

Special announcement to all policyholders:

COVID-19 SCAM ALERT



As COVID-19 infections continue to spread, scammers are busy at work exploiting the uncertainty and fear. It is more critical than ever to be aware of the heightened risk of email scams, phone scams, malicious downloads from spoofed websites, etc. There will also undoubtedly be attempts to price gouge during these financial disruptions. The staff and resources of MLMIC, however, are here to help.

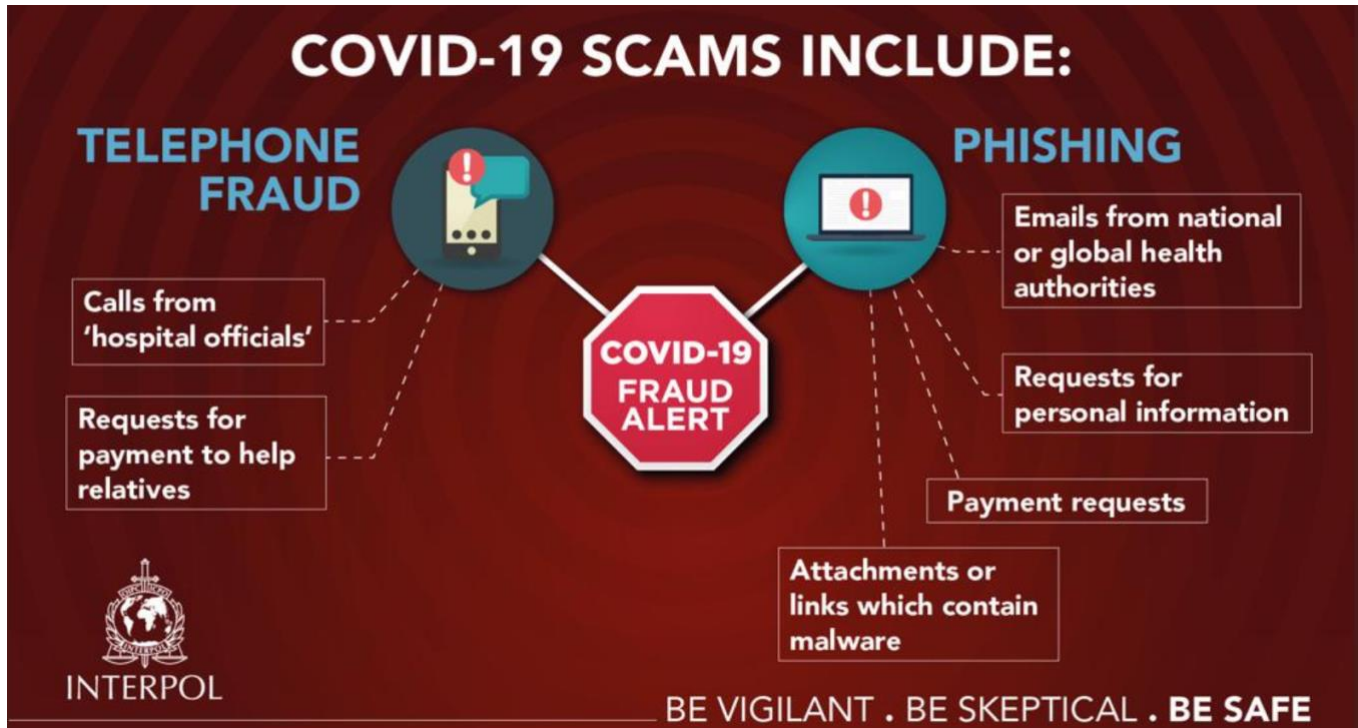
To that end, we are reminding all of our policyholders to contact MLMIC if you are uncertain as to any offerings, emails involving your professional liability coverage and certainly before purchasing unsolicited insurance policies or changing the terms of current insurance policies.

To further aid you as you navigate these risks, here are some tips from the Federal Trade Commission (FTC) to help you keep the scammers at bay:

Avoid Coronavirus Scams

- Do not click on links from sources you do not know. They could download viruses onto your computer or device. Confirm that the email address is valid and spelled correctly.
- Watch for emails claiming to be from the Centers for Disease Control and Prevention (CDC) or experts claiming they have information about the virus. For the most up-to-date information about the Coronavirus, visit the Centers for Disease Control and Prevention (CDC) <https://www.cdc.gov/> and the World Health Organization (WHO) <https://www.who.int/>.
- Ignore online offers for vaccinations. There currently are no vaccines, pills, potions, lotions, lozenges or other prescription or over-the-counter products available to treat or cure Coronavirus disease 2019 (COVID-19) — online or in stores.
- Do your homework when it comes to donations, whether through charities or crowdfunding sites. Do not let anyone rush you into donating. If someone wants donations in cash, by gift card, or by wiring money, do not do it. Use another method of communication to confirm everything is legitimate.
- Most importantly, trust your instincts. If something elicits strong emotions or a sense of urgency—or just feels off—pause to reconsider.
- Remember: The success rate of seasonally themed phishing emails pales in comparison to those pegged to a critical world event.

Please see the visual below on COVID-19 scam methods:



Please be reassured that MLMIC Insurance Company stands with you during this crisis and supporting you remains our top priority.

As added assistance, we would also suggest you access and consider these added resources:

<https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>

<https://www.hhs.gov/hipaa/newsroom/index.html>

<https://www.dfs.ny.gov/>

<https://www.cisa.gov/>

Again, if you have any concerns or questions, please do not hesitate to contact MLMIC.

(800) ASK-MLMIC (1-800-275-6564)

24/7 FAKS hotline: (855) FAKS-LAW (1-855-325-7529)