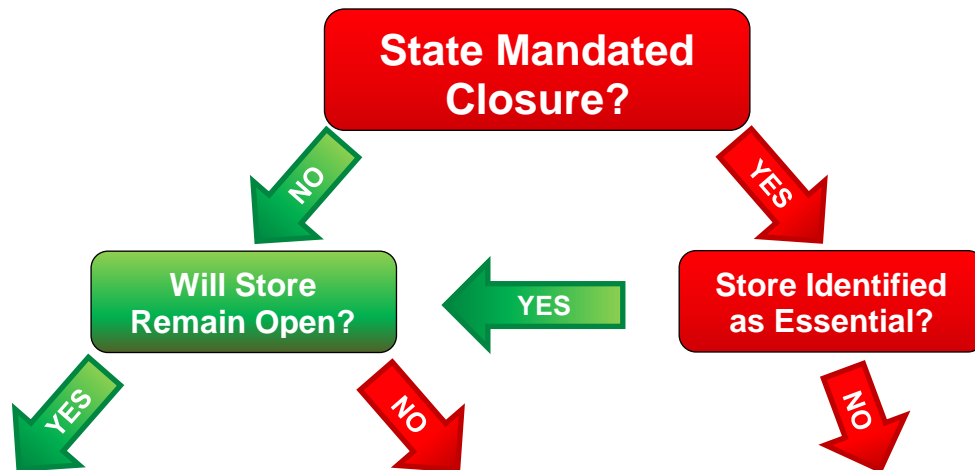




Take Action Now!



Click on the following links for additional information.

Personnel

**Delivery,
Logistics &
Facilities**

Marketing

**Merchandising
& Sales Plan**

Finance

**Strategic
Planning**

Personnel

**Delivery,
Logistics &
Facilities**

Marketing

Finance

**Strategic
Planning**

**Contact State
Government**

A good place to begin is by reviewing this, click here...

Nationwide Marketing Group – Coronavirus Best Practices for Retailers

Nationwide Marketing Group has compiled a wide variety of resources to assist Members, click here...

