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Time for a Policy Checkup: Maximizing Insurance Coverage for Coronavirus Losses



COMMENTARY  
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## Time for a Policy Checkup: Maximizing Insurance Coverage for Coronavirus Losses

### IN SHORT

**The Situation:** Declared a global health emergency by the World Health Organization, and with more than 17,000 cases already confirmed worldwide, preliminary estimates indicate that the latest coronavirus outbreak may not peak until late April 2020.

**The Result:** Business interruption and other losses due to the continued global spread of coronavirus are projected to total in the billions of dollars.

**Looking Ahead:** Commercial policyholders should proactively review their insurance coverage provisions to guard against the risk of coronavirus and other infectious disease-related losses.

As the international community works to mitigate the evolving coronavirus crisis (e.g., by cautioning against and, in certain instances, restricting nonessential travel to and from mainland China), businesses are understandably concerned about the potential financial impact the continued global spread of coronavirus may have on their operations.

Fortunately, businesses can proactively manage their coronavirus exposure now by carefully reviewing their existing insurance programs to determine whether adequate coverage is afforded for coronavirus and other infectious disease-related losses. While the scope of coverage will depend upon the specific terms of each insurance policy, a number of coverages may respond with insurance for the types of coronavirus losses that commercial policyholders may soon experience.

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### TWO KEY TAKEAWAYS

1. Various types of insurance policies may respond with coverage for coronavirus and other infectious disease-related losses.
2. Businesses interested in proactively managing their coronavirus exposure should accordingly evaluate the adequacy of the coverage provided under their existing insurance programs before the potential onset of such losses.



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