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## Covid-19 WA Policyholders Notification

Dear Tim,

You are receiving this letter, because at least one of your clients holds an in-force commercial property or commercial multi-peril insurance policy written by Great American with a Washington policy state.

In light of the outbreak of the novel Coronavirus pandemic, we have been asked by the Washington Department of Insurance to provide an explanation of the insurance coverage for losses related to the pandemic that may be available to our policyholders who have “business interruption,” “contingent business interruption,” or “civil authority” coverage under a policy issued by Great American. A copy of this letter is attached to this e-mail. The policyholder letter is intended to be a general description of the coverages that may be available under different types of policies. This letter is not a determination of coverage as to any claim that a policyholder may present based on a policyholder’s particular circumstances. If there is any conflict between this letter and a policyholder’s policy (including its endorsements), the provisions of the policy will prevail.

Of course, actual determination of coverage depends on the relevant facts and circumstances of each claim. We urge you to carefully review each policy and endorsements with your clients and to explain to them the applicability of the letter to their policy.

The attached letter will be mailed to each policyholder with a WA location by end of next week.

If you have any questions, please contact your Specialty Human Services agency executive or underwriter.

Regards,

*Michael G. Liguzinski*

Mike Liguzinski  
Divisional President  
Specialty Human Services

Explanation of Coverage



Great American Insurance Group  
301 E. Fourth St.  
Cincinnati, OH 45202-4201  
800-722-3260  
Contact Specialty Human Services: [specialtyhumanservices@gaig.com](mailto:specialtyhumanservices@gaig.com)

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Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company, Great American Insurance Company of New York and Great American Spirit Insurance Company, authorized insurers in all 50 states and the DC. © 2020 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved.

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