

# COVID-19 (Coronavirus) Fact Sheet



A world with COVID-19 is a new reality for all of us. With large segments of society, business and public service organizations facing dramatic changes in their activities, the questions of insurance coverage for losses associated with this new risk are of interest to our insureds. We reached out to a third-party coverage expert to confirm the coverage afforded by our policies in circumstances like these, and we want to share what we heard.

As with any new risk circumstance, the insurance industry first looks to existing insurance policy language to respond to policyholder inquiries.

The following is an overview of how Church Insurance Companies (CIC) coverage may apply:

## Property/Business Interruption

Our policies offer basic property coverage for damages for covered perils, such as fire or windstorm. Coronavirus-related claims do not fit within the categories of peril covered by our policies.

Business interruption coverage is a part of CIC's property policy form and is triggered by direct physical loss or damage to an insured property. Unfortunately, business interruption coverage is not triggered by illness to employees or parishioners.

## Event Cancellation

CIC offers coverage for cancellation of diocesan conventions, but not of church services or other events.

## General Liability

An occurrence is defined in our policy as an accident. COVID-19 would not be considered an accident that would trigger General Liability coverage.

## Work Compensation

Coverage is state-specific. All claims need to be investigated to determine if there was an increased risk for contracting COVID-19 in the workplace or during business travel.

We know this is a difficult time and that some of you were hoping for different answers, but we are required by law to abide by our insurance contracts. Unfortunately, many of the consequences of COVID-19 aren't covered by property & casualty policies like ours.

With this in mind, CIC remains committed to adjusting any reported loss based on the individual facts of the specific case and the language in the policy. To report a claim, please call (800) 223-5705.

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## Questions or Concerns

Please contact our service center at (800) 293-3525 from 8:30 AM to 7:30 PM ET.