



COVID-19 Coverage Update MySchool Program

As we continue to carefully monitor COVID-19 developments, we wanted to provide an update to address coverage questions we're receiving from many of our brokers.

For customers who have purchased Business Income coverage and have the MySchool Program endorsement, an extension is provided for Outbreak and Negative Publicity. The World Health Organization has declared COVID-19 a pandemic. In response, on March 16, 2020, the Canadian Prime Minister acknowledged the health emergency by declaring specific measures to curb the spread of the virus. Customers with a policy that was effective on March 16, 2020, with the Outbreak and Negative Publicity extension, may now be eligible for coverage resulting from interruption of or interference to their business operations as a result of the COVID-19 pandemic outbreak, subject to the terms and conditions of the policy wording.

For customers who have purchased our Commercial General Liability coverage, this policy form has no pandemic exclusion, therefore coverage will respond to allegations of negligence related to the pandemic, subject to the terms and conditions of the policy wording.

As we are treating the Prime Minister's address to the nation on March 16, 2020, as an emergency declaration by a Canadian public authority, if you're unable to reach customers who have been directly impacted by the pandemic outbreak and whose policy expiry date is approaching, we will extend the expiry date on policies in force at the time of the declaration. This emergency declaration will be considered underway until the emergency is terminated by a Canadian public authority. A coverage extension will be read in for impacted customers, subject to terms of [this wording](#) and the limits and coverage in force at the time the declaration was made.

Please contact your Business Development Manager with any questions.

Reporting claims

Please report any non-emergency claims online at www.nbins.com.

For questions about claims already in process, contact your regional Claims team:

- Western Canada: westernclaims@nbfc.com
- Ontario: ontarioclaims@nbfc.com
- Quebec: Indemnisation@nbfc.com
- Atlantic Canada: atlanticclaims@nbfc.com

Urgent claims should be reported by calling 1.855.621.6262.