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## **COVID-19-Related Insurance Coverage Analysis Service**

A crucial part of any shield against civil liability and damages is insurance coverage: A comprehensive insurance program is critical for any business. COVID-19 presents new risks and challenges--some insurance policies may not be sufficient to cover all these new risks. If you want to understand what your company's insurance covers and does not cover related to COVID-19, then your business will benefit from an insurance coverage analysis by Foley & Foley, PC.

What if you have already received a claim or lawsuit related to COVID-19; is it too late to assess my coverage? No! Understanding your insurance coverage and its relation to the claims presented to your business is more important than ever.

If you have received a claim from an employee or a former employee and want to know which insurance coverage is implicated by his/her claim, then your business will benefit from an insurance coverage analysis by Foley & Foley, PC.

If your business has been sued for a COVID-19 related issue, and your insurance company is not helping you, then your business will benefit from an insurance coverage analysis by Foley & Foley, PC.

If COVID-19 has you asking:

1. Why is my worker's compensation insurance company refusing to cover my employee's COVID-19 illness?
2. Does my company have insurance for this claim by a former employee who alleges that we retaliated against her for taking FFCRA leave?
3. Will my insurance company defend my business against this wrongful death claim related to COVID-19?
4. Why have we received this reservation of rights letter from my insurance company?

If you have these or similar questions, then your business will benefit from an insurance coverage analysis by Foley & Foley, PC.

COVID-19 injury and employment practices claims are on the rise. Employers need to minimize their risk of a costly lawsuit related to the virus. Many employers expect their insurance to protect their business. However, the Courts, insurance companies, lawyers and consumers are presently treading in new waters, where debate rages over what COVID-19 claims are covered or not covered by insurance. The issues are complicated, and often decided on a case by case basis.

Insurance policies can be convoluted. They are never written in plain language, easy understand or clear. In these unprecedented times, it is essential to understand what your insurance policies say and mean. The experienced attorneys at Foley & Foley, PC can help.

Our Coverage Analysis Service will provide guidance from subject matter experts regarding:

- Employment Practices Liability Insurance;
- Workers Compensation Insurance;
- Commercial General Liability Insurance; and
- Business Interruption Insurance.

Through this service, we will analyze applicable insurance policies and any related complaints, claims or demand letters to inform the client of the limits of their coverage and any applicable exclusions. We can also explain who will receive protection under a policy and who will not. We will also inform a client if we think they are underinsured or need additional insurance coverage.

This service will include an introductory phone call to obtain information necessary for the analysis. We will then review your insurance policy or policies and any claim documents. To follow up, we will have a call to walk through the coverage analysis and will submit a report of coverage issues along with our guidance. The coverage analysis will be performed for an agreed upon flat fee based upon the number of insurance issues present, the number of policies implicated and the scope of the complaint or claims presented by or against the client.

If you are interested in this Service, then please contact us at [questions@foleylawpractice.com](mailto:questions@foleylawpractice.com) or 508-548-4888.