

Most retailers have an array of business service partners, and the recovery period from COVID will see three key categories take the spotlight. That makes now a great time to examine your current positions and make any needed enhancements or modifications to be best positioned during the economic recovery.

- Consider optimizing your product protection offering.** Home appliance usage has spiked recently, as consumers have spent more time at home due to COVID-related shelter-in-place orders. This, in turn, could contribute to an increase in product failures and a rise in replacement purchases. And product protection will likely be more important to those consumers who have experienced product failures. Among the items to consider are:
 - Do an examination of your current product protection program to ensure all product categories and price points have coverage options.
 - Consider verification of market-appropriate pricing for your product protection program.
 - Verify that in-store point-of-purchase and supporting assets for your product protection program are up-to-date and prominently displayed.
 - Compare your current program with NMG's exclusive EPIC Protect program to ensure maximum profitability and consumer coverage terms are in place, making any needed changes as you move forward.
 - Engage your team in product protection training as it applies to consumer interactions.

- Explore options from Dispatch Track.** Dispatch Track has added a "Contactless Delivery" feature to its delivery and routing software that will likely appeal to post-COVID consumers while also helping to protect your business. It captures proof of delivery without requiring a customer to touch the driver's mobile device. Instead, Dispatch Track will send an automated email and/or text notification to the customer to capture their electronic signature, along with a timestamp.

- Consider supplemental insurance for your team.** With concerns rising over health and the need to take time off from work as a result of sickness, the value of programs such as those provided by Nationwide Marketing Group-partner Aflac have risen greatly.
 - Carefully consider offering benefits like those provided by Aflac to your team. These programs have no cost to your business and are inexpensive for your team members. The most prominent benefits to consider include telemedicine (exclusively offered in the NMG program), as well as hospitalization and short-term disability coverage.

