

## Our Partners' Response to COVID-19

How our partners are responding to this unprecedented crisis to help YOU.

*Updated every Wednesday and Friday*

### Heartland

**Capital:** Loans from \$5K to \$5M or line of credit up to \$250K, 75+ lending providers to bring you the best loan options, simple 15-minute online application, funding within 48 hours

**Mobile Pay:** Use the free Heartland Mobile Pay app to process payments on any device, fastest transactions in the industry, access to your funds within 24 hours, add a physical card reader at wholesale cost

**e-Invoicing:** Allow customers to pay by phone, on the web, or via mobile device

Add inventory items and services quickly and easily, streamline your systems, save paper and hard costs

**Online Ordering:** Set up online ordering capabilities in 30 minutes, easy navigation and fast checkout, safe and secure for you and your customers, works with your current platform

Contact Melissa Shahady, [Melissa.Shahady@heartland.us](mailto:Melissa.Shahady@heartland.us), 919-561-4444.

### Cranfill Sumner & Hartzog

The firm has a section of their website dedicated to COVID-19 related articles. Check it out [here](#). The site is updated frequently.

Direct specific questions to Stephanie Poley, [spoley@cshlaw.com](mailto:spoley@cshlaw.com) | O: (919) 863-8740.

### Sysco

Sysco has launched several programs to help the industry get thru COVID-19. Check out their "Pop Up Shop" concept, COVID-19 updates, and business tools at <https://foodie.sysco.com/>.

## Relay

**Restaurants - Free delivery management tool:** [Relay](#) wants to help you navigate the new delivery and takeout environment. The cellular-powered "smart walkie-talkie" with GPS tracking allows you to easily and safely communicate with team members on the go, and control orders directly through an integrated dispatch management.

**Hotels - Free devices:** If anyone would like Relay's cellular-powered "smart walkie-talkie", we'd like to offer it for free for an indefinite period of time.

Contact Barbara Sharnak at [bsharnak@relaypro.com](mailto:bsharnak@relaypro.com) or 732-718-4214 to receive the product and system for free. They are standing by to help and support you however possible.

## Hospitality Insurance Group

**Billing Invoice Extensions:** We will extend the due dates for all premium invoices by 30 (thirty) days from their original due date for all policies currently in-force or placed with us by April 15<sup>th</sup>, 2020. If an invoice was issued prior to March 16, 2020, the policyholder will be given an additional 30 (thirty) days from the date listed on the invoice to make payment. If an invoice is issued after March 16, 2020, the adjusted date will be reflected on the invoice.

**Non-Pay Cancellations:** Effective March 16, 2020, we will not generate any cancellation notices due to non-payment of premium until April 15, 2020. This will give policyholders an additional 30 (thirty) days to make a payment before a cancellation notice is generated. If a non-payment cancellation notice was generated prior to March 16, 2020 (prior to the governmental actions) the payment will be required by the date listed on that non-payment notice to avoid cancellation.

**Liquor Liability Extended to Include Takeout:** HIG will extend coverage to existing policies to cover any alcohol sales associated with takeout sales of food.

[Frequently Asked Question about liquor liability & COVID-19.](#)

## Synergi Partners

Friday, March 26 congress passed Coronavirus Aid, Relief, and Economic Security (CARES) Act and the President signed it into law. **The economic relief packages includes an Employee Retention Tax Credit (ERTC) for all businesses to encourage them to keep workers on payroll during this crisis.**

Synergi Partners is prepared to assist you in claiming these much needed and very valuable credits. Keep track of all COVID related expenses – including expenses to prepare for it:

1. Document any employees who are out of work, have to leave early, on sick leave, quarantined, laid off or terminated as a result of COVID
2. Note what days your business has to close, alter working hours or if you have to modify to allow for employees to work from home
3. Keep close watch on revenue dips and loss of income during this time
4. Document any operational impact that you see – your business is unique and everyone will be affected in different ways

Keeping organized with this information will make it much easier to claim the potential tax credit later on. For more information, contact Karen Freeman at (843) 245-3903 or [kfreeman@synergipartners.com](mailto:kfreeman@synergipartners.com)

## Duke Energy

Duke Energy is offering financial relief to its customers facing unexpected financial hardships. To help, we have suspended disconnections for nonpayment for home and business accounts during this time. Effective March 21, we will waive all fees for late payments and returned checks, and for credit or debit card payments for residential accounts. In addition, we are relaxing our usual timelines for payment arrangements. Customers who were recently disconnected can [contact us](#) to make arrangements for service restoration.

We still encourage you to stay as current as you can with your payments. This helps you avoid building up a large balance for later and it helps support those in your community who need financial assistance the most.

Keep up with our preparations as circumstances change by visiting [dukeenergyupdates.com](http://dukeenergyupdates.com).

## Spectrum/Charter

As part of the Keep America Connected program, small business customers' services will not be terminated if there's an inability to pay their bills due to the disruptions caused by the coronavirus pandemic, late fees will be waived, and Wi-Fi hotspots will be open to anyone who needs them. <https://www.fcc.gov/keep-americans-connected>

## SpotOn

SpotOn is offering no upfront costs with their Online Ordering SpotOn Restaurant point-of-sale system. We'll work with you to build an online ordering menu on your website ASAP, and configure a temporary setup for fulfilling online orders in tandem with your existing POS or payment device, or with a free SpotOn Mobile card reader. Then, when the storm has passed, we'll upgrade your POS system to the proper end-to-end configuration you deserve to run your business.

Please contact our sales team at [covid19@spoton.com](mailto:covid19@spoton.com) or (877) 814-4102 to get your Online Ordering set up for free.

## Fisher Phillips

There are a number of helpful links on the firm's website, including this list of [Employer FAQs](#) which are updated multiple times each day.

Direct specific questions to Bryan Holbrook, [bholbrook@fisherphillips.com](mailto:bholbrook@fisherphillips.com) | O: (704) 778-4173  
C: (540) 230-2398.

## Toast

Toast is offering the [COVID-19 Edge Package](#) featuring three months free of Toast Online Ordering, Toast Marketing, Toast Gift Cards, Toast Loyalty, and Toast Takeout, free self-installation of Toast Point of Sale, and no software fees for one month. Package is available through 4/30/20.

Toast has also banded together to build [Rally For Restaurants](#), a program that encourages people to purchase gift cards from their favorite local restaurants whose business may be suffering heavily due to the precautions taken against the virus. All restaurants are welcome on the website, regardless of point of sale system.