

## Update on the COVID-19 Epidemic in Germany

Dear Friends and Partners,

We would like to provide you with an update on the current situation in Germany.

The government has just recently increased the epidemic crisis from a moderate risk to a high risk for the human beings. Germany has now mostly closed it's borders to all neighbors except the Benelux and Poland. Most flights are or are supposed to be cancelled – Airspace is already restricted. Schools, pre-Schools, Kindergarden, Universities, Colleges are all closed til after Easter Vacation which is in about 5 weeks from now on.

Restaurants have to be closed after 6pm, kids playgrounds will be closed soon, indoor playgrounds will closed. Some of the large manufacturers such as Volkswagen will stop production beginning this Friday for the safety of their employees.

Most of the retail activities will be closed soon, except supermarkets, drug stores, pharmacies, etc.

People are no longer allowed to visit hospitals, nursing homes, retirement homes.

Most insurance carriers have given out sharp restrictions to their staff as regards travel.

We do provide updates for customers every day and have offered 4 webinars about Corona and its impact on Insurances as well as QA on coverages, triggers, etc.

We did start working remote since yesterday but are fully approachable 24/7.

Please contact us for further questions. God bless you – hope to see you all soon in good shape.

Kind regards,

Florian Karle  
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Ralf Bender  
CEO  
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