

Overview:



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Pandemic/Virus Insurance

- Is it covered?
- What can you do? – Review coverages, adjust sales estimate, revise payroll estimate for Work Comp
- Carrier Response – Reach out to current carrier directly, each have different plans of action
- What will happen moving forward? – To be determined
 - Could be similar to TRIA (Terrorism Risk Insurance Act)
 - Active Shooter Coverage - Example



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Insurance: Moving Forward

- Review current coverage – Did you make changes or cancel coverages?
 - Add back coverages if removed/cancelled
 - Adjust sales and payroll estimates for year
 - Are coverages missing; EPLI?
- Did your business model change? Selling online, delivery...etc?
 - Cyber liability
 - Hired/Non-Owned Auto



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Franchisors: Moving Forward

- Review current FDD Required coverages for Franchisees
 - Did business model adjust; online, delivery?
- Errors and Omissions Coverage – Is coverage in place?
- Importance of monitoring/collecting COI's of Franchisees
 - Now more than ever to make sure franchisees have correct coverage in place to open back up



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