

UPDATE: MUTUAL OF OMAHA'S SPECIAL RISK COVID-19 GUIDELINES

The Special Risk Division of Mutual of Omaha (MOO) has issued updates to their guidance regarding their coverages during the COVID-19 pandemic.

- 1. Home and Distance Learning on K-12 Policies with At School Coverage:** School districts across the country are announcing their plans ranging anywhere from 100% in-person, a hybrid approach where students rotate in-person and distance/virtual learning, to 100% distance/virtual learning. Mutual of Omaha feels it's important to cover these students regardless of their physical location. Therefore, Mutual of Omaha will continue to extend K-12 student accident policies to cover students both in the classroom and at home while they are completing their schoolwork during normal school hours. This procedure will continue until such time that the school district returns to 100% in-person schooling, or until the school year ends.
- 2. Fall Sports:** Mutual of Omaha intends to credit the policyholder if/when cancellations or shortened seasons occur. Once the actual risk is known for the Fall, underwriters will work with you to determine the change in risk and provide a fair credit for the reduction.
- 3. Student Athletes:** With the closure of some schools across the country, and the unknown of what the Fall semester might look like, some athletes are no longer able to continue their normal conditioning, practice, and play on campus. However, we understand there is still a need for these athletes to continue conditioning and workouts from home. Therefore, for the period of time that the school remains closed, or until the school year ends, Mutual of Omaha 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.
- 4. 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.
- 5. Supporting Telemedicine:** Mutual of Omaha understands that during this time it may not be possible for claimants to meet face to face with their health care providers. Because of this and until further notice, Mutual of Omaha agrees to provide coverage for telemedicine, so that insureds can continue to receive the care they need.
- 6. Premium Grace Periods:** In response to the disruption caused by the COVID-19 pandemic and until further notice, Mutual of Omaha will provide a 60 day grace period to pay insurance premiums so that insurance policies are not canceled for nonpayment of premium during this challenging time 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 that the insurer grant the policyholder an extended grace period for the payment of premium due without penalty or interest during this pandemic.