

Civil Authority Orders Due to COVID-19: Have You Considered Making a Business Interruption Claim?

Do You Have a Business Interruption Claim?

1. Has your business been affected by civil authority orders issued by your state's governor due to COVID-19?
2. Does your business have **extra expenses** and/or **lost revenue** due to compliance with civil authority orders caused by COVID-19?

If you answered yes to these questions, you may want to consider making a business interruption claim under your business's insurance policy for those extra expenses and/or lost revenue.

What We Can Do for You:

- Discuss the pros and cons of filing a claim.
- Assist in gathering the necessary documentation required to file and complete your claim.
- Assist with preparing and filing a claim.
- Provide counsel throughout the entire process.
- Discuss and advise regarding the possible creation of a U.S. Government fund for business interruption claims, much like the government did after 9-11.
- Help to position your business as eligible to benefit from such a fund, should one be created.

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How Claims Work:

Generally, claims are broken down into extra expenses and/or lost revenue incurred by your business.

- Extra Expenses:
 - Incurred extra expenses: provide an estimate of extra expenses as of date of filing, and thereafter, periodically reassessing to include additional extra expenses incurred.
 - Examples of extra expenses:
 - IT expenses: e.g., Zoom licenses, software to support employees forced to work from home, etc.
 - Additional equipment: e.g., laptops, computer screens, printers, etc.
 - Extra cleaning costs for your office(s).
 - Car services or parking for essential workers to safely travel to office.
 - FedEx and other increased mail costs beyond what is normally incurred.
 - Anything caused by the situation that is not a normal expense should be included.
- Lost Revenue:
 - Provide an estimate of current lost revenue as of the date of filing, and thereafter, periodically reassessing to include additional lost revenue incurred.
 - To file a claim, a rough percentage estimate of your lost revenue is sufficient, unless it is still too early to estimate.
 - A detailed account will be required at some point to prove lost revenue and should reflect that losses are ongoing.



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