Nationwide Marketing Group MemberNet – Coronavirus Resources

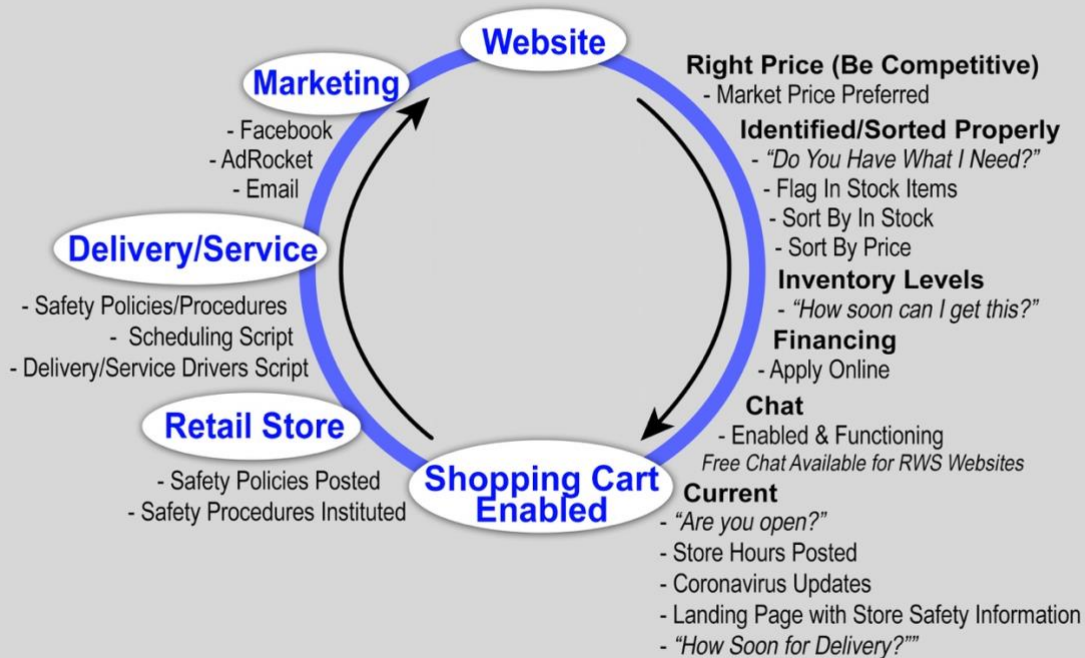
Meet the Challenge

These challenging times demand a new positive attitude and a new mindset. This is not the time for business as usual. Independent Retailers have a unique opportunity staring them in the face. You are nimbler, more flexible and more creative than large competitors. Capitalize on those advantages. Serve your customers better than any competitor can.

- ***Communicate Your Advantages to Customers***
- ***Use the Marketing Tools at Your Fingertips***
- ***Use Technology to Make Sales***
- ***Train Your Team to Excel in All They Do***
- ***Be Exceptional Every Day in Every Way!***

The Retail Circle of Success

Shop Small... Shop Safe!



nationwide marketing group

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Request for Waiver of Compliance Essential Business Status (template)

As an Independent retail dealer for Major Appliances in the state of (insert state), the products and services provided by (insert dealer name) are essential to the wellbeing of the citizens of our community. For that reason, we request a waiver from compliance to (insert regulation name and number). It is an industry statistic that more than 60 percent of major appliance purchases are made under duress for the replacement of products that have failed. The continued operation of (insert dealer name), and its ongoing ability to deliver and service Major Appliances, are essential to the public for the following reasons:

- Refrigerators and freezers are essential for the basic preservation of food and medicine. Today, as consumers are making fewer trips to food suppliers and stockpiling more, food storage and preservation are even more critical.
- Ranges, cooktops and ovens provide necessary food preparation capabilities, and as the population is required to stay in and prepare meals at home the need is greater than normal.
- Automatic dishwashers are essential for sanitizing dishes and utensils which limits the spread of disease. Hand washing of dishes is generally not as sanitary and requires more water.
- Laundry appliances such as clothes washers and dryers which sanitize garments and linens are essential, because according the CDC it is possible for COVID-19 to be transmitted via clothing. Those who continue to function outside the home and those who have a single household member who is self-quarantined must be able to sanitize clothing and linens.

These products and services, provided by (insert dealer name), will be needed by the public and will be purchased in significant quantities in the coming weeks and months. Consumers will require access to these products and will deserve multiple competing outlets from which to choose as they try to stretch household budgets that have been impacted this difficult economy. For these reasons and more, we request a waiver from compliance to (insert regulation name and number) so that we can better serve our communities.

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Store Remains Open for Business

Personnel:

- Proactively communicate often with your Team to make sure they understand your plans as they evolve.
- Concern for the health and safety of every employee is our first and most important priority.
- Any employee experiencing any illness symptoms, regardless of how minor, will not be allowed to work in the store.
- Immediate notification of any apparent symptoms to management is required.
- Within the store, guidelines for social distancing will be observed by everyone.
- Everyone will be required to wash their hands hourly or more often.
- Consider special projects or store improvement tasks around the store that will motivate Team members and improve the store environment.
- [What the New COVID-19 Bill Means for Employers](#)
- **Personnel Training – Sharpen your Team Member Skills**
 - [The Nationwide Learning Academy](#)
 - Online Business Software Training

Delivery, Logistics & Facilities:

- Post new Store Hours by Day
- Post a Sign Outlining In-Store Response to Virus
 - Concern for Customers & Staff
 - Sanitizing Procedures and Frequency
- Define a policy for In-Home Delivery or curbside delivery by product category.
- [Delivery Checklist](#)

Marketing:

- Inform potential customers that you are open for business.
 - Update "Google My Business" Hours
- Website Essentials
 - Response to Virus
 - New Store Open Hours
 - In-Store Sanitizing Procedures & Frequency
 - Show Pricing and Inventory Availability
 - Implement Live Chat
 - Delivery Options & Procedures
- [Marketing Messages](#)
 - [Shop In-Store](#)
 - [Shop Online](#)
 - [Shop by Phone](#)
 - [Shop by E-Mail](#)
 - [Chat Online](#)
 - [Delivery](#)
- [Marketing Media](#)
- [Live Chat Best Practices](#)

