



# COVID-19 Impact

As a valued business partner, Berkshire Hathaway Homestate Companies (BHHC) is committed to providing you with relevant information concerning COVID-19. We know employers have many questions about COVID-19 and the impact it will have on their businesses. These are insights related to some of the most frequently asked questions we have received.

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## Claims Perspectives

### Are COVID-19 claims covered by workers compensation?

Coverage for any particular claim will depend on the jurisdiction and the specific facts and circumstances of the claim.

Workers compensation coverage applies to bodily injury by disease, provided the bodily injury by disease is caused or aggravated by the conditions of employment and the employee's last exposure occurs during the policy period.

In most jurisdictions, workers compensation coverage does not apply unless an employee has a greater risk of infection than the general public due to the nature of the employee's work. For example, an employee in the healthcare industry may have a greater risk of COVID-19 infection, depending on the nature of the work.

### Can employees file a claim if the business is shut down for quarantine?

Quarantine alone is generally not considered a bodily injury, but coverage would depend on the jurisdiction and the specific facts and circumstances of the claim.

Information pertaining to an employee's right to file a claim should be provided if requested by an employee.

### Are indemnity benefits available for COVID-19 claims?

If the claim is covered, the available benefits would depend on the jurisdiction and the specific facts and circumstances of the claim.

Should you have any question about a claim or potential claim, please email [clientservices@bhhc.com](mailto:clientservices@bhhc.com).

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## Safety Perspectives

### What can employers be doing to minimize impacts?

The information coming from Federal and State agencies is expanding as we know more about the impact to employers. The current consensus is to limit interaction, especially in industries that serve the more vulnerable populations such as seniors and those with underlying health issues.

### How can employers increase workplace safety to protect employees?

Fortunately, the preventive measures that can be adopted are simple practices. They include:

- washing hands frequently
- frequent disinfecting of work areas
- encouraging employees to stay home if they feel ill
- limiting or postponing large group gatherings

#### LINKS ON EMPLOYER ISSUES WITH COVID-19:

- CDC Interim Guidance for Businesses and Employers
  - <https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>
- OSHA Guidance on Preparing workplaces for COVID-19
  - <https://www.osha.gov/Publications/OSHA3990.pdf>
- CDC Environmental Cleaning and Disinfection Recommendations
  - <https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/cleaning-disinfection.html>
- OSHA Information for Workers and Employers about coronavirus
  - <https://www.osha.gov/SLTC/covid-19/>

Should you have any questions regarding how to protect your workers, please contact your designated Loss Control Specialist or email [losscontrol@bhhc.com](mailto:losscontrol@bhhc.com).