



AAIS Bulletin

Member Focused Advisory Solutions

March 25, 2020

Bulletin:	State:	Line(s) of Insurance:
20-0068	Countrywide	Businessowners

COVID-19 Memorandum and Sample Policyholder Notice Available

Reference Bulletin: [20-0065](#)

AAIS continues to monitor regulatory developments and provide advisory resources in response to the coronavirus/COVID-19 pandemic. This bulletin announces the availability of resources applicable to the Businessowners Program.

BACKGROUND

Refer to Bulletin 20-0065 for an overview of the coronavirus/COVID-19 pandemic and general guidance relating to coverage issues in the AAIS commercial, farm, and inland marine programs that may arise as a result of COVID-19 claims.

AAIS ACTION

AAIS is actively monitoring the legal landscape for legislative and regulatory actions related to the COVID-19 pandemic. AAIS has developed program-specific memoranda, policyholder notices, and other resources in response to member inquiries and regulatory directives. The attached materials identify and address potential coverage issues and considerations. Additional materials are in development for other programs, including personal lines. To the extent new laws are passed or regulations issued that implicate AAIS form language, we will notify our members and develop additional responsive documents accordingly.

ATTACHMENTS

The following informational materials are provided in connection with SARS-Cov-2/COVID-19 claims made under the Businessowners Program:

- Covid-19 Informational Memorandum for the AAIS Multistate Businessowners Program
- BP 0090 03 20 -- Sample Policyholder Disclosure Notice -- Multistate Businessowners Program --
Coronavirus/Covid-19 Coverage

DISCLAIMER

The information provided in the attached documents is not exhaustive but intended to be used as a starting reference when coverage is at issue.

The attached documents do not constitute legal advice and should not be relied upon as such. They are provided for informational purposes only and should not be cited in support or as part of any particular claim resolution, coverage decision, or legal proceeding. AAIS and its staff are unable provide claims-handling advice, both with respect to actual claims and those that are hypothetical in nature.

The forms, endorsements, and coverage issues discussed in the attached documents may be subject to amendments required by regulatory authorities. Please consult [AAISdirect](#) for the specific forms and endorsement list and amendatory endorsement that apply to the state in which coverage was issued when considering the information provided herein and in the attached materials.

LINKS TO ADDITIONAL RESOURCES:

- [CDC - Coronavirus Disease 2019 \(COVID-19\)](#)
- [CDC - Environmental Cleaning and Disinfection Recommendations](#)
- [World Health Organization - Coronavirus disease \(COVID-19\) outbreak](#)
- [Map of Coronavirus COVID-19 Global Cases by the Center for Systems Science and Engineering \(CSSE\)](#)
- [NAMIC - Coronavirus Resource Center](#)

DIRECT QUESTIONS TO:

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AAIS GOVERNMENT AFFAIRS, LEGAL & COMPLIANCE (GLC) MONITORS THE LEGISLATIVE/REGULATORY CHANGES IN THE EVOLVING P&C MARKETPLACE

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