

UPDATE: GERBER'S COVID-19 GUIDELINES

Gerber has issued updates to their guidance regarding their coverage during the COVID-19 pandemic. These guidelines will replace the guidelines issued in April 2020.

- 1. Student Accident Policies:** Gerber will provide accident coverage, up to the policy limits, to students regardless of whether they wear a mask. Due to the pandemic, accident coverage will be provided to students if: (a) the school opens and students attend classes in person; (b) the school campus remains closed and students attend classes remotely; (c) the school opens and students are given an option to attend classes in person or attend classes remotely; and (d) the school opens under a hybrid model, with students attending classes in person part of the week and attending classes remotely other days of the week. Remote learning students are only covered while attending Online classes or working on assignments assigned by the school.
- 2. Fall Sports Delays or Cancellations:** At this time, there is still uncertainty at some schools about whether fall sports will take place, or if seasons will be delayed or shortened. If/when cancellations or shortened seasons occur, underwriters can look at the change in risk and provide a fair credit or refund as appropriate.
- 3. Student Athletes:** Gerber will cover student athletes while they're conditioning, practicing, training and performing related activities that are approved and assigned by an authorized representative of the school (coach, trainer, or physical education instructor), whether the instruction takes place virtually, on school grounds, or at another location typically used for conditioning, practicing, training and performing that sport or activity. A student athlete will not have coverage if they are injured while conditioning, practicing, training and performing related activities that are not assigned or approved by an authorized representative of the school (coach, trainer, or physical education instructor). This includes activities provided by parents or by some other entity not authorized by the school.
- 4. Participant Accident:** Our Special Risk Participant Accident coverage normally requires an insured to be participating in or attending a supervised Regularly Scheduled Activity of the Policyholder in-person for coverage to apply. Many of the facilities where these activities usually occur remain closed or have limited in-person activities due to COVID-19 mandates or precautions. Due to this, Gerber will cover insureds at their residence when they are virtually participating in activities offered and supervised by the Policyholder. An insured will not have coverage if they are participating in an activity virtually when the activity is not instructed or supervised by the Policyholder.
- 5. Supporting Telemedicine:** During the COVID-19 pandemic it may not be possible for claimants to meet face to face with their healthcare providers. Gerber will continue to provide coverage for telemedicine, so that our insureds can receive the care they need. Each claim will be reviewed according to the terms of the policy.
- 6. Extending Benefit Periods:** Services like rescheduled surgeries, doctor's appointments, physician follow-ups, and physical therapy may be delayed as a result of the COVID-19 pandemic. Gerber will consider claims incurred outside of the benefit period on a case-by-case basis. Claimants will need to certify that their services were delayed due to the COVID-19 pandemic.
- 7. Premium Grace Periods:** Due to the obstacles the COVID-19 pandemic may have caused and to assist our Policyholders, Gerber will provide a 60 day grace period to pay insurance premiums so that insurance policies are not canceled for nonpayment of premium due to circumstances beyond the control of the insured. This grace period is not intended to change the terms of the issued policy or be considered a forgiveness of the premium. Rather, it is intended to grant the policyholder an extended grace period for the payment of premium due without penalty or interest during this pandemic.
- 8. Invoicing Options:** Please consult SMIC if you have questions about invoicing. As your trusted ally, we are happy to discuss options on a case-by-case basis.