

The following notice will be posted on the [Unum.com website](https://www.unum.com) on October 6, 2022:

Disaster event: Florida – Hurricane Ian

Unum is prepared to help your company and employees following Hurricane Ian. If you need special assistance during this time, please call our service representatives for help at 800-275-8686 or [email us](mailto:unum@unum.com).

We understand that due to Hurricane Ian customers may have to unexpectedly temporarily lay off or provide a leave of absence for employees. Employees on a temporary layoff or leave of absence due to impacts of the hurricane that began on or after September 23, 2022, will remain eligible for coverage through the end of the State of Emergency. During this temporary layoff or leave of absence extension, we will not strictly apply minimum hours worked requirements for an employee to be considered actively at work.

We are also extending policy provisions or other requirements that impose a time limit, including the submission of a claim or proof of loss and reporting of information.

We will provide an extension of the premium grace period and will not decline pending applications for additional information during the State of Emergency. Such extensions will be for reasonable time periods that will not result in a financial hardship on consumers when the payments become due after the extension has expired.

Florida has also requested that we review all cancellations in the ten days prior to the official disaster period for leniency. We have therefore used September 13, 2022, as the start date for any reinstatement processes for applicable systems. Therefore, for claimants living in an impacted area, if information was due to us on or after September 18, 2022, the deadline to submit that information is extended through November 28, 2022, unless the State of Emergency is extended.

Please be assured all coverage will remain in effect and we will *not* cancel coverage for customers between September 23, 2022, and November 28, 2022. This coverage applies for the entire state of Florida.

Unum is aware that our customers are facing extraordinary challenges due to Hurricane Ian. We will be glad to work with you to help ensure your employees' important financial protection remains intact and on any other administrative challenges related to your coverage with us.