



CORONAVIRUS/COVID-19 RESOURCES AND WHAT YOU NEED TO KNOW

EAB Insurance Group continues to closely monitor the situation of the COVID-19. Our goal is to provide you with the most accurate up-to-date information as possible.

We've been getting questions about different coverages, exclusions and policy wording so we wanted to try and help our clients understand as much about their policy s possible during this difficult time.

“Is there any coverage for business income if we have to shut down?”

As much as we would love to smile and say “of course!” – unfortunately, the short answer is “no”, there is no business income coverage. Before business income responds, there must be damage to property leading to the cessation of a business. This requirement applies to business income dependent property losses. Additionally, there is a specific property exclusion applicable to viruses that may (generally will) apply. This is true of “standard” business income forms; there *may* be some proprietary forms that respond, but these are rare!

If you have specific questions about your policy, please give us a call and our team will be happy to assist you.

Below are some guides and FAQs to direct you to the appropriate resources that are available.

Q: How is the Industry Responding?

A: The insurance industry is taking steps to address specific exposures brought on by Coronavirus. The Insurance Services Office (ISO) has drafted two new endorsements, but they have not yet been filed or added to the ISO portfolio of forms.

Q: What Can Businesses Do Now?

A: A business should prepare for potential losses and impacts related to the Coronavirus. Suggestions include:

- **Operations**
 - Review/modify business contingency plans
 - Identify services critical to ongoing operations
 - Identify critical supply chain services and examine alternatives
 - Determine if there are backups in place for critical operation functions
 - Update all staff on the increase of Cyber Risk malware due to Corona subject matter
- **Staff**
 - Review and implement health and safety policies
 - Determine if any employees have potentially been exposed and create a plan for preventing exposure to other employees
 - Plan for employees to work from home – if possible
 - Disinfect common areas and personal workspace
 - Provide employees with personal protections equipment (PPE)
 - Plan to address employee health and safety concerns

Coronavirus appears to be transmitted in much the same way as the flu or common cold and employees should use common preventative measures (wash hands, hand sanitizers, sneeze/cough into elbow, and stay home from work in not feeling well).

Employers should take a practical approach to easing employees' concerns about Coronavirus by:

- Reviewing the company's sick or Paid/Personal Time Off (PTO) policies and any applicable state or local sick leave policies, then reminding employees of the policies (be prepared to explain them).
- Ensuring employees know of any work from home provision offered by the company and how/when it may be utilized.

Q: What makes an illness and occupational illness and thus compensable under workers' compensation?

A: As Chris Boggs explains on www.independentagent.com – two tests must be satisfied before any illness or disease including Coronavirus qualifies as occupational and thus compensable under workers' compensation:

- 1) The illness or disease must be occupational, meaning that it arose out of and was in the course and scope of employment; and

- 2) The illness or disease must arise out of or be caused by conditions peculiar** to the work.

For example, black lung disease in the coal mining industry is a disease that is **peculiar to the work of a miner. Coal miners are subject to prolonged exposure to higher-than-normal concentrations of coal dust leading to black lung disease. This makes the disease peculiar to the coal mining industry.

For the complete article click [here](#).

CDC Guidance for Business and Employers to Plan and Respond

This interim guidance is based on what is currently known about the coronavirus disease 2019 (COVID-19). The Center for Disease Control and Prevention (CDC) will update this interim guidance as needed and as additional information becomes available.

CDC is working across the Department of Health and Human Services and across the US government in the public health response to COVID-19. [Click here for CDC Guidance document](#).

OSHA-Guidance on Preparing Workplaces

This guidance is not a standard or regulation, and it creates no new legal obligations. It contains recommendations as well as descriptions of mandatory safety and health standards. The recommendations are advisory in nature, informational in content and are intended to assist employers in providing a safe and healthful workplace.

The Occupational Safety and Health Act requires employers to comply with safety and health standards and regulations promulgated by OSHA or by a state with an OSHA-approved state plan. In addition, the Act's General Duty Clause, Section 5(a)(1) requires employers to provide their employees with a workplace free from recognized hazards likely to cause death or serious physical. [Full document can be found here](#).

Again, we will continue to monitor the situation. For the most up-to-date information please visit the CDC website. Stay well, stay informed...and wash your hands!

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