



IMPORTANT NOTICE TO CALIFORNIA POLICYHOLDERS RELATED TO THE COVID-19 PANDEMIC

The COVID-19 pandemic has brought uncertainty and challenges to many of our policyholders. While we don't know when business will return to "normal", we are here to support our customers through this crisis.

If your policy's estimated rating exposure base has been impacted by COVID-19, mid-term policy adjustments may be available. These adjustments apply to:

- Workers Compensation: payroll
- General Liability/Package Liability: sales or other variable rating base
- Ocean Cargo: shipments or other variable rating base

Tokio Marine America will consider individual policy adjustments based on your reported exposure changes. Any self-reporting of exposures does not waive our right to conduct audits upon expiration of a policy, where applicable.

Please contact your agent or broker to submit information regarding any changes to your operations as a result of the pandemic.

To obtain additional information you may call Tokio Marine America's toll-free telephone number at: 1-866-267-7508