

## Insurance Coverage for COVID-19-Related Losses And Claims

The current coronavirus (“COVID-19”) outbreak has affected every industry and virtually every business. As this public health crisis continues to unfold, now is the time for businesses to review their commercial insurance policies to determine if coverage is available for any COVID-19-related losses and/or claims. Although business interruption and civil authority coverages are foremost among coverages to consider, others – such as commercial general liability (“CGL”) coverage and directors & officers (“D&O”) coverage – may also be implicated.

Insurers are flooding the market with the proposition that there is no coverage whatsoever for COVID-19-related losses and claims. Accepting this proposition could be a costly error. While certain insurance policies may include virus or other exclusions that insurers will assert limit coverage, not all policies actually include such exclusions, and not all exclusions are written in the same way. Policy language matters. Each business should carefully review its own, specific policies and provide the requisite notice to its insurers in a timely manner.

Leech Tishman’s [experienced attorneys](#) can help review policies, document and submit claims, negotiate with insurers, and resolve disputes (including through litigation, if necessary). We can also assist with other risk mitigation efforts and best practices. Leech Tishman offers the following services relating to COVID-19 coverage:

Service	Description
<b>Preliminary Analysis</b>	<ul style="list-style-type: none"> <li>• Initial consultation with client</li> <li>• Review insurance policy(ies)</li> <li>• Provide client a preliminary analysis and overview of insurance coverage considerations</li> </ul>
<b>Insurance Claim Documentation, Preparation, and Submission</b>	<ul style="list-style-type: none"> <li>• Assistance in documenting/evidencing and quantifying claim</li> <li>• Preparation of notice of claim, loss, and/or circumstances to insurer(s) with supporting materials</li> <li>• Assistance in preparing proof of loss and related documentation, as necessary</li> <li>• Correspondence and negotiation with insurer(s)</li> </ul>
<b>Dispute Resolution</b>	<ul style="list-style-type: none"> <li>• Represent client in any mediation, arbitration, or other alternative dispute resolution proceeding</li> <li>• Prepare complaint and represent client in insurance-coverage litigation through settlement or judgment</li> </ul>