**Sample Script for questions regarding insurance coverage relating**

**to Coronavirus and COVID-19**

*(The following is a sample script for you to use as a guide to respond to questions from your customers regarding insurance coverage relating to Coronavirus and COVID-19. It is impossible to anticipate every possible question, so this is only meant to help you as you respond based on the general question of "Am I covered?". You should prepare a script that is in your "voice" as it relates to you and your customers.)*

Question: Do my policies provide any loss of business income coverage due to the Corona Virus/COVID-19

Answer: A communicable disease like the Coronavirus *may not be* a covered peril, but you should not allow that to keep you from acting.

It is important for you to report all claims and potential claims to EACH AND EVERY CARRIER whose policy might apply to your loss. This includes CGL, Personal lines, Umbrella, Excess, Workers Compensation, Specialty and any other policy you may have. Only the carrier can determine whether you have coverage under the policies.

Your policies should contain information about how to report them directly to the carrier. If you need help finding that information, we can help.

If your business closes or has closed due to the Coronavirus, it is important to know (again) that communicable diseases *typically* are not a covered peril that would give rise to insurance benefits for loss of income. However, you should still report all claims and potential claims.

You may want to speak with your accountant or financial advisor to determine if you are eligible for funds under the CARES Act.

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