

Coronavirus (COVID-19) Claim Reporting Guide

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Claim Reporting Information

As the impacts on businesses across the country increase because of the Coronavirus (COVID-19), many will inevitably experience a claim or loss. Because this is such an unprecedented event, there are still many questions regarding whether certain policies will respond to these losses. While there may be limitations in available coverages, you should review the following policies with your insurance broker should you feel that you will, or may, be experiencing a loss.

- Workers' compensation
- General Liability
- D&O
- Management Liability
- Property
- Business Interruption
- Travel accident
- Pollution

A document called "Coronavirus Disease (COVID-19) Frequently Asked Questions (FAQ)" has been created to answer questions regarding coverage requirements and limitations of these coverages. While there is no replacement for a conversation with your Liberty Company representative, we wanted to be sure that we were immediately addressing your most pressing concerns. You can find the document at the following link: [Coronavirus Disease \(COVID-19\) Frequently Asked Questions \(FAQ\)](#).

Our recommendation to all of our clients is that if you are experiencing a loss or claim you should report that loss or claim to the appropriate Insurance Company for determination on coverage. As with any claim or event that affects your business, recordkeeping and documentation are extremely important. Tracking and documenting developments, including actions taken by federal, state, and local governmental authorities, as they occur will assist in establishing a timeline of critical events. This is particularly important as gathering the necessary information later can become more difficult.

Prompt reporting of claims to Insurance Companies is essential in obtaining the most desirable result.

If you have other questions or would like to report your claim to our claims center, please see below for contact information.

Coronavirus Specific Claims

covidclaims@libertycompany.com

Urgent Questions? Call

800.535.5336

All Other Claims

claims@libertycompany.com

info@libertycompany.com

Additionally, our coverage, risk control and claim experts across the United States are uniquely positioned to help you understand the potential impacts that COVID-19 could have in your industry. We invite you to regularly visit our [Coronavirus Resource Center](#) site for the latest and most up-to-date information and resources.

Understanding Policy Types

It is important to understand the type of policy in which you are covered, as this has a direct impact when reporting claims. Immediate reporting of claims will reduce the potential for denied claims, based on the policy type. It is important to remember, the following are guidelines and your insurer/TPA will provide specific claim reporting instructions that should be carefully followed.

OCCURRENCE POLICY

A policy applying to losses that happen during a given period of time (the policy term), i.e. when the accident happened.

CLAIMS-MADE AND CLAIMS-MADE AND REPORTED POLICIES

A policy applying to "Claims" (as defined by the policy) first made against an insured during a specific period of time. "Claims under Claims-Made" and "Claims-Made and Reported policies" must be reported to the insurer within the time period required by the insurer and set forth in the policy. Reporting requirements of any policies excess of primary policies must also be followed.

EXCESS INSURER REPORTING/UMBRELLA

If you are carrying excess coverage/umbrella coverage, it is important to know when the excess or umbrella insurers should be notified. You should work with your primary insurer/TPA and its adjusters to ensure proper notification is made to the excess insurers and who is responsible for completing the notification.

Claims vs. Lawsuits

Many things other than lawsuits are claims. As you would expect, a lawsuit is a claim. However, a claim under the policy can be something as minor as a letter or e-mail that demands that the insured do something, stop doing something or pay something.

If you are served with a lawsuit, please forward to the insurer immediately. Legal filings are time sensitive and failure to respond timely may compromise your coverage. Lawsuits are served on parties via certified mail and/or electronically to provide proof of delivery and receipt. Please provide a copy of these materials to your Liberty contact so we can determine if you will need to place other insurers on notice. Copies of all documentation should be forwarded to your insurance carrier(s) with a copy of the lawsuit.

In some states, an employee or their medical provider can file a Workers' Compensation claim directly with the state bureau or commission. You must respond to any claim filed, even if it was not reported to you and/or you did not report it to your insurer or TPA.

Insurer Required Reporting

Each insurer requires notice of certain types of claims depending on the potential exposure or particular injury types. It is important to thoroughly review your policy to ensure you are reporting particular incidents and claims, based upon the insurer's policy requirements.

If you are using a TPA, your TPA may or may not report claims to an insurer on your behalf. Please be sure to know if you or the TPA will be completing this notification. It is important for all insurers, the claim administrator, and insured to work together to ensure proper notification.

In addition to actual claims or lawsuits, promptly report any incident, which may result in a general liability claim, which involves severe injuries or complex issues.