



COVID-19 Financial Hardship Offerings

Curi has three options to support our insureds with financial hardships associated with the COVID-19 pandemic.

TEMPORARY PRACTICE CLOSING: WHAT IF MY PRACTICE MUST CLOSE FOR AN INDEFINITE PERIOD OF TIME DUE TO THE COVID-19 PANDEMIC?

Curi will offer a suspension of medical professional liability (MPL) coverage for a minimum period of 30 days, up to a maximum of one year. Your medical professional coverage will remain in place and cover incidents occurring prior to the beginning of the suspension of coverage period. It is very important to note that there will be no coverage for claims arising from incidents occurring during the suspension period.

Due to the significant and immediate impact the COVID-19 pandemic has had on physician practices, Curi will provide this suspended coverage at a 100% discount to your current annual premium. (Depending on your state of practice, you may still be responsible for premiums related to state-specific compensation funds).

FURLOUGHING PHYSICIANS AND/OR APPs: WHAT IF MY PRACTICE REMAINS OPEN, BUT I MUST REDUCE MY PROVIDER STAFF FOR AN INDEFINITE PERIOD OF TIME DUE TO THE COVID-19 PANDEMIC?

Curi will offer a Leave of Absence (LOA) coverage for individual physicians and/or advanced practice providers (APPs) that carry their own individual limits of coverage for a minimum period of 30 days, up to a maximum of one year. For the individual on LOA, their MPL coverage will remain in place and cover incidents occurring prior to the beginning of the suspension of coverage period. It is very important to note that there will be no coverage for claims arising from incidents occurring during the LOA period.

Due to the significant and immediate impact the COVID-19 pandemic has had on physician practices, Curi will provide this suspended coverage at a 100% discount to your current annual premium. (Depending on your state of practice, you may still be responsible for premiums related to state specific compensation funds).

PREMIUM RELIEF OPTION: WHAT IF MY PRACTICE IS REMAINING CLINICALLY ACTIVE, BUT THE COVID-19 PANDEMIC IS IMPACTING THE PRACTICE'S ABILITY TO PAY MY MPL INSURANCE PREMIUM?

We recognize the potential financial hardships our members are facing due to the COVID-19 pandemic. As a result and as your partner, effective immediately, we are suspending all MPL invoicing until June 30, 2020. This will include all scheduled electronic premium payment drafts, even if you have received a draft notice from us indicating otherwise. During this period, your policy will remain in force. Should your practice have the means and the desire



to continue making payments, please contact your agent or designated Curi account manager, and we can arrange to process those payments.

We will continue to monitor the situation and be ready to review this and any other accommodations accordingly. Should you need to address any of these offerings, or you have a unique billing situation beyond what is stated here, please contact your agent or designated Curi account manager.

All FAQ responses above are intended to apply for the duration of the COVID-19 pandemic and are subject to revision as circumstances evolve. All coverage is subject to actual policy terms and conditions.