From: Notice Administrator: Info@GeicoCovidClassAction.com Subject: Notice of Class Action Certification - Day v. GEICO

NOTICE OF CLASS ACTION LAWSUIT

Day v. GEICO Casualty Co., et al., Civil Action No. 5:21-cv-02103-BLF (N.D. Cal.)

If you are a California resident who purchased personal automobile, motorcycle, or RV insurance from GEICO covering any portion of the time period from March 19, 2020, to June 11, 2021, you are a member of the Class.

Para una notificacion in español, llame gratis al 1-877-495-0898 o visite nuestro website www.GeicoCovidClassAction.com.

This Notice is being sent to you because you are a Class member in a lawsuit pending in the United States District Court for the Northern District of California against GEICO Casualty Company, GEICO Indemnity Company, and GEICO General Insurance Company (collectively, "GEICO" or "Defendants"). Plaintiff Jessica Day ("Plaintiff") brought this lawsuit against GEICO seeking to recover excess insurance premiums paid as a result of the reduction in driving during the COVID-19 pandemic. The case is captioned *Jessica Day, individually and on behalf of all others similarly situated v. GEICO Casualty Company, GEICO Indemnity Company, and GEICO General Insurance Company*, Civil Action No. 5:21-cv-02103-BLF (N.D. Cal.) (the "Lawsuit").

WHO IS INCLUDED?

The Court has given the Plaintiff permission to represent the following Class:

All California residents who purchased personal automobile, motorcycle, or RV insurance from GEICO covering any portion of the time period from March 19, 2020, to June 11, 2021.

Excluded from the Class are the Defendants, any entity in which Defendants have a controlling interest, and Defendants' officers, directors, legal representatives, successors, subsidiaries, and assigns. Also excluded are any judge, justice, or judicial officer presiding over this matter and the members of their immediate families and judicial staff.

If you meet the definition of the Class and are not excluded as set forth above, you are a member of the Class, which is why you received this Notice. If you want to remain included in the class action, you do not need to do anything. By doing nothing, you will continue to be part of the Class and you will receive additional information regarding the Lawsuit as it goes on. If you prefer, you may enter an appearance through your own attorney.

If you are not sure you are included, you can get more information, including a detailed notice, at www.GeicoCovidClassAction.com or by calling toll-free 1-877-495-0898.

WHAT IS THIS LAWSUIT ABOUT?

In this Lawsuit, the Plaintiff brought a class action alleging that GEICO violated the law by unfairly charging prepandemic auto insurance rates during the changed circumstances of the COVID-19 pandemic and failing to issue adequate refunds. GEICO has denied any wrongdoing. GEICO's position is that it has at all times complied with all applicable laws and regulations and denies any wrongdoing or liability to Plaintiff or Class members. The Court has made no ruling on the merits of this case, and has not decided the remaining claim in this case. This communication is being made solely to provide notice that a class has been certified, and does not constitute notice of any result or outcome, for Plaintiff or Defendants, nor does it provide for the recovery of money.

A detailed description of the claim is contained in the Amended Complaint which, along with other important documents, is available on the following website: www.GeicoCovidClassAction.com.

IS ANY MONEY AVAILABLE NOW?

No money or benefits are available now because the Court and/or jury has not yet decided whether GEICO violated any law or engaged in wrongdoing, and the two sides have not settled the case. There is no guarantee that money or benefits will ever be obtained. If they are, you will receive another notice.

If the Plaintiff wins the Lawsuit, participants who are in the Class may share in relief awarded to the Plaintiff and other Class members. If the Lawsuit is not successful, participants who are in the Class may be prevented in the future from bringing their own lawsuit against GEICO for the same claims. Thus, if you remain a member of the Class, you will be bound by the judgment whether favorable or unfavorable to the Plaintiff and the Class.

CAN I OPT OUT OF THIS LAWSUIT?

