

## Sample letter for Commercial Clients regarding Coronavirus or Covid-19

The news on all networks have been filled with information on the now declared pandemic of the Coronavirus or COVID-19. It is possible on your commercial property insurance to extend coverage to include coverage for loss of business income due to a closure of your business caused by a covered peril. A communicable disease like the Coronavirus *may not be* a covered peril, but you should not allow that assumption to keep you from taking action.

First, it is critically important to report all claims and potential claims to EACH AND EVERY CARRIER whose policy might apply to your loss. This includes CGL, Personal lines, Umbrella, Excess, Workers Compensation, Specialty and any other policy you may have.

Second, you need to determine whether you purchased business income coverage. If you don't find the coverage in your policy description, be sure to call our office.

Third, if your business closes due to the Coronavirus, it is important to know (again) that communicable diseases ***typically*** are not a covered peril that would give rise to insurance benefits for loss of income. It doesn't matter if the loss of income is just from a downturn of business due to the loss of many customers or the actual closure of your business. However, you should still report all claims and potential claims.

Please be sure to contact our agency if you have any questions.