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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.

Legal Disclaimer. Views expressed here do not constitute legal advice. The information contained herein is for general guidance of matter only and not for the purpose of providing legal advice. Discussion of insurance policy language is descriptive only. Every policy has different policy language. Coverage afforded under any insurance policy issued is subject to individual policy terms and conditions. Please refer to your policy for the actual language.

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