CORONAVIRUS
COVID-19
INSURANCE CLAIMS ADVICE

CONNOR &
GALLAGHER
OneSource

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COVID-19 Claims Advice

There have been a lot of questions regarding COVID-19, in particular about coverage and claims handling. This information is intended to offer guidance to help the clients of Connor & Gallagher OneSource (CGO) through these difficult times.

How should insureds handle claims and how can CGO help?

- Insureds should locate and secure copies of all in-force insurance policies.

- Insureds should report claims in accordance with the terms of the policy.

- Connor & Gallagher OneSource (CGO) cannot affirm or deny coverage.
    - Only the carrier can adjudicate a claim.
    - CGO brokers cannot interpret the policy.
    - CGO will assist or advocate on behalf of the insured as needed.

- We advise insureds to continuously gather documentation as this crisis unfolds.
    - Document all aspects of your losses and expenses that may be due to COVID-19.
    - Track and document all locations that may be affected by any governmental action or recommendation.
    - Save all documentation regarding restrictions, curfews, limitations and government notices that may affect your business. It may be difficult to find written orders regarding evacuation, shutdowns, etc.
    - Documentation may become important to demonstrate eligibility for federal or other assistance such as the CARES Act (Coronavirus Aid, Relief, and Economic Security Act).

- Carefully consider each claim before reporting.
    - This will help ensure carriers are focused on claims with merit and will potentially improve outcomes.

Source: https://www.amwins.com/insights/article/covid-19-claims-advice