**Frequently Asked Questions**

1. **How does workers' compensation respond if I have an employee with COVID-19?**

In most cases, exposure and contraction of COVID-19 would not be considered a compensable loss under workers' compensation laws. However, in certain circumstances, some employees who contract COVID-19 arising out of and in the course of their employment (like health care workers or first responders) may fall under workers' compensation laws. If you are unsure, we’ll work with you to turn in a claim to your workers’ compensation carrier so that it may investigate the claims and make a determination.

1. **Do I have business interruption coverage?**

It depends on your insurance policy, but the most common answer is no. Most insurance policies require some form of direct physical damage or loss to property to occur for business interruption coverage to be available. In addition, most policies contain an exclusion that excludes any losses arising from a virus or pollutant (a virus can be considered a pollutant). However, we would recommend maintaining all pertinent documentation and detailing the events/monies involved, as this remains a very fluid situation. Not every policy has a virus/pollutant exclusion on it, and there may be other circumstances involved.

1. **I own a business, and we are now offering delivery as part of our business. Am I covered?**

You should talk to your insurance agent. Many auto policies contain coverage for hired (rental vehicles) and non-owned (employees using their privately-owned vehicles) auto coverage, but these coverages will have some limitations. The coverage on your commercial policy would *only* be excess over your employee's (personal) insurance for both liability and physical damage purposes. Your employee's insurance will still respond first in most instances. Many insurance carriers have expanded their appetite for delivery exposures because of COVID-19, and we welcome the opportunity to discuss this exposure with you.

1. **Can I use volunteers to help me get through this time?**

Whether to use volunteers is a business decision, though we can provide some guidance in terms of potential insurance issues.

Volunteers are not covered under your workers' compensation policy, so you have an issue if a volunteer is injured while performing work for you. We can check with your insurance carrier to see if this is an option to add to your policy for an additional charge.

You may have a limited amount of coverage for injured volunteers under your general liability policy. Most GL policies have a small amount of medical payments coverage that may be available. Again, please plan to talk to us so we can review the best options available to you.

1. **Can I cancel my business policy since I am currently not open?**

No! While we understand it is tempting to cancel your policy since your business is not currently open, canceling your policy will create even more issues down the road. When your business re-opens, and you need coverage, most insurance carriers will not provide coverage if you've had a lapse of any kind in your coverage. You also may have contractual agreements with a bank or leasing company that requires you to carry insurance on some of your property. Also, you could easily have a liability “occurrence” take place even though your business is not currently operating. If you have canceled your insurance, you would have no coverage.

However, please call us so we can discuss any potential adjustments to your policy to decrease your insurance premiums. Many insurance carriers have decided they will not cancel policies for the next 30-60 days because of COVID-19 and its ripple effect on the economy.

If your business is shut down, be sure to talk us about your property coverage. Most insurance policies contain a "vacancy" provision, and each policy is different as to when those provisions may take effect. In the event the vacancy provisions take effect, your property coverage could be less than expected in the event of a direct physical loss.

1. **I am not driving my auto to and from work. Can I stop paying my premiums?**

No. Kansas state law still requires you to carry liability insurance, even if you aren’t driving your vehicle as often as you have in the past. But there may be ways you can adjust your auto premiums. Again, please reach out to us regarding ways you could decrease your premium.