



HAAS & WILKERSON  
INSURANCE

Dear Valued Customers,

There is no higher priority for our Haas Wilkerson 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 on public gatherings and event cancellations. Haas & Wilkerson has logged a number of inquiries from our clientele pertaining to the applicability of insurance to potential exposures during the outbreak and we thought we would 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.
- **“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 your policy 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 businesses or events?”** – You must follow the express guidelines of the 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 intentionally 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.