

# How to manage insurance claims

Questions for insurers and insured businesses to ask in relation to COVID-19

### For insurers

- Have you reviewed your policies?
- Do you know if epidemics/pandemics are excluded?
- Have you reviewed notification obligations/ time limits under or relating to your policies?
- Have you already taken/are you considering taking possible steps to minimise your exposure (eg re insurance)?
- Are you currently taking any particular precautions when entering into/renewing policies?

### For insured companies

- Do you have any policies in place?  
If so, what do they cover?
- Do you know if epidemics/pandemics are covered?
- Who are you insured with?
- Is your relationship with your insurer managed by a broker?
- Have you had any communication with your insurer on this issue?
- Have you suffered any damage that may be covered by your policies?
- If that is the case, have you complied with your notification duties under the relevant policy?
- Are you taking any steps to minimise the risk/damage you may suffer as a result of the COVID-19 outbreak?
- Are you considering entering into a specific COVID-19 policy?