

To Our Policyholders and Agents:

In these unprecedented and difficult times, the COVID-19 pandemic has impacted businesses, employees, customers and communities. We sincerely appreciate your choosing **Berkley Equine & Cattle, on behalf of StarNet Insurance Company & Gemini Insurance Company** for your business insurance needs and we want to remain connected with you to assist with any issues or concerns you have regarding your business insurance coverage.

Since the onset of the COVID-19 situation **Berkley Equine & Cattle** has implemented its business continuity plans which are designed to address situations like this. As a result, **Berkley Equine & Cattle** remains fully operational and ready to serve our customers, while most of our employees are now working remotely for their own safety and protection. This transition has been relatively seamless and we continue to deliver the highest service and support for our customers.

In addition, the following provides additional details on how to contact us to discuss any issues regarding insurance you have purchased from us. If you have any concerns regarding your ability to make a scheduled premium payment for your current policy, please contact us directly at the number or website listed below:

866-298-5525

<https://www.berkleyequine.com/contact/>

We will be happy to discuss your individual situation and we will endeavor to make reasonable accommodations when required by a specific state insurance department, or if not required, when possible to avoid the cancellation or non-renewal of your current insurance policy.

We hope these options will provide the flexibility needed to enable you to get through this difficult and challenging period. We value your business and we welcome the opportunity to serve you now and in the future.