



# COVID-19 UPDATES

This FAQ is intended to answer some of the most common questions related to the coronavirus pandemic and its potential impact on our customers. While this page is not intended to address every question, BXS Insurance will provide updates as we receive new guidance.

**If your questions are not answered here, please call or email your BXS account service team.**

## BXSI-RELATED FAQs

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- **What steps is BXS Insurance taking?**

BXS Insurance is diligently managing its own business continuity and emergency preparedness while remaining focused on serving our clients. Our employees are prepared to work remotely if necessary, and our crisis management teams are monitoring COVID-19 developments to mitigate any potential business interruption.

- **How is BXS Insurance meeting client needs?**

Our clients are the reason we're in business, so meeting client needs in whatever fashion is necessary is what we intend to do. While that may mean using technology and virtual meeting tools to address client needs, our commitment remains. We are here for our clients.

- **What is BXS Insurance doing for its employees?**

We are supporting the needs of our employees to support and manage their own family situations while remaining diligent about serving the needs of our clients. As with many organizations, we are limiting non-essential travel and face-to-face meetings in accordance with CDC and WHO guidelines to protect not only our employees, but our clients and business partners as well.

## POLICY-RELATED FAQs

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- **Will my property policy cover me if my business is affected by COVID-19?**

Property policies (and the Business Interruption, Contingent Business Interruption, Dependent Property, and Civil Authority coverage often included in them) are designed to cover *direct physical damage or loss* caused by a *covered peril* to *covered property*. Unless the covered business location is physically damaged, by a covered peril coverage generally is not triggered.

It is yet to be determined whether the presence of a virus will meet the definition of direct physical damage, but standard policy forms typically exclude Pollution and/or loss due to Virus or Bacteria.

- **Will my General Liability (GL) policy cover my business if I am sued?**

A reading of each policy will be necessary to determine what is and isn't covered, but most standard GL policy forms apply Pollution exclusions and/or exclusions for loss due to Virus or Bacteria that would likely deny coverage.

But if the availability of coverage can be established in the policy form, a third-party claimant will need to prove that your business contributed to their injury or illness. Even if a causal link can be made to your business, the claimant would still need to prove that your business did something wrong, or that you failed to take reasonable steps to ensure the well-being of your customers.

- **Is coronavirus compensable under Workers' Compensation (WC)?**

The answer to this question is "maybe." While WC laws provide compensation for "occupational diseases" that arise out of and in the course of employment, many state statutes exclude "ordinary diseases of life" (e.g., the common cold or flu).

- **Will our Directors and Officers (D&O) Coverage protect us?**

As a practical matter, the majority of D&O policies exclude claims for bodily injury, but such exclusions should not apply to shareholders' economic loss claims asserting that your directors and officers committed a wrongful act, or that they failed to take reasonable steps to ensure the well-being of the company, its shareholders, employees and customers.

- **I have a high-deductible health plan. Is testing and treatment covered?**

The IRS announced that high-deductible health plans (HDHPs) may cover COVID-19 testing and treatment without a deductible or with a deductible below the required minimum deductible for HDHPs without losing their HDHP status or threatening the tax-favored treatment of participants' health savings accounts (HSAs). The IRS also reminds participants in HDHPs and other health plans to consult their particular plans regarding the benefits provided for COVID-19 testing and treatment, including any deductible or other cost sharing. To view IRS Notice 2020-15, please [click here](#).

## OTHER FAQs

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- **Where can I find Employee Benefits resources related to COVID-19?**

BXS Insurance is sharing Employee Benefits updates and resources from our industry partners. [Click here for more information](#). *Updated 3/26/20*

- **How can my business and I prepare for COVID-19?**

Loss prevention is always the best approach. Because insurance coverage may be of limited value, the best approach is to be proactive and to prevent losses by taking some simple yet effective steps.

The recommended approach is to wipe (disinfect) all surfaces and to have employees wash their hands frequently. Social distancing (as much space as possible between people) is highly recommended and where possible, have employees work remotely. Shaking hands is also a practice to avoid during this pandemic.

It should be noted that the medical profession currently does not completely understand this virus, including exactly how long the virus can survive on a physical surface outside a human host. While the estimates range from two hours to nine days, it seems likely that the virus can survive outside a human host for only eight hours. If that is the case, an overnight shutdown of a business with steps taken to disinfect all surfaces may be all that is required.

Please carefully review the [Center for Disease Control \(CDC\) guidance in preventing the spread of this illness](#). In summary:

- Avoid touching your eyes, nose and mouth.
- Stay home when you are sick. Learn [what to do if you are sick](#).  
If you or a member of your household is sick, notify your supervisor immediately.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe - including door handles and flat surfaces in your location.
- Wash your hands often with soap and water for at least 20 seconds. If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol. Always wash hands with soap and water if your hands are visibly dirty.
- Avoid close contact with people who are sick.  
NOTE: This is especially important for [people who are at higher risk of getting very sick](#).
- **What are current health insurance carrier responses to COVID-19?**

Below are links to carrier alerts regarding COVID-19. Information will be added and updated as it becomes available. If you need specific information, call or email your BXS account service team.

[UnitedHealthcare](#)  
[Arkansas Blue Cross and Blue Shield](#)  
[Blue Cross Blue Shield of Louisiana](#)  
[Mutual of Omaha](#)  
[Principal](#)  
[CIGNA](#)  
[UMR](#)  
[MetLife](#)  
[Guardian](#)

The scope of coverage for any claim will depend upon the specific terms of each insurance policy. Since every insurance policy is different, please read your policy exclusions and endorsements carefully. For example, most insurance policies contain Bacteria, Pathogen, Biological, Microorganism (sometimes found within mold or fungi exclusions), or Virus exclusions which may preclude coverage. Regardless, if you believe your business has a claim related to the virus, it is recommended that you report all claims promptly and obtain approval from your adjuster prior to making repairs or incurring significant expense.

Of course, if it is an emergency situation, you will need to act in a reasonable and prudent manner; however, do so with the knowledge that your insurance policy may not reimburse you, and that all insurance policies require an insured to mitigate any loss. In other words, do what you need to do to protect your business or property, do so in a cost effective manner, keep all receipts and records, and protect your business or property from further loss or damage just as you would if you were paying the cost out of pocket (which may very well be the case).