



COVID-19 CLIENT RESOURCES

Insurance Claim Reporting Process

Q: What are my insurance carriers doing to manage the potential of mass COVID-19 Claims?

Our major insurance carrier trading partners have advised that they have established coding for their claims-intake systems to route COVID 19-related claims to specialized teams tasked with promptly responding to COVID-19 losses.

Q: What information should I provide my insurance carrier when reporting Worker's Compensation Claims?

When you report a suspected COVID-19 related Worker's Compensation claim to your carrier, we recommend that you:

- Mention COVID-19 in the accident description so that the carrier can promptly recognize the need to mobilize the claim within the carrier's enhanced protocols.
- Determine whether the worker had contact with a person known to be infected with COVID-19. If so, include when and where that contact occurred.
- Confirm when symptoms of COVID-19 began, and if the diagnosis has been confirmed.
- Advise whether the worker, or any member of their immediate family, recently travelled to any high-risk areas.
- Determine if immediate family members are currently showing similar symptoms.
- Ask what other employees the worker may have had close contact with recently.
- Share any information related to perceived higher risk of exposure for this specific employee and the nature of that exposure (e.g., healthcare worker or first responder or volunteer first responder).

Q: What type of general documentation should I compile to address business loss, shutdown of projects, etc?

- Refer to **Alliant's Project Shutdown Checklist**
- Start reviewing and assembling contract documents
- Review your current contract value in coordination with work and requisitioned to date
- Make sure that all subcontract accounting is in order and up to date
- Identify all notice provisions as well as obligation to notify
- Notify all subcontractors of their contractual obligations (i.e. maintaining insurance)
- Put together a schedule impact analysis and make certain that your base line schedule has been identified and agreed to
- Send letters of request to owner to confirm continued financing (some contract language allows this request and demand to be made)
- Review lien laws in the jurisdiction with legal counsel – make sure that time periods do not expire for unpaid work

Should you have any questions or concerns, **please engage your local Alliant contact immediately** or you can visit:

<https://insurance.alliant.com/COVID19-questions>