

COVID-19 CLAIMS ADVICE

There have been a lot of questions regarding COVID-19, in particular about coverage and claims handling. This document is intended to offer guidance to help our retail clients through these difficult times.

If you have not already, please review the article, [COVID-19 - Are Your Clients Covered?](#), published by AmWINS on March 19.

HOW SHOULD RETAILERS HANDLE CLAIMS AND HOW CAN AmWINS HELP?

- Insureds should locate and secure copies of all in-force insurance policies.
- Insureds should report claims in accordance with the terms of the policy.
- AmWINS cannot affirm or deny coverage.
 - Only the carrier can adjudicate a claim.
 - AmWINS brokers cannot interpret the policy.
 - AmWINS will assist or advocate on behalf of the insured as needed.
- Advise insureds to continuously gather documentation as this crisis unfolds.
 - Document all aspects of the insured's loss and expenses that may be due to COVID-19.
 - Track and document all locations that may be affected by any governmental action or recommendation.
 - Save all documentation regarding restrictions, curfews, limitations and government notices that may affect the insured's business. It may be difficult to find written orders regarding evacuation, shutdowns, etc.
 - Documentation may become important to demonstrate eligibility for federal or other assistance such as the [CARES Act](#) (Coronavirus Aid, Relief, and Economic Security Act).
- Carefully consider each claim before reporting.
 - This will help ensure carriers are focused on claims with merit and will potentially improve outcomes.

TO HELP EXPEDITE CLAIMS REPORTING, [CLICK HERE](#) FOR A LIST OF CARRIER CLAIMS CONTACTS.

For more information, contact your current AmWINS relationship.



ON YOUR TEAM.