



CORONAVIRUS

Holmes Murphy takes the safety and security of our customers very seriously. In light of the Coronavirus (COVID-19), below you will find information and resources available as an employer to **Avoid, Reduce** and **Transfer** loss as it pertains to COVID-19. With this ever-evolving virus and its impact into the economy, Holmes Murphy will be monitoring the response of the insurance industry - striving as always to keep our customers best interest in mind.



GET EDUCATED AND STAY EDUCATED.

Dr. Scott Conard, Holmes Murphy Chief Medical Officer, has also provided a summary of information related to the COVID-19, including:

- What Is Novel Coronavirus (COVID-19)?
- How is it spread?
- What is the risk of contracting COVID-19?
- What are the symptoms of COVID-19?
- How do I prevent catching COVID-19?
- Should people wear masks?
- What are the travel guidelines to prevent catching COVID-19?
- What is a pandemic?

To access this information plus additional COVID-19 resources from the Center of Disease Control, OSHA, World Health Organization and others, please click to download the [3-page guide: Understanding & Avoiding Coronavirus](#).

TAKE CARE OF YOURSELF AND YOUR EMPLOYEES.

As you or your employees prepare for the virus, please consider taking the following precautions:

- Get plenty of rest.
- Wash hands frequently with soap and water, or anti-bacterial hand sanitizer.
- Cover your mouth when coughing or sneezing.
- Avoid close contact with anyone who may appear ill.
- Replace hand shaking with verbal greetings.
- Avoid touching items in high-traffic areas such as hand-rails, door handles, etc.
- Wipe your tray table and arm rests with disinfectant wipes, when traveling.
- Avoid travel if you have a fever or cough.



REDUCE

Follow Center of Disease Control (CDC) recommendations on self-quarantine when traveling to/from high impact areas. If a situation or claim arises related to the virus, notify your carrier and contact your Holmes Murphy claims representative right away.



TRANSFER

POTENTIAL INSURANCE IMPLICATIONS FOR COVID-19

Each situation is unique and carrier policy language contains its own set of exclusions and coverage enhancements that would need be investigated. The short answer is - it depends - as each case is unique.

Business Interruption coverage is tied to the property policy where there must first be "direct physical loss or damage" suffered from a covered cause of loss. These policies typically exclude virus or bacteria. Contingent Business Income, and Business Interruption from Civil Authority or Ingress-Egress coverage parts have similar policy conditions, narrower scope in cause of loss and additional limitations.

Workers Compensation responds to cover occupational diseases and injuries only when it arises in and out of their course of employment, and caused by conditions peculiar to the work.

Other coverage lines General Liability, Employer Liability, Cyber, and other business operations can also be affected by the coronavirus. For example: jeopardized cyber security with increased number of remote workers; shareholder litigation from failure to develop contingency plan, third party bodily injury claims resulting from harmful conditions, employees could refuse to work because they believe their health is in imminent danger at the workplace, and supply chain product access could be disrupted.

SO WHAT CAN YOU DO TODAY?

From an insurance perspective, discuss your company's business continuity plans. If you have nothing in place, reach out to your Holmes Murphy Loss Control or Service Team representative and we will provide you with a COVID-19 business continuity template and other resources as needed.