

QBE HOLDINGS, INC.

NOTICE TO DISTRICT OF COLUMBIA POLICYHOLDERS

COVID-19

This notice is being provided in accordance with Order 03-2020 issued by the Commissioner of the District of Columbia Department of Insurance, Securities and Banking. A copy of the Order can be reviewed at the link below.

The Order applies to policies issued by all insurance companies authorized to conduct business in the District, including life, health maintenance organizations, hospital and medical service corporations, property and casualty, taxicab, fraternal benefits societies and insurance premium finance companies but not captives and risk retention groups (RRGs).

Pursuant to the Order, QBE will not terminate an insurance policy issued to a District policyholder due to non-payment of premium. QBE will provide District policyholders the ability to repay any unpaid premiums in installments over a period of not less than twelve (12) months beginning one month after the end of the District's Public Health Emergency. In addition, QBE will make reasonable accommodations for District policyholders during the Public Health Emergency as follows:

1. Waive installment, late payment or reinstatement fees;
2. Defer cancellations, non-renewals and adverse underwriting actions;
3. Extend billing due dates and premium grace periods;
4. Ensure that late payments during the emergency are not considered in any future premium calculations;
5. Provide ready access for policyholders to apply for such accommodations, online, by mail and telephonically; and
6. Provide an option to use electronic payment technology through a website, a software application or electronic bank transfers, when possible.

In addition to the above accommodations, QBE will allow property and casualty policyholders to self-audit and self-report (in lieu of physical audits to the extent impracticable) changes in exposure. Under certain circumstances as more fully described in the Order, individual policyholders will receive a waiver or suspension of commercial or livery use exclusions while driving their own or another automobile to deliver food, medicine or medical supplies. Policyholders with commercial general liability coverage for a business of the type instituting delivery service as a result of the emergency, i.e., insured restaurant, can obtain hired and non-owned auto coverage, if requested.

If you are an individual, QBE's toll-free number that policyholders may call to discuss the above is 1-888-560-2745. Additionally, you can register and/or log-on to QBE's Self-Service Portal at <https://selfservice.qbena.com>, where you can go paperless, view your policy details, or make premium payments.

If you are a business, QBE's toll-free number that policyholders may call to discuss the above is 1-800-609-0401.

To view Order 03-2020, please copy and paste the following into your web browser:

<https://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/Order%20re%20Relief%20to%20Policyholders%20During%20Public%20Health%20Emergency%20v.04.27.20%20%28v2%29.pdf>