

Gallagher

Coronavirus (COVID-19) Business Interruption Claim Reporting Guide for Small Business

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Business Interruption Claim Reporting

Gallagher thanks you for your continued business. Many businesses across the country have experienced an interruption in normal business activities as a result of the Coronavirus (COVID-19). We know that small businesses are some of the most impacted and want to do everything we can to help you in your time of need. Because this is such an unprecedented event, there are inevitable questions regarding whether insurance policies will respond to these losses. While there may be limitations or specific exclusions of coverage, you should review your insurance policies if you are experiencing a business interruption loss.

Coverage for business interruption and related additional expense are available in some Businessowner's Policies ("BOPs") or Commercial Package policies. These policies combine property and general liability coverages into one policy form. Most BOPs and Package policies require physical loss or damage to covered property in order to trigger any included business interruption coverage. Many of these policies also specifically exclude losses caused by communicable diseases or pandemic. Several lawsuits challenging these exclusions have been filed by policyholders. In addition, legislation attempting to require insurers to pay specifically excluded business interruption claims has been introduced at both the state and federal level. Notwithstanding these initiatives, at this point it is clear that these issues are far from settled.

A document called [Gallagher Coronavirus COVID-19 U.S. Client FAQs Small Business](#) has been created to answer common coverage questions and coverage limitations. We hope this provides generalized guidance, and always invite you to have a conversation with your Gallagher representative.

Recommendation: If you are experiencing a business interruption loss, or incurring additional expenses related to a business interruption as a result of COVID-19, we recommend that you report that claim as soon as possible. The most effective and efficient way to report a claim is to directly contact the insurance company on your policy. Claims contact information for our closest insurance company partners is provided on the following page.

As with any claim or event that affects your business, recordkeeping and documentation are extremely important. Tracking and documenting developments, including actions taken by governmental authorities as they occur, will assist in establishing a timeline of critical events. This is particularly important as gathering the necessary information later can become more difficult. For additional information on what you should track and provide when reporting a business interruption claim, we have created a document called [COVID-19: Preparing for and Mitigating Business Interruption and Extra Expense Claims](#). Please familiarize yourself with the required information in order to facilitate the process with the insurance company.

Should you have additional questions, or are not certain which carrier to contact, please contact the Gallagher Small Business Claims Team at selectclaims@ajg.com | 833.948.1096, or your Gallagher representative. We stand ready to assist you. Thank you for the trust you have placed in us.

Claim Reporting Information

CARRIER NAME	CLAIMS CONTACT INFO
AmTrust	866.272.9267 anaclaimsreporting@amtrustgroup.com
Auto-Owners	888.252.4626 aoins.com
Central	888.263.2924 lossnotices@central-insurance.com
Chubb	800.433.0385 chubbesc@chubb.com
Cincinnati	877.242.2544 customercare@cinfin.com
CNA	877.262.2727 bsbc@cna.com
EMC	888.362.2255 emcins.com
Employers	888.682.6671 ecfroi@employers.com
Grange Insurance	800.445.3030 grangeinsurance.com
Guard	800.673.2465 csr@guard.com
Guide One	888.748.4326 clu@guideone.com
Hanover	800.628.0250 clcsc@hanover.com
Hartford	800.327.3636 agency.service@thehartford.com
Hiscox	888.202.3007 reportclaim@hiscox.com

CARRIER NAME	CLAIMS CONTACT INFO
Liberty Mutual	844.325.2467 clclaimreports@libertymutual.com
LWCC	800.395.0303 onlineclaims@lwcc.com
Markel	800.362.7535 newclaims@markel.com
Nationwide	800.421.3535 nationwide.com/business/insurance/claims
Penn National	800.766.2245 clmdr@pnat.com
Philadelphia	800.765.9749 claimsreport@phly.com
Pinnacol	800.873.7242 policyholder.pinnacol.com
Progressive	800.776.4737 account.progressive.com
Selective	866.455.9969 csvcenter@selective.com
State Fund	888.782.8338 portal.scif.com
Travelers	800.238.6225 first.report@travelers.com
United Fire	800.343.9131 clmswebcr@unitedfiregroup.com
West Bend	877.922.5246 directconnect@wbmi.com
Westfield	866.937.2663 westfieldccc@westfieldgrp.com

Gallagher Select Claims Team	833.948.1096 or 855.497.0578 selectclaims@ajg.com
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