

# COVID-19 INSURANCE DOCUMENTATION CHECKLIST



Multiple insurance policies may ultimately be triggered as a result of the global COVID-19 pandemic. Companies should keep detailed records now to assist with any future insurance claims. The following is a preliminary documentation checklist which will aid companies in maximizing their insurance once claims are filed.

## DOCUMENT ALL SUSPECTED AND CONFIRMED CASES OF COVID-19 AT YOUR LOCATIONS, WITHIN 5 MILES<sup>1</sup> OF YOUR LOCATIONS, OR AT A SUPPLIER'S OR CUSTOMER'S LOCATION

- If at your location:
  - Name of suspected or confirmed individual
  - Time and date of discovery
  - To the extent possible, conduct “physical contact tracing” to identify the location of the suspected or confirmed infected individual for the 14 days prior to discovery and document all known contacts with other individuals and locations
  - Document any test results if they are available to you
- If at a neighboring location (critical for civil authority, contingent business interruption, and ingress/egress coverage grants):
  - If your organization is contacted for “physical contact tracing”: keep records of name of government contact, office, date and time, who at your organization took the call and any details available (*i.e. Jane Doe, Washington State Health Department, 3/15 at 3 p.m. with John Smith, Human Resources Director, known case was customer at store on Main Ave in Seattle on 3/6*)
  - If not contacted for “physical contact tracing”: keep records of all known details including news reports
- If at a supplier's or customer's location:
  - Communications with supplier or customer
  - All federal, state, and local COVID-19 regulations and ordinances relevant to the supplier's or customer's location
  - News reports

## DOCUMENT ALL COVID-19 COMMUNICATIONS WITH EMPLOYEES

- Alerts regarding office closures and remote working
- Communications about known or potential exposures
- Communications about salary or hours reductions or lay-offs
- Communications on revisions to work schedule (*i.e.*, work at home)

<sup>1</sup>Property policies often have a distance limitation for certain time element coverages. Review your policy to determine your exact requirements.

**DOCUMENT ALL FEDERAL, STATE, AND LOCAL COVID-19 REGULATIONS AND ORDINANCES THAT AFFECT YOUR COMPANY OR COMPANIES WITHIN TWENTY MILES OF YOUR LOCATIONS**

- Keep a file with all regulations and ordinances
- Document all communications with government officials
- Keep all notices or news of confirmed exposures near your locations

**DOCUMENT ALL CLEANING, DISINFECTING, AND DECONTAMINATION EFFORTS**

- Time and location
- Names and titles of all staff conducting the cleaning, disinfecting, and decontamination
- List of chemicals and cleaners used
- All receipts and time records

**DOCUMENT ALL ISSUES WITH YOUR COMPANY'S SUPPLY CHAIN**

- Keep a file of all cancelled, delayed, or unusable product
- Document COVID-19 regulations and ordinances affecting your supply chain (customers and suppliers)
- Document any higher costs or disruption of production caused by supply chain deficiencies

**DOCUMENT DECREASES IN INCOME**

- Gather sales, production, inventory, and payroll records for 2017-2019
- Keep running list of records of sales, production, inventory, and payroll for 2020 by week
- Gather sales and production forecasts and actuals from 2017-2019 by month
- Gather sales and production forecasts for 2020 by month (created prior to COVID-19 outbreak)
- Keep file with actual sales and production data for 2020 by month
- Keep a file with the following documents for 2020:
  - Bank statements
  - Payroll records
  - Tax returns
  - Sales tax returns
  - Financial statements
  - Cost accounting records

**DOCUMENT ALL COSTS ASSOCIATED WITH BUSINESS RELOCATION/REMOTE WORKING BY EMPLOYEES**

- Moving costs
- Temporary rental or staffing expenses
- Increased IT expenses
- Increased childcare or travel allowances for employees
- Call centers or other customer communications costs

**DOCUMENT ALL MITIGATION EFFORTS**

- Maintain detailed records of costs incurred to mitigate your loss or continue your business operations after a loss.

- “Expediting expenses” are covered under most property policies. These are expenses incurred for temporary repairs or to speed up the repair of damaged property or to move more quickly to re-start your operations and include:
  - Any additional premiums or shipping charges to expedite delivery of replacement products or supplies
  - Difference between the cost of buying an end-product from a competitor and the insured’s normal variable costs to manufacture the product
- “Extra expenses” are often covered under standard property policies. These are expenses incurred over and above your normal operating expenses that are necessary to continue business operations (as best you can) during your business’ recovery and include:
  - Relocation costs
  - Overtime pay
  - Extra shipping charges for inventory (such as the difference between air freight and land freight to meet contract deadlines)
  - Advertising costs in notifying customers of a relocation or limited hours of operation

**DOCUMENT ALL COMMUNICATIONS WITH YOUR INSURANCE BROKER**

- Please be aware that in many states broker-insured communications are not privileged

**DOCUMENT ALL COMMUNICATIONS WITH YOUR INSURANCE COMPANY**

- Keep records of all communications with your insurance carrier
- Ask carrier to make all document requests in writing
- Keep a detailed list of all documents provided to the carrier by either you or your broker (ensure broker is including a company representative on all communications with carriers)

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