



Attorneys:

- **Edward P. McCreery III**
emccreery@pullcom.com
203.330.2216
- **Richard C. Robinson**
rrobinson@pullcom.com
860.541.3333
- **Timothy G. Ronan**
tronan@pullcom.com
203.674.7933
- **Steven J. Stafstrom Jr.**
sstafstrom@pullcom.com
203.330.2266

If COVID-19 Caused You to Stop or Curtail Operations, Check Your Policy for Crisis Management Coverage

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by Daniel P. Scholfield

If you are one of the many businesses that has been ordered to cease or significantly curtail your operations as a result of the COVID-19 pandemic, be sure to thoroughly review your insurance policies for Crisis Management Coverage. Crisis Management Coverage – sometimes known simply as Crisis Coverage – is a type of insurance designed to respond to the immediate effects of a widespread disaster or other public emergency that forces your company to close. These policies provide a modest sum of money to address unexpected increased costs and liquidity problems associated with a crisis closure.

Many policies with Crisis Management Coverage require near-immediate notice, sometimes in as little as 24 hours. Accordingly, if you do have such coverage, you should act immediately to submit a claim. If it turns out that the claim was unnecessary, you can always withdraw it. The specific language of your policy will control what triggers your Crisis Management Coverage, and how to claim it. Be sure to carefully consult your policy language to determine what types of coverage might be available to respond to the effect of the COVID-19 crisis on your business.

If you have any questions, you should feel free to contact your Pullman & Comley Attorney. We are available, and here to help.

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BRIDGEPORT
203.330.2000

HARTFORD
860.424.4300

SPRINGFIELD
413.314.6160

STAMFORD
203.324.5000

WATERBURY
203.573.9700

WESTPORT
203.254.5000

WHITE PLAINS
914.705.5355