Yes. Opting out means that you choose to exclude yourself from the Class and do not wish to participate in the Lawsuit. If you opt out, you will not be bound by any judgment in the class action and will not be entitled to participate in any recovery, if any recovery occurs in the class action. Persons who choose to opt out of the class action may pursue other remedies apart from the class action that may be available to you. Neither the parties nor their attorneys make any representations to you regarding what, if any, remedies are available to you should you choose to opt out of the class action.

To opt out of the Class, you must send a written request to GEICO COVID Class Action, c/o A.B. Data, Ltd., P.O. Box 173056, Milwaukee, WI 53217. This written request must:

- a. include a statement requesting to opt out of the Class;
- b. be personally signed by you;
- c. include your name, address, and either a telephone number or email address;
- d. include a reference to the name of the Lawsuit— Jessica Day, individually and on behalf of all others similarly situated v. GEICO Casualty Company, GEICO Indemnity Company, and GEICO General Insurance Company, Civil Action No. 5:21-cv-02103-BLF (N.D. Cal.); and
- e. be postmarked no later than **April 1, 2024**.

A request to opt out of the Class that does not meet the above requirements, or that is sent to an address other than the address above, will be invalid and the person sending the defective request will remain in the Class and be bound by the outcome of this Lawsuit.

A request to opt out of the Class must be done on an individual basis. A Class member cannot purport to opt others out of the current litigation on a class or representative basis.

DO I HAVE A LAWYER IN THIS CASE?

Yes. The Court has appointed the following attorneys as Class Counsel to represent the Class:

| NICHOLS KASTER, PLLP | STEPHAN ZOURAS, LLP | POULIN WILLEY |
|---|-----------------------|----------------------|
| Matthew H. Morgan | Ryan F. Stephan | ANASTOPOULO, LLC |
| Robert L. Schug | Teresa M. Becvar | Roy T. Willey |
| 80 S. 8 th Street, Ste. 4700 | 222 W. Adams Street, | Paul Doolittle |
| Minneapolis, MN 55402 | Ste. 2020 | Eric M. Poulin |
| www.nka.com | Chicago, IL 60606 | Blake Abbott |
| | www.stephanzouras.com | 32 Ann Street |
| | | Charleston, SC 29403 |
| | | www.akimlawfirm.com |

HOW WILL THE LAWYERS BE PAID?

If recovery is obtained for the Class or there is some success on the merits, Class Counsel will request that the Court award attorneys' fees and expenses. Class Counsel may also ask the Court to approve a reasonable service award for the Class Representative. If approved, these fees and expenses and the service award will either be paid from the recovery obtained for the Class or separately by GEICO. Whether or not there is a recovery or judgment in the Plaintiff's favor, you will not be responsible for any attorneys' fees.

WHERE DO I GET MORE INFORMATION?

This Notice contains a summary of relevant court papers. Complete copies of public pleadings, Court rulings, and other filings are available for review and copying at the Clerk's office. The Clerk of the Court for the United States District Court for the Northern District of California is located at: Robert F. Peckham Federal Building & United States Courthouse, 280 South 1st Street, Room 2112, San Jose, CA 95113. Additionally, the Court docket is accessible in this case, for a fee, through the Court's Public Access to Court Electronic Records (PACER) system at https://ecf.cand.uscourts.gov.

Information is also available at www.GeicoCovidClassAction.com or by calling toll-free 1-877-495-0898.

You will be informed in future notices of any final orders from the Court or any settlement of the case.

THIS NOTICE IS ONLY A SUMMARY. ITS CONTENTS HAVE BEEN AUTHORIZED BY THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF CALIFORNIA. THE COURT HAS TAKEN NO POSITION IN THIS CASE REGARDING THE MERITS OF PLAINTIFF'S CLAIMS OR DEFENDANTS' DEFENSES.

PLEASE DO NOT CALL OR WRITE THE JUDGE ASSIGNED TO THIS MATTER. THE JUDGE CANNOT ANSWER QUESTIONS CONCERNING THIS LAWSUIT OR THIS NOTICE.

YOU CAN FIND MORE DETAILS ABOUT THE LITIGATION AT <u>WWW.GEICOCOVIDCLASSACTION.COM</u> OR BY CALLING TOLL-FREE 1-877-495-0898.