



March 12, 2020

Dear Client,

Adventist Risk Management, Inc. (ARM) takes the health and safety of our team, and you as our clients, very seriously. With continued growing concerns around the coronavirus (COVID-19), and in accordance with guidance from the Centers for Disease Control and Prevention, World Health Organization and other health authorities, effective immediately ARM has suspended all business-related international and domestic travel for our employees until further notice. At this time, we believe this protective measure will keep people safer.

The ARM team remains committed to providing your organization with great service and we ask for your partnership as we all work through this unprecedented situation. During this travel ban we are encouraging our team to continue to work with you via email, video conferencing and phone.

It is important for us to carefully monitor what is being done by others (government entities, schools, businesses) as an indicator of what “prudent and reasonable” responses should be. We are urging all of our clients to consider carefully your travel and meeting plans. This includes staying informed about local laws that are rapidly changing.

For information about how various insurance policies relate to the topic of the pandemic please visit our webpage adventistrisk.org/covid19. We have also provided an information toolkit for churches and schools.

We will monitor and review the travel ban for our employees on a weekly basis and provide updates with any changes.

If you have any questions or concerns on this travel ban, please feel free to contact me. ARM values and appreciates serving each of you. We are keeping you in prayer as you lead your respective organizations.

Sincerely

Tim Northrop
President/CEO