

IMPORTANT NOTICE



Should you file a claim? Our recommendation is yes.

SCM encourages clients to engage with us to discuss coverage questions and/or potential insurance claims. A couple of points that may help answer some of your questions are 1) *standard property policies require direct physical loss at a scheduled location to trigger coverage, and this includes business interruption losses;* 2) *in general, most policies have an exclusion for communicable disease.*

We continue to closely monitor both the insurance industry response and the conversation at state and federal government levels. Based on everything we have heard and analyzed, SCM's recommendation is to quickly report all claims to the carriers whose policies might apply to your loss. This is an evolving situation and we are not yet certain if or how coverage will apply, or if the government will intervene.

SCM recommends that you take a moment to download forms below and complete them as soon as possible. SCM stands ready to assist you. If you need assistance completing any of the forms or have questions, please call our **SCM Claims Department** at **800.427.3253**, or email your claim form(s) to ClaimsReport@sullicurt.com.

Download SCM Claim Forms

[Business Income Claim Form](#)

[General Liability, Excess, Umbrella Claim Form](#)

[Professional Liability, Employment Practice, Directors & Officers Claim Notice Form](#)

DISCLAIMER: Please be advised that any and all information, comments, analysis, and/or recommendations set forth above relative to the possible impact of COVID-19 on potential insurance coverage or other policy implications are intended solely for informational purposes and should not be relied upon as legal advice. As an insurance broker, we have no authority to make coverage decisions as that ability rests solely with the issuing carrier. Therefore, all claims should be submitted to the carrier for evaluation. The positions expressed herein are opinions only and are not to be construed as any form of guarantee or warranty. Finally, given the extremely dynamic and rapidly evolving COVID-19 situation, comments above do not take into account any applicable pending or future legislation introduced with the intent to override, alter or amend current policy language.