

CORONA VIRUS/COVID-19 OUTBREAK Information

There is no higher priority for Kaliff Insurance family than the safety of your staff, families, and patrons. With the global spread of the COVID-19 virus, we are all suffering the negative effects of media coverage, quarantines, limitations, and cancellations of public gatherings and events. Kaliff Insurance has received numerous inquiries from our clients pertaining to the applicability of insurance to potential exposures during the outbreak and we would like to share some of the most commonly asked questions and the answers.

- **“Do we have insurance for lost revenue due to decreases in attendance or governmentally-forced shutdowns?”** – Unfortunately no. Business Interruption insurance is a property form and is only triggered by a covered property peril such as fire or wind or other covered events.
- **“Can we get an Event Cancellation policy that covers Covid-19 or a shutdown ordered by the government due to the outbreak?”** – Event Cancellation policies are now specifically excluding Covid-19. There is no event cancellation coverage available in the marketplace for this risk.
- **“Does our policy cover liability claims if patrons claim they were infected at our venue or event?”** – The liability policy does not exclude claims of this nature and our policies will generally provide you with a defense to any claims that may arise.
- **“Will Workers Compensation respond if an Employee contracts Covid-19?”** – Workers Comp is unlikely to respond as the virus is not an injury and is unlikely to be ruled an “occupational disease.”
- **“What should we do if the local or state government or health department orders a shutdown of certain business or events?”** – You must follow the express order. If that means limiting crowd size or cancellation if limiting crowd size is impossible, you have to close or cancel. Liability insurance coverage may be excluded where a business intentional operates in violation of governmental orders.

- **“What should we do to limit liability exposure if we operate?”**
 - Take reasonable precautions to protect your patrons and staff.
 - ❖ Read and follow all CDC guidelines: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>
 - ❖ Assign extra personnel to regularly sanitize surface contact areas.
 - ❖ If you serve food, replace self-service buffets with employee service.
 - ❖ Have extra sanitizing solution or wipes available in noticeable areas.
 - ❖ Post signs at all entrances and in the venue “reminding” patrons there is an ongoing outbreak and to practice good hygiene. You should include verbiage to the effect that safety is a shared responsibility, and that your company or event is not responsible for potential communicable disease exposure on the premises.

This is a historic period in our industry’s legacy. It will be a period that marks the undeniable value of strong risk management and its ability to scale adversity with tact and precision, enabling our organizations to implement informed strategies for future success.

For those who have been affected by event cancellations we stand ready to assist you in any way that we are able. For those who have been infected by this virus, we wish you a speedy recovery and all of our prayer, love, and support to you and your family at this most difficult time. Please be safe, be well and we look forward to engaging with you throughout the year.

Wishing you all good health and resilience in the days to come,

Mitch, Bruce, David, Don,

And the entire group at TEAM KALIFF