

POLICYHOLDER QUESTIONS REGARDING COVID-19*

Q1. What can I do to prevent a loss or claim resulting from the Coronavirus?

A1. Refer to the Centers for Disease Control and Prevention (CDC) for current information and recommended precautions.

[Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 \(COVID-19\)](#)

Q2. What do I do when a worker wants to report Coronavirus illness as a claim?

A2. Coronavirus workers' compensation claims are currently handled as any illness claim is handled. Claims should be immediately reported, and the claims process will make the compensability determination via AOE/COE protocols. The facts around any proposed claims should be carefully and thoroughly documented, including other workers the claimant was near or in contact with, to assist in the investigation of the claim. Keep in mind, if someone comes to management complaining of illness they should be separated from other employees. Report a claim following the normal process that you currently use:

- [CopperPoint](#)
- [Alaska National](#)
- [PacificComp](#)

Q3. Does workers' compensation cover the testing, medical treatment, and/or lost wages (including those caused by quarantine) of an employee who suspects they have been exposed to COVID-19 during the course of their employment?

A3. Workers' compensation does not normally cover ordinary illnesses that the general public is exposed to outside of the employment setting. However, in some instances, there may be facts and circumstances associated with a claim that connect the illness to a workplace event or exposure. We will investigate each COVID-19 claim on a case by case basis. COVID-related claims should be reported to us in the same manner used to report all claims.

Q4. Is there language in CopperPoint property policies that prevent or exclude coverage for business interruption, either voluntarily or due to an order of a civil authority, as a result of COVID-19?

A4. The business income forms in the CopperPoint policies state that the suspension of operations must be caused by direct physical loss or damage, and the loss or damage must be caused by or result from a Covered Cause of Loss. CopperPoint policies also include an endorsement that excludes loss or damage caused by, or resulting from any virus. If a claim is submitted, we will investigate the particular facts and circumstances of such claim and the terms of the applicable policy.

BILLING & COLLECTIONS

Q5. Will I still receive an invoice?

A5. Yes, invoices will generate in the same manner as always.

Q6. Will the due date of my invoice change?

A6. No, invoices will reflect the original due date.

Q7. Do I have to pay my invoice now?

A7. The suspension of cancellation for nonpayment of premiums until June 1, 2020 does not eliminate the obligation to pay the premium.

Q8. Does the suspension apply to my deposit invoice?

A8. Yes, we will suspend cancellation for nonpayment of a deposit invoice until June 1, 2020.

Q9. Does the suspension apply to surcharges?

A9. Yes, we will suspend cancellation for nonpayment of surcharges until June 1, 2020.

Q10. Will my account still be subject to late fees?

A10. We will waive any late fees assessed on past due balances from March 20, 2020 until June 1, 2020.

Q11. Can I stop automatic payments on my account/policy?

A11. CopperPoint policyholders can contact billing@copperpoint.com to cancel automatic payments. PacificComp policyholders can cancel automatic payments via EasyPay.

Q12. Will you be delaying notice of cancellation for late payroll reports?

A12. In support of our valued insureds during this period of COVID-19, CopperPoint Insurance Companies has decided to suspend cancellation for nonpayment of premiums until June 1, 2020, effective immediately for all policies and states. Nonpayment of premiums includes failure to report.

Q13. A mid-term endorsement was processed on my policy period. What happens to any resulting credit?

A13. CopperPoint and PacificComp will spread the credit amongst any scheduled invoices. If there are no scheduled invoices, the credit will remain on the policy and will be applied to future charges (e.g. Final Audit). Alaska National will immediately apply the full credit and then adjust the amount available for a refund based on the remaining scheduled invoices.

Q14. What will happen if the situation has not improved by June 1, 2020?

A14. CopperPoint Insurance Companies will continue to assess the situation.

*These FAQs are based upon available information as of **March 26, 2020** and are subject to change without prior notice. FAQs are intended for informational purposes only and do not modify or invalidate any of the provisions, exclusions, terms or condition of any policy.