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Merchandising / Sales Plan:

- Inventory Management
 - Do not attempt to maintain stock levels on all models within each product category
 - Focus on selected, high velocity models.
 - Stock key models in each product category
- [10 Ways Retailers Can Grow Sales During Co-Vid 19 - Twice](#)

Finance:

- Inventory Financing
 - Communicate regularly and honestly with your Inventory Finance providers. This is essential to earning their trust.
 - Be proactive in sharing the financial challenges you are facing. Call them, before they call you.
- Bank Financing
 - Communicate regularly with your Banker.
 - Ask for input on what is happening locally.
 - Establish a Bank Operating Line of Credit, if you don't have one in place now. Even if you don't need funds at the moment, creating an available line of credit provides welcome security should the need arise.
- Consumer Financing
 - Add a Consumer Financing Option to your Website
 - Stay Informed about Group Consumer Financing Offers and use them.
 - Consider adding second tier financing to be able to accommodate a wider customer base.
 - [Go to Nationwide MemberNet Consumer Financing](#)
- Landlord
 - Communicate regularly with your Landlord.
 - Discuss rent abatement options.

Strategic Planning:

A comprehensive plan for your business is essential. This pandemic will affect your business. Through better preparation and quick positive action, you can minimize the impact on your business.

- [The Retail Circle of Success](#)
- [Coronavirus Response What a Retail Business Owner Should Know](#)
- [Business Pandemic COVID-19 Planning Checklist](#)
- [Business Insurance Questions – FAQ's](#)

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Store Temporarily Closed for Business

Personnel:

- Proactively communicate often with your Team to make sure they understand your plans as they evolve.
- Openly discuss staffing plans, work hours, home-work assignments, and any other expectations.
- Privately discuss payroll issues with each employee.
- Consider special projects or store improvement tasks around the store that will motivate Team members and improve the store environment.
- Concern for the health and safety of every employee is your first and most important priority.
- Any employee experiencing any illness symptoms, regardless of how minor, will not be allowed to work in the store.
- Immediate notification of any apparent symptoms to management is required.
- Within the store, guidelines for social distancing will be observed by everyone.
- Everyone working in the store will be required to wash their hands hourly or more often.
- [What the New COVID-19 Bill Means for Employers](#)

Delivery, Logistics & Facilities:

- Determine what staffing will be needed to maintain store operations.
- Establish a work schedule for any Staff who will continue working.
- Review all Customer Orders awaiting delivery.
 - Communicate with those customers to determine how the order fulfillment will be handled.
 - Define a policy for In-Home Delivery or curbside delivery for each pending customer order
- Assign responsibilities for Store and Equipment maintenance.

Marketing:

- Inform customers and the public that your store will be temporarily closed.
 - Specify the reasons for the closure and the closure dates.
 - Inform the public how special service requests will be handled.
 - Provide call-in phone numbers, e-Mail addresses, Digital Text numbers.

Finance:

- Inventory Financing
 - Communicate regularly and honestly with your Inventory Finance providers. This is essential to maintaining their trust.
 - Be proactive in sharing the financial challenges you are facing. Call them, before they call you.
- Bank Financing
 - Communicate regularly with your Banker.
 - Ask for input on what is happening locally.
 - Establish a Bank Operating Line of Credit, if you don't have one in place now. Even if you don't need funds at the moment, creating an available line of credit provides welcome security should the need arise.

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 - Communicate regularly with your Landlord.
 - Discuss rent abatement options.

Strategic Planning:

A comprehensive plan for your business is essential. This pandemic will affect your business. Through better preparation and quick positive action, you can minimize the impact on your business.

