

## MAKE YOUR INSURANCE CLAIM FOR BUSINESS LOSSES NOW!

If you haven't thought about it already, it's important to start thinking about insurance claims your business can make as a result of the COVID-19 pandemic. It is imperative that your business acts quickly to preserve your rights on an insurance claim.

Here's what you need to know:

1. You might be covered under your insurance policy for business interruptions and losses as a result of the COVID-19 pandemic.
2. You will likely be told by your insurance agent and/or carrier that coverage is not available under your policy.
3. However, the final determination of coverage will depend upon the specific language of your policy, the law in your state and the facts surrounding your loss or closing.
4. Therefore, it is very important to make business interruption and loss claims as soon as possible to avoid waiving future rights. Make as many claims as possible under your policy (civil authority, pandemic, virus, etc.) to ensure you do not forfeit any claims or rights down the road.
5. Be sure to keep records of all losses, just as if you were making an insurance claim for another reason.

Even if your agent disagrees with your claim, insist that the claim is made. This will preserve your rights to a potential recovery in the future. If you would like to discuss this in more detail or for a policy analysis or review, please contact:

- **David Honig** at 317-977-1447 or [dhonig@hallrender.com](mailto:dhonig@hallrender.com),
- **Jim Willey** at 317-977-1409 or [jwilley@hallrender.com](mailto:jwilley@hallrender.com), or
- Your regular Hall Render attorney.