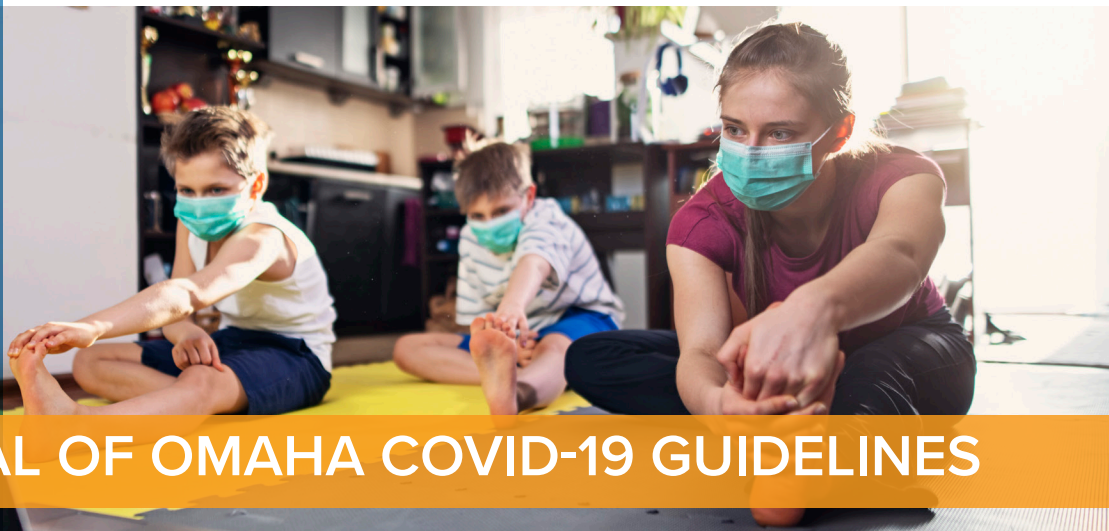


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An AmWINS Group Company



## MUTUAL OF OMAHA COVID-19 GUIDELINES

April 7, 2020

The Special Risk Division of Mutual of Omaha (MOO) has issued some guidance and updates regarding their coverages during the COVID-19 pandemic. Here are some highlights:

1. **Home and Distance Learning:** For students affected by mandated school closures and stay-at-home orders, Mutual of Omaha has agreed to extend coverage under their student accident policies to students at home while they are completing their schoolwork during normal school hours until such time that the school reopens to students, or until the school year ends.
2. **Student Athletes:** With the closure of schools across the country, athletes still need to continue conditioning and workouts from home. Therefore, for the period of time that the school remains closed, or until the school year ends, MOO will extend coverage to these athletes to include training, conditioning, and related activities provided by athletic department personnel in accordance with their procedures and controls where those activities are approved by the school and take place at facilities authorized by the school, which may include student residences.
3. **Participant Accident:** Many of the facilities where activities usually occur are closed due to COVID-19 related mandates. If activities are no longer allowed to be held in person due to COVID-19 concerns and the Policyholder is using a video-conferencing service (Zoom/Skype/etc.) to hold classes or activities, then the participant will be considered a covered person while he or she virtually participates in the activity.
4. **Extending Benefit Periods:** As there may be disruptions around the care of previously injured students and athletes as a result of the COVID-19 pandemic, including rescheduled surgeries or delayed doctor appointments that would have otherwise been covered, MOO has agreed to extend the benefit period by 90 days for the claimants certifying that their services were deferred solely due to the COVID-19 pandemic.
5. **Telemedicine:** Because it may not be possible for claimants to meet face to face with their health care providers right now, MOO has agreed to provide coverage for telemedicine, so insureds can continue to receive the care they need.
6. **Premium Grace Periods:** MOO will provide a 90-day grace period to pay insurance premiums without penalty. This grace period is not intended to change the terms of the issued policy or be considered a forgiveness of the premium, but rather ease the burden during this challenging time due to circumstances beyond the control of the insured.

Mutual of Omaha has weathered epidemics, depressions, wars, and financial crises in the past, and together with you, their trusted partners, customers, and valued associates, MOO will weather this storm as well.

### MANAGING GENERAL UNDERWRITER

Special Markets Insurance  
Consultants (SMIC)  
1055 Main Street, Ste 101  
Stevens Point, WI 54481  
T 800.727.7642  
F 715.344.6126  
smic\_information@amwins.com



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