

CUNA Mutual Group has made some meaningful product changes in response to COVID-19:

- **Bond:** On Premise Limit – Temporary increase of \$500,000 at no charge for current Bond policyholders.
- **CBSI** – CBSI Advisors have new automation capabilities (Unified Account Opening) to be able to use to open Brokerage Accounts, Mutual Fund Accounts (currently limited to American and Franklin Funds), and electronically sign using DocuSign.
- **Credit Insurance and Debt Protection** – We will not cancel or non-renew policies for failure to pay premium due for 90 days.
 - **Credit Insurance** – Currently no change for most credit unions because our standard Credit Insurance already has a 90-day grace period.
 - **Debt Protection** – Debt Protection already has a 90-day grace period.
- **Credit Insurance and Debt Protection** - Member access to My Claims Portal has been streamlined to improve claims servicing and speed processing.
- **Credit Insurance and Debt Protection** – See the lending FAQs on the Stronger Together web page for approved language your credit union can use to let members know about their CUNA Mutual Group products and benefits related to COVID-19.
- **GAP Waivers** -- Two additional skip payments taken between March 1, 2020 to July 31, 2020 allowed on all active waivers.
- **GAP Plus** - Eligibility for Plus benefits expiring between March 1, 2020 and June 1, 2020 is extended to August 31, 2020.
- **LOANLINER Customization Fees** – Customization fees waived if the intent is to assist members experiencing financial hardship due to COVID-19.
- **Loanliner.com Emergency Aid Loan** – A configured personal loan workflow to help consumers apply for financial help.
- **Retirement** – Credit unions with CMRS plans have been notified of the [Help for Challenging Times Portal](#) to assist their employees in managing their retirement plans. Resources include a webinar recording, risk assessment, Challenging Times article collection, calculators and videos.
- **TruStage Insurance Program** - Effective March 12, 2020, we will not cancel or non-renew any policies for failure to pay premiums due for 90 days for AD&D Insurance, Health Insurance and Life Insurance.
 - In addition, Liberty Mutual is also prepared to work closely with any member that needs assistance on deferring Auto or Homeowner payments to avoid cancellation of the policy.