

# COVID-19 and Workers' Compensation Claims



To address any concerns that you and your insureds may have about the virus and Workers' Compensation, we've taken these steps to prepare our business operations and our staff to respond to claims reported for COVID-19.

## **Workers' Compensation Claims Related to COVID-19**

Our claims team has been working with our legal partners across the country to investigate specific jurisdictional statutes and case laws in preparation for potential claims. Our team has also been working closely with our medical directors and managed care partners to better understand the virus and how to best approach the medical aspects of a potential claim.

While some employees could be considered at a greater risk, such as health care workers or international travelers, the facts of the claim and specific jurisdiction statutes will ultimately determine compensability.

## **Dedicated Claims Team**

We have set up a reporting process to send all COVID-19 claims to our complex claim team. In addition, we have strengthened and developed our business continuity plans in each office to ensure that we can continue to process all claims in the event that any of our locations should be effected by COVID-19.

## **Additional Resources**

We encourage you to share these resources with your insureds to help them prepare their business operation in response to COVID-19.

- [The Coronavirus Threat: How to Keep Your Workplace Safe](#)
- [Coronavirus: Best Practices for a Work From Home Policy](#)
- [How to Create an Effective Business Continuity Plan](#)
- [OSHA: 2020 Guidance on Preparing Workplaces for COVID-19](#)

Additional information and resources about the virus can be found on our [website](#).

We will provide updates for any new developments that may impact you and your insureds.