

To our clients,

The uncertainty caused by the rapid spread of novel coronavirus disease (COVID-19) has impacted businesses in numerous ways including disrupting supply chains, cutting off access to markets, stopping the distribution of products, forcing office closures, and reevaluating hiring and/or existing employment needs. Fortunately, companies may have insurance coverage to mitigate the financial impact and possibly recover for extra expenses and losses suffered as a result of business interruptions. Two recent articles provide additional information on potential insurance coverage options for businesses to consider.

The first article – published by Law360 – focuses on the “Civil Authority” coverage found in various Commercial Property insurance policies. See [Coronavirus Civil Authority Insurance Coverage](#). This type of insurance may provide coverage for business losses and expenses incurred as a result of recent state and federal proclamations shutting down businesses, restricting gatherings, or otherwise disrupting business operations. The second article – published by Fulcrum Inquiry – focuses on “Business Interruption” (also referred to as “Business Disruption”) coverage found in Commercial Property insurance policies. See [Coronavirus Business Interruption Insurance Coverage](#). This type of insurance may provide coverage for lost revenue and/or lost profits resulting from an unexpected halt or reduction in business operations.

Whether coverage exists under these, or other insurance coverages, will vary case by case depending on the language of the policy and the specifics of the business. If your business has insurance that potentially covers expenses and losses due to an interruption in business operations, it is worth evaluating whether your business has a claim for coverage.

This is not legal advice. Please consult with your attorney for legal counsel or contact the insurance coverage attorneys at Ogden Murphy Wallace. We understand that this is a stressful and uncertain time, and we are happy to talk with you or your clients about insurance coverage issues. We offer a flat rate for review of your policy to help you understand what coverages may exist and how to put your insurance carrier on notice if you have a potential claim. Please do not hesitate to contact anyone on our insurance coverage team.

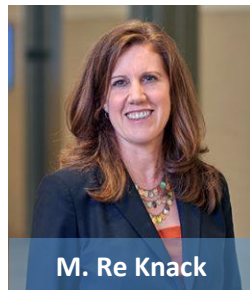
Best regards,

Ogden Murphy Wallace P.L.L.C. (OMW)



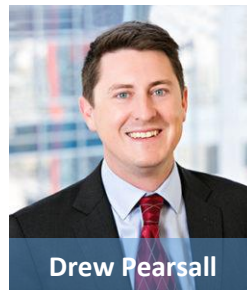
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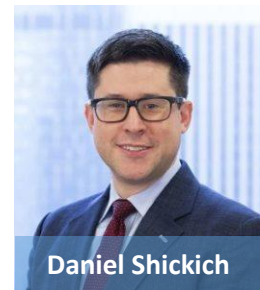
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