



Alliance Loss Consultants

Pandemic 2020

ATTENTION BUSINESS OWNERS!

- *Has your business suffered a loss of sales or income because of the on-going Pandemic?*
- *Have you filed a claim for Business Interruption and had it denied?*

As we now find ourselves in a new and changing world, my company may be able to help you in presenting a Business Interruption claim to your carrier. We are currently working on 5 Pandemic claims.

Many of your policies will have an exclusion for virus and bacteria as well as other exclusions your insurance companies will use to deny your claim. I have been updated on all coverage information due to the virus and have participated in several online meetings between public adjusters and law firms from around the country who are working hard to see where coverages may apply.

The first step would be to review your policy and determine if filing a business interruption claim would benefit you. We are offering to you a no-cost, no obligation review of your policy.

We strongly believe that these losses will and should be covered as a Pandemic loss under your policy. None of the policies I have seen have a pandemic exclusion. Under an All-Risk policy which is what most of you should have, if it is not excluded then it should be covered. So far, hundreds of claims have been filed by business owners and law suits are already being filed against various insurance companies.

The claims may be denied now, but in the next year or so some authority, the department of insurance, the state legislature, or the courts may instruct the insurance companies to pay these claims. As many of know, the SBA loan program has been a disaster. The first \$349 billion went very quickly and many claimants were told to re-file when funds became available. The moral of the story is that many of those who filed first received funds. So those who file business interruptions claims early will stand a better chance of their claim being paid, even if it was denied initially.

I have been a licensed Public Adjuster for over 40 years exclusively representing policy holders. I have assisted thousands of business owners in successfully filing claims for their losses. I recently handled more than 35 claims from the Sonoma firestorms of 2017 and 2018. My job is to present your claim to your insurance company.

Given the need for safety and social distancing during this crisis, you can reach us at alliancelossconsultants.com or call our toll-free number 866-746-7150 or my cell 650-444-5497 or email us at: brian@alliancelossconsultants.com for a no cost policy review.

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