



COVID-19: Claims FAQ

Due to COVID-19, we're all currently living in a period of uncertainty as we see changes to our businesses, communities, and households on what feels like an hourly basis. Insurance Office of America is dedicated to understanding and meeting our clients' needs at not just renewal time but every step of their risk management journey, and this time is no different.

We understand that the nation's response to COVID-19 is affecting your business in ways you could never have imagined. That's why our goal is to provide you with the highest level of customer awareness, service, and support regarding the insurance aspects of COVID-19. As a part of this effort, following are frequently asked questions we've developed relative to coverage and reporting claims related to COVID-19.

I AM UNSURE WHETHER I HAVE SUSTAINED A CLAIM FOR MY BUSINESS RELATED TO COVID-19, CAN IOA HELP ME?

We are your partner and ready to help during these uncertain times. We have resources and team members ready to assist you. You can contact your dedicated IOA Producer or a member of your account management team directly by phone or email. You also can call the IOA claims direct line at 1-800-243-6899 ext. 1400. IOA is constantly monitoring COVID-19 and has up-to-date information available through our website.

Please also visit the [IOA COVID-19 Resource Center](#).

HOW DO I REPORT A CLAIM?

There are three primary ways you can report your claim;

1. Contact your dedicated IOA producer or account management team.
2. Call the IOA claims direct line at 1-800-243-6899 ext. 1400.
3. Report your claim directly with the carrier via their website or telephone. Claims reported directly through the carrier are generally assigned a claim number and adjuster more quickly. You can locate your carrier claims reporting phone number within your insurance policy or by contacting your IOA producer or account management team to locate this information for you.

WHAT INFORMATION DO I NEED IN ORDER TO REPORT A CLAIM?

To report a claim, you will need the following information:

- Date of loss
- Description of incident
- Main contact's name, phone, and email
- Location of incident
- Policy number

I HAVE SUSTAINED BUSINESS INTERRUPTION DUE TO COVID-19, DO I HAVE COVERAGE UNDER MY PROPERTY POLICY?

All claims need to be evaluated by the insurance carrier on a case-by-case basis, taking into consideration the details of the loss and whether the policy provides coverage. We anticipate a high likelihood that most business interruption claims will be denied by insurance carriers due to exclusions within the policy and the interpreted definition of property damage.

Typical triggers required for business interruption policies to activate include:

1. Time deductible (varies by policy)
2. Civil authority enacted
3. Physical property damage

However, although the claim may not be covered, it is in your best interest to report the loss directly to the carrier and allow the claim to be properly evaluated by an adjuster. Documentation will be important to provide, so be sure to keep track of all losses you feel are COVID-19 related.

WHAT DO I DO IF I HAVE AN EMPLOYEE WHO THINKS THAT THEY CONTRACTED COVID-19 WHILE WORKING?

Employers are required to remain compliant with the labor laws of the state in which they operate. At this time, there is **no unified stance** on COVID-19-related workers compensation claims, and each state responds to work-related injuries differently.

We recommend reporting any work-related injury or illness to the workers compensation carrier to be reviewed and evaluated against state-specific statutes in order to protect you and the employee alike.



A CUSTOMER BELIEVES HE CONTRACTED OR SUSTAINED AN INJURY RELATED TO COVID-19 FROM MY BUSINESS. WOULD THIS BE A COVERED LOSS?

To date, there is not enough information available to determine how the carrier ultimately will handle these losses. It is in the best interest of the insured to report these incidents directly to the carrier and allow a proper claims investigation to take place.

While we anticipate these losses to result primarily in denials, there may be situations in which proof of where the virus was contracted comes back to your business. In these cases, the need for carriers to evaluate the details of the loss to properly adjust the claim will remain.

WHAT ARE THE OSHA RECORDABLE GUIDELINES FOR COVID-19-RELATED WORKPLACE EXPOSURES?

The Occupational Safety and Health Administration (OSHA) recordkeeping requirements ([29 CFR Part 1904](#)) mandate covered employers to record certain work-related injuries and illnesses on their OSHA 300 log. COVID-19 can be a recordable illness if workers are infected as a result of performing their work-related duties. However, employers are only responsible for recording cases of COVID-19 if all of the following conditions are met:

1. The case is a confirmed case of COVID-19 (see [CDC information](#) on persons under investigation and presumptive positive and laboratory-confirmed cases of COVID-19).
2. The case is work related according to the standards defined by [29 CFR 1904.5](#).
3. The case involves one or more of the general recording criteria set forth in [29 CFR 1904.7](#) (e.g., medical treatment beyond first-aid, days away from work).

Visit OSHA's [Injury and Illness Recordkeeping and Reporting Requirements page](#) for more information.

