

Coronavirus Safety



BE SMART. STAY HEALTHY. BEST PRACTICES TO PREVENT THE SPREAD OF COVID-19 AKA CORONAVIRUS DISEASE 2019

Unless you have been living under a rock, by now you're probably aware of COVID-19 aka Coronavirus Disease 2019. Although the overall threat to the public and in the U.S. remains low, concern regarding this emerging threat to public health is valid.

The best way to prevent illness (regardless if it is COVID-19, Influenza A&B, etc) is to avoid being exposed to this virus. According to the Centers for Disease Control and Prevention (CDC), the virus is thought to spread mainly from person-to-person. This is between people who are in close contact with one another (about 6 feet) or through respiratory droplets produced when an infected person coughs or sneezes.

Take the proper steps to protect yourself and others

- **Clean your hands often.** Wash your hands often with soap and water for at least 20 seconds. If soap and water are not readily available, use a hand sanitizer that contains at least 60% alcohol.
- **Avoid touching your eyes, nose, and mouth with unwashed hands.**
- **Avoid close contact** with people who are sick and put distance between yourself and other people if COVID-19 is spreading in your community.
- **Stay home if you're sick** unless that is to go get medical care.
- **Cover coughs and sneezes** with a tissue or use the inside of your elbow. Throw away the used tissue and immediately wash your hands.
- **Wear a facemask if you are sick.** You should wear a facemask if you are going around other people and before entering a healthcare provider's office.
- **Clean and disinfect** frequently touched surfaces **daily.** This includes tables, doorknobs, light switches, desks, phones, toilets, etc.
- **Learn more** about who is most at risk and how to stay healthy from all virus related illnesses at [CDC.gov](https://www.cdc.gov)



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COVID-19 AND INSURANCE

From an insurance standpoint, this is an ongoing topic of concern in our industry. The bottom line is that there is still too much unknown at this point as to how certain insurance policies will respond.

EXAMPLE 1

If a restaurant business drops 35% because there is a Coronavirus scare, there is clearly no coverage for loss of business income. However, if the government were to quarantine the restaurant or zip code area then there is a possibility of coverage under some policies depending on the wording for loss of business due to government action.

The first thing a business owner should do is to review their commercial property policies for a bacteria and virus exclusion. If there is, coverage will not apply. It may not be possible but wise to attempt to get this exclusion removed. Likewise, do the same for general liability policies. Please note - most Business Owners Policies (BOP) contain the bacteria and virus exclusion and to our knowledge there is no buy back.

EXAMPLE 2

As with most insurance policies and claims, the little facts can change whether coverage applies or not. If an employee is told to fly to a meeting and contracts the Coronavirus then under normal circumstances workers compensation wouldn't apply. Ordinary disease like the cold and flu are not compensable and neither would COVID-19 under these circumstances.

However, if the government published an advisory warning against flying, the employer required the employee to fly and the employee became sick with COVID-19, coverage may apply under part B of the workers compensation policy (employers liability.)

At this time, trying to answer questions regarding coverage for this is like hitting a moving target. **The facts of the claim, the wording of the policy, and the new element, the actions of governmental authorities will all play a role in determining what if any coverages apply to losses associated with COVID-19.**

To a large extent we are in uncharted waters. Fortunately, we haven't had to deal with the potential of claims from a possible pandemic and hopefully we won't have to with this virus. Not having had to deal with this issue, there are going to be many questions specific to coverage.

