

**QBE**  
One QBE Way, Sun Prairie, WI 53596  
Phone: 608.837.4440 • Toll Free: 800.362.5448 (General Inquiries)  
qbe.com/us



If you would like to discuss the below, please contact us at 1-844-723-2524.

Dear Policyholder:

**Re: Telemedicine/Telehealth Notification to New Jersey Automobile Policyholders**

A recent Bulletin issued by the New Jersey Department of Banking and Insurance (“Department”) required that all automobile insurers that provide medical expense benefits under Personal Injury Protection (“PIP”) coverage in New Jersey take various steps regarding the use of telemedicine and telehealth during the COVID-19 pandemic.

Effective immediately and continuing for the duration of the state of emergency and public health emergency declared pursuant to Governor Murphy’s Executive Order No. 103 (March 9, 2020), QBE has updated its procedures in compliance with the Bulletin. Specifically, during this time QBE will include reimbursement for telehealth services that are provided by a provider in any manner that is practical and appropriate, including by telephone. This includes the use of telephone-only communications to establish a physician-patient relationship and the expanded use of telehealth for the diagnosis, treatment, ordering of tests, and prescribing. For the duration of the Executive Order, the definition of “telehealth” is amended to include telephone-only services.

If you have any questions regarding your rights under the Bulletin, please contact us at 1-844-723-2524.