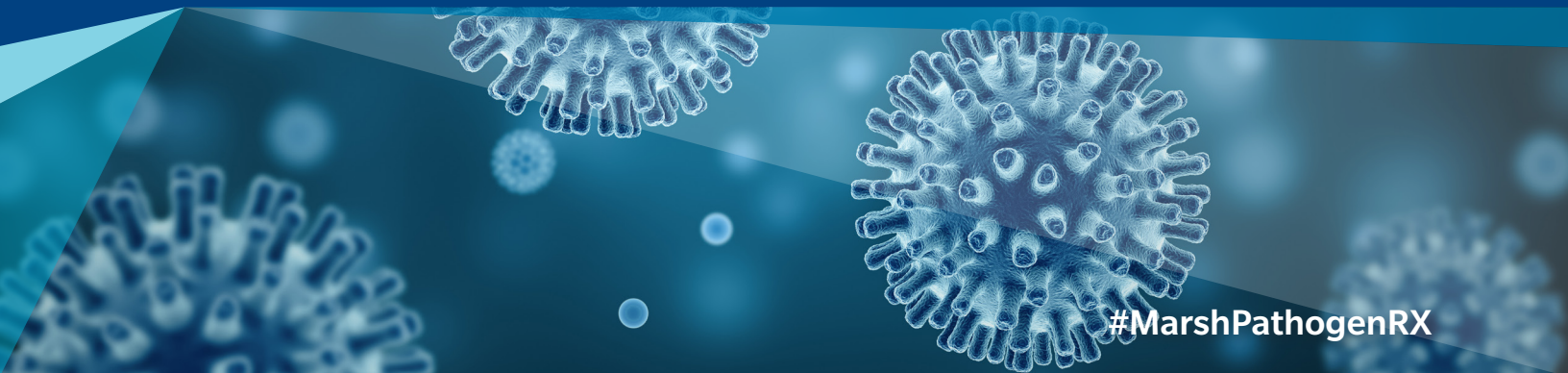


**MARSH****METABIOTA®****Munich RE**

PATHOGENRX: AN EXCLUSIVE TECHNOLOGY AND INSURANCE SOLUTION FOR PANDEMIC AND EPIDEMIC RISKS



Schools, colleges, and universities play an integral role in protecting the health and safety of students, faculty, and employees. The ability to continue operations will often depend on contingency plans to address business interruption as a result of an outbreak of disease, which can be especially important for students who depend on housing and other campus services. Diseases such as Zika, MERS, and SARS over the last several decades have had widespread effects on colleges and universities, disrupting many aspects of campus life.

Marsh, in partnership with Metabiota and Munich Re, has created a risk mitigation insurance solution for the hospitality, sports, and entertainment industry — and is developing a solution for educational institutions — that provides financial protection against the fallout from a pandemic or epidemic. Using triggers such as Metabiota's Pathogen Sentiment Index and others, educational institutions can now better understand the operational disruption risk posed by an epidemic or pandemic and insure their risk.

COSTLY RISK, LIMITED OPTIONS

Pandemics and epidemics are different from other risks. They may occur over several months, are often not confined to a specific region, are unpredictable — and unlike most other perils, they can scale and grow. They can also be costly: Nine out of ten businesses in a Miami district that was hit by the 2016 Zika virus outbreak reported revenue losses, according to Florida International University; in some cases, these losses reached as high as 40%. The Zika outbreak could ultimately cost Latin America and the Caribbean as much as \$18 billion, according to the United Nations.

Yet educational institutions have limited options for protecting against pandemic and epidemic risks. That's because unlike natural catastrophes, pandemics and epidemics typically do not result in immediately identifiable physical damage — and they're difficult to model.

Who it's for

Educational institutions, including:

- Colleges and universities.
- Primary and secondary schools.

What you get

- The ability to model and estimate pandemic and epidemic risks through Metabiota's comprehensive infectious disease database.
- Insurance protection against financial loss stemming from the risk of a pandemic or epidemic to international travel/study-abroad programs, research programs, and related revenue.
- Customizable coverage and retentions.
- Coverage underwritten by Munich Re.



ROBUST, CUSTOMIZABLE COVERAGE

PathogenRX — available exclusively to Marsh clients, underwritten by Munich Re, and backed by the analytics capabilities of Metabiota — offers an innovative insurance solution for pandemic and epidemic risk. PathogenRX enables schools to model pandemic and epidemic risk and achieve greater budget certainty and financial protection.

Supported by advanced analytics, the policy provides indemnity protection that can make an insured whole in the event of a demonstrable loss. The policy can be tailored to provide coverage for specific expenses, geographies, types of disease, or portions of a calendar year.

WHY MARSH?

The targeted approach of Marsh's Education Practice relies on Marsh's worldwide network of more than 800 risk specialists whose focus is delivering solutions designed to preserve and protect financial security. Our professionals have earned a reputation as leaders in providing risk and insurance services to education clients. Through forward-looking solutions and innovative products, Marsh works with its clients to help them thrive through successful management of their most critical risks.

For more information about PathogenRX, contact your Marsh representative or:

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Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

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