

## Insurance Coverage Approaches for Adventure Operators During & After Covid-19

America Outdoors Association | Granite Insurance Agency  
Insurance Q&A

Questions	Answers from Granite Insurance
If the local government puts out an order that no one can travel to or through the village - is this something that might be covered under loss of income under the "Civil Authority" clause?	Typically speaking, on traditional coverage forms this would be covered, unless the Civil Authority is due to Virus and Bacteria which is a common exclusion. We couldn't provide any definitive answer without reviewing your specific policy.
Can the assumed risk for viruses be a separate release that can be done in addition to the regular release form, as opposed to being incorporated into the regular form?	Yes, it can however please review all these legal documents with your attorney before implementing.
We use layup on vehicles, our carrier is Philadelphia, but our agent emphasizes that layup is difficult to change while going through the year. Is this common? I often, maybe 3 times a year, wish I could add or subtract a vehicle. I get a little pushback from the agent!	This will all depend on your carrier, and might be approached differently by your carrier during this pandemic specifically. A carrier may not like to make it a frequent practice of rotating vehicles in and out of layup, but for less frequent occasions this should not be a problem.
Why doesn't business interruption coverage seem to be applicable to this situation?	Business interruption coverage is typically written under your property policy, and requires there to be property damage to kick in. Additionally, there is usually a virus and bacteria exclusion on this policy. In some policies, event cancellation coverage may be a possibility for a claim!
What are ways I might be able to adjust my current insurance program to save money?	Some opportunities to explore include: Reducing revenue and payroll projections to lower premiums; Reclassifying employees who work from home or who are not working at all but are still getting paid; Temporarily reducing umbrella or auxiliary policies while you aren't operating; Placing unused vehicles on auto layup; Seeing if your carrier(s) are deferring invoice due dates and/or holding off on cancellations
Are there any other ways I should consider adjusting my current insurance program?	With many employees working from home on personal computers, the importance of Cyber Liability coverage is growing. If you have employees working from home but don't have this coverage yet, we recommend looking into it. With many employees getting laid off, the possibility of wrongful termination claims is rising. EPLI coverage can provide protection.
Is there any insurance I can buy now to cover for Covid-19 operations moving forward?	Unfortunately, there is nothing in this moment you can buy to insure your operations against Covid-19 claims. Since we're in the middle of the pandemic now, that'd be like trying to purchase fire insurance when your home is already on fire. But as we move out of this pandemic we anticipate the insurance industry will begin to offer coverages.
Is the event cancellation coverage found in the Property part of policies?	It depends on how your policy has been written.
<p><b>Parting wisdom from Granite Insurance:</b> <b>Learn</b> your local requirements, <b>Establish</b> your own protocols, <b>Present</b> your risk management plan to local regulators for approval, and <b>Communicate</b> those protocols to your employees &amp; customers!</p>	
<p><b>Contact Ruthie Lile at Granite Insurance Agency for any questions or for a document that sums up operational considerations:</b>  <a href="mailto:rlile@graniteinsurance.com">rlile@graniteinsurance.com</a></p>	