and what they were used for
- If EIDL is to be refinanced with PPP loan, include copy of note in addition to documentation above

□ Documentation for forgiveness application (will not be required at time of application)

- Documentation verifying the number of full time equivalent employees on payroll and pay rates for the 8 weeks following loan origination and documentation verifying the number of full time equivalent employees on payroll and pay rates for the same period of time for the year preceding the date of loan origination which shall include:
 - ☒ Payroll tax filings reported to the IRS; and
 - ☒ State income, payroll and unemployment filings;
- Documentation verifying mortgage interest, lease and utility payments, such as cancelled checks, receipts or account statements;
- Certification from a representative that the documentation presented is true and correct and the amount for which forgiveness is requested was used to retain employees, make interest payments on mortgage obligations, pay rent or pay utilities; and
- Any other documentation the SBA determines necessary

Information is as of 4/1/20 and is subject to change.