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An AmWINS Group Company

## GERBER COVID-19 GUIDELINES

April 9, 2020

### BLANKET ACCIDENT COVERAGE

#### Distance Learning While at Home

Our coverage normally requires a student to be on the Policyholder (school's) premises, with certain exceptions, for coverage to apply. While schools are requiring students to stay at home and not allowing them on school premises due to mandated closures from COVID-19 concerns, Gerber has made the decision to cover students at their residence while they are completing their schoolwork remotely according to school instructions and during normal school hours. Schoolwork must be assigned by an authorized person of the school.

A student will not have coverage in the following circumstances:

1. The student is working remotely when the school's premises are open, but students are given the option to work remotely. The school's premises must be closed for all students due to COVID-19 concerns and students cannot be given the option to work remotely.
2. The student of the school is working on schoolwork remotely when the schoolwork was not assigned by the school. Students are only covered when working on assignments specifically required by the school.

#### Student Athletes

Our coverage normally requires a student athlete to be on the Policyholder (school's) premises, with certain exceptions, for coverage to apply. While schools are requiring students to stay at home and not allowing them on school premises due to mandated closures from COVID-19 concerns, Gerber has made the decision to cover student athletes while they're conditioning, practicing, training and performing related activities according to procedures that are approved and assigned by an authorized person of the school (coach, trainer, or physical education instructor).

A student athlete will not have coverage in the following circumstances:

1. The student athlete is injured while conditioning, practicing, training and performing related activities that are not assigned by an authorized person 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.

#### 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



ON YOUR TEAM.



2. The student athlete is conditioning, practicing, training and performing related activities when the school's premises are open, but students are given the option to condition, practice, train and perform related activities remotely. The school's premises must be closed for all students due to COVID-19 concerns and students cannot be given the option to perform activities remotely.

### 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 for coverage to apply. Many of the facilities where these activities usually occur are closed due to COVID-19 related mandates. Gerber has made the decision to cover insureds at their residence, under the conditions detailed below, while they are virtually participating in activities.

If insureds are not allowed on the Policyholder's premises due to COVID-19 concerns and the Policyholder is allowing its insureds to virtually participate in activities, then the insured will be considered a covered person while he or she virtually participates in the activity. Virtual participation means participating in an activity by means of virtual reality techniques, including by computer, webcam, or dedicated video chat software.

An insured will not have coverage in the following circumstances:

1. The insured is virtually participating in activity when the Policyholder's premises are open, but where participants are given the option to participate virtually. The premises must be closed for all participants due to COVID-19 concerns and the insured cannot be given the option to work remotely.
2. The insured of the Policyholder is partaking in an activity virtually when the activity was not instructed or supervised by the Policyholder. Insureds are only covered when virtually participating in activities specifically endorsed and supervised by the Policyholder.

### Proof of Loss

When a claim is submitted by a student or participant for an injury sustained while participating in an activity under Distance Learning While at Home, Student Athletes or Participant Accident, we will require an attestation to confirm that the student or participant was participating in an activity assigned by an authorized person of the Policyholder when they were injured. The attestation will need to come from the person authorized by the Policyholder. We may require supporting documentation to back-up the attestation.

### Extending Benefit Periods

Services like rescheduled surgeries, doctor's appointments, physician follow-ups, 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 solely due to the COVID-19 pandemic.

### Telemedicine Coverage

During the COVID-19 pandemic it may not be possible for claimants to meet face to face with their health care providers. Because of this, many providers are doing telemedicine versus an in-house visit. At this time Gerber will agree to provide coverage for telemedicine, so that our insureds can continue to receive the care they need. Each claim will be reviewed according to the terms of the policy.

### Premium Grace Periods:

Due to the obstacles the COVID-19 pandemic may have caused and to assist our Policyholders, Gerber has granted extensions based on the guidance below. This grace period is not intended to eliminate the obligation to pay the premium but no policies will be canceled for nonpayment of premium during the grace period.

Gerber Life will follow all State specific and or Federal guidance when it comes to either premium holidays or premium payment extensions. If a state has directed insurance companies to grant extensions or holidays we will continue to pay claims that are incurred and paid prior to the extension or premium holiday. Eligible claims that are incurred and paid after a company has asked for and been granted either an extension or holiday should be held until the premium has been paid in full.