



Covid-19 Claims Reporting Template

This is a sample notice of Business Loss stemming from Covid-19. It includes many potential loss drivers that might be argued under a standard commercial property insurance policy.

Prior to submitting a notice of Covid-19 losses to your insurer, we recommend that initial due diligence be performed, [as detailed on our website](#), to identify which of these potential loss drivers can reasonably be documented.

Please be advised that [insert insured company's name] has suffered covered losses under [insert policy type/number] for the period [insert coverage dates] from issues related to the Covid-19 pandemic. At this time, we are still evaluating the full extent of our losses, but we are providing this notice to apprise you that our losses are expected to include, but may not be limited to, the following:

- Actual Covid-19 contamination to our facilities and property, resulting in physical damage and loss to our property, interruptions to our business, and extra expenses.
- Actual contamination to certain dependent and contingent locations relating to our supply, distribution, and customer chain, resulting in physical damages and loss to such dependent/contingent property and corresponding interruptions to our business with related extra expenses.
- Actual Covid-19 contamination to property near our facilities and properties, precluding or otherwise impairing ingress and egress to our facilities.
- Contamination clean-up expenses.
- Contamination mitigation expenses.
- Civil authority orders, in whole or in part based on physical damages and loss from Covid-19 (including actual contamination), requiring interruptions of our business and shutdowns of our facilities.
- Cancellation of business events, promotions, and other off-premises operational activities due to actual Covid-19 contamination, resulting in interruption to our business and extra expenses.



- Actual Covid-19 contamination of attraction properties located near our locations and property, resulting in interruptions of our business and shutdowns of our facilities.
- Related claim preparation costs and fees.
- Other diminution in value of our business property due to physical damage and losses related to Covid-19.
- Because of the uncertain duration of this pandemic and concerns for the safety of our employees, we cannot yet determine a specific date when our evaluation of these losses will be complete. However, we believe an initial evaluation can be completed and submitted to you within 30 days following the conclusion of this crisis. In the interim, should you have any questions, please contact us at [insert phone] or [insert email].

Signature of Officer of Claimant

Date

Name of Officer of Claimant