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- [Business Insurance Questions – FAQ's](#)

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Marketing Messages

Shop In-Store:

If you're feeling well and wish to come to our store, we'll be happy to greet you with a warm wave! You can be confident we are taking the necessary steps to keep you safe. We are following the safety recommendations from the U.S. Centers for Disease Control and Prevention with extra cleaning measures inside our store. This includes additional sanitizing of all high-traffic surfaces such as knobs, countertops, appliances, and restrooms.

Our staff has been instructed to stay home if they are feeling ill and we ask that you do the same to keep everyone safe.

STORE HOURS:

Shop Online:

You are always welcome to shop with us online! We have a huge selection of products for you to look at and you can buy many of them right from our website.

We're happy to help connect you with the right products. As you browse our website, please do not hesitate to reach out to us. We'd love to work with you to answer any questions you may have and provide our expertise.

Shop Over the Phone:

We'd be happy to answer any questions you may have over the phone, discuss which products will fit your needs, and provide expert advice just as if you were in our store. Give us a call and we will take care of you!

1-222-123-1234

Shop by Email:

Feel free to email us at name@store.com any time and one of our expert team members will respond to help!

Chat with us online:

We'd love to chat with you on our website. If you have any questions about products or services we provide, start a chat from our website and one of our experts will be there to help you.

Delivery:

Our delivery team is taking the necessary sanitizing steps during and after each delivery. They are also asked to stay home if they are feeling unwell.

Your health and well-being are important to us and we want you to know that not only will your products be delivered with care, but our delivery team will deliver them with the health of you and your family in mind.

During this time, we'd like to respect how you'd like to interact with your delivery team. Please let us know if you'd like to have your items delivered:

- Boxed and left in the driveway
- Unboxed and left in the driveway
- Brought inside and installed

We will provide customized delivery service that includes special precautions specifically designed to ensure the safety of your health. Strict sanitizing policies have been implemented in our store, warehouse, trucks and especially for all of our Delivery Staff. We will offer you the choice of having the product dropped off at your home or having the product set in place inside your home. Throughout we will maintain social distancing requirements and will perform multiple disinfecting activities during the entire delivery process. Please share with our staff any questions or concerns you may have.

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Marketing Media

First Priority – Let Customers Know You Are Open for Business!

- Social Media
 - Facebook, Twitter, Google My Business
 - Post Your Virus Combating Policies & Procedures
 - Post Your Hours
 - Post Your Delivery Procedures
 - Invite Customers to Call
- Website – Use Prominent Banners for Important Information
 - Share your concerns for Customers, Your Staff & Your Community
 - Create Landing Pages for Health and Sanitizing Procedures
 - New Hours of Operation
 - Phone Numbers to Call
 - Provide Inventory Availability
 - Provide Product Pricing & Delivery Pricing
 - Provide New Delivery Options, including Sanitizing Procedures
 - Add Live Chat to Your Website
 - [Live Chat Best Practices](#)
 - Delivery Time Availability
 - Consumer Financing Apply Online
- E-Mail
 - Customer Appreciation Message – Services Provided
 - New Store Hours
 - Store Sanitizing Policies
 - Online Sales
 - Live Chat
 - Phone Sales
 - [E-Mail Message Template](#)

Second Priority – Develop New Ways to Connect with Customers!

- Develop New Sales Tools
 - Virtual Live Sales Presentations
 - Teach Salespeople to Connect with Customers Online and Close Sales.
 - Provide a 30-day Satisfaction Guarantee
 - Offer a Free Bonus – Be Creative
 - 10 Year Major Component Warranty
 - Free Laundry Detergent or Dishwasher Detergent
 - Coupon for a Free Turkey or Ham
 - Free Flowers with Delivery
 - Online Sales & Demonstration Options
 - Facetime
 - Zoom
 - Google Duo
 - Skype

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Delivery Checklist

Delivery Service Options – Select One & Clearly define it for Customer

- ☐ Drop Off in Driveway, 6 Feet from Door, In Garage
 - Does this apply to some products or all products?
 - Does this apply to some customers or all customers?
- ☐ Deliver and Set-up/Install inside Home with Extra Precautions

Delivery Vehicle

- ☐ Sanitizing
 - Door Handles – Multiple Times Daily
 - Steering Wheel – Multiple Times Daily
 - Truck Cab – Daily
 - Truck Box – Daily

Delivery Staff

- ☐ Wash Hands
 - Arrival at Work
 - Departure for Deliveries
 - Between every Delivery
 - Return from Deliveries
- ☐ Equipment
 - Gloves
 - Footies
 - Masks
 - Coveralls
 - Disinfectant Wipes
 - Liquid Disinfectant

Delivery Procedure

- ☐ Arrival at Delivery Address
 - Discuss Procedure with Customer
 - Mention sanitizing that has already been done
 - Precautions that have been or will be taken
 - Social Distancing
 - Sanitizing that will be done during delivery
 - Final Disinfecting
 - Product
 - Any item touched
 - Doorknobs
- ☐ Sanitize the product installation or set-up area
- ☐ Install or Set the Product Up
- ☐ Sanitize the Product and all connections
- ☐ Ask the Customer if they are Satisfied or have any concerns
- ☐ Do any final disinfecting
- ☐ Disinfect Hands and Gloves before next Delivery

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BUSINESS PANDEMIC COVID-19 PLANNING CHECKLIST

In the event of pandemic diseases, like Coronavirus (COVID-19), businesses play a key role in protecting employees' health and safety as well as limiting the negative impact to the economy and society. Planning for pandemics is critical. To assist you in your efforts, here is an updated the Federal Centers for Disease Control and Prevention (CDC) checklist created for businesses for pandemic influenza. It identifies important, specific actions businesses can take prepare and respond. It will also help you in other emergencies.

1.1 Plan for the impact of a pandemic on your business:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Identify a pandemic coordinator and/or team with defined roles and responsibilities for preparedness and response planning. The planning process should include input from labor representatives if applicable.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Identify essential employees and other critical inputs (e.g. raw materials, suppliers, sub-contractor services/products, and logistics) required to maintain business operations by location and function during a pandemic.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Train and prepare ancillary workforce (e.g. contractors, employees in other job titles/descriptions, retirees).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Develop and plan for scenarios likely to result in an increase or decrease in demand for your products and/or services during a pandemic (e.g. effect of restriction on mass gatherings, need for hygiene supplies).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Determine potential impact of a pandemic on company business financials using multiple possible scenarios that affect different product lines and/or production sites.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Determine potential impact of a pandemic on business-related domestic and international travel (e.g. quarantines, border closures).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Find up-to-date, reliable pandemic information from your local public health department, emergency management, and other sources (CDC, OSHA) and make sustainable links.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish an emergency communications plan and revise periodically. This plan should include identification of key contacts (with back-ups), chain of communications (including suppliers and customers), and processes for tracking and communicating business and employee status.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Implement an exercise/drill to test your plan, and revise periodically.

1.2 Plan for the impact of a pandemic on your employees and customers:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Prepare and allow for employee absences during a pandemic due to factors such as personal illness, family member illness, community containment measures and quarantines, school and/or business closures, and public transportation closures.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Implement guidelines to modify the frequency and type of face-to-face contact (e.g. hand shaking, large group meetings, seating in meetings, office layout, shared workstations) among employees and between employees and customers. Consider options for staff working remotely.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Strongly encourage staff to stay home if ill and track employee health status, timeframe to return, etc.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Evaluate employee access to and availability of healthcare services during a pandemic and improve services as needed.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Evaluate and ensure employee access to and availability of mental health and social services during a pandemic, including corporate, community, and faith-based resources.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Identify employees and key customers with special needs, and incorporate the requirements of such persons into your business plan.

Updated: March 4, 2020

1.3 Establish policies to be implemented during a pandemic:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish policies for employee compensation and sick-leave absences unique to a pandemic (e.g. non-punitive, liberal leave), including policies on when a previously ill person is no longer infectious and can return to work after illness. Follow local health department and CDC guidance.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish policies for flexible worksites, hours, and working remotely.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish policies for preventing disease spread at the worksite, such as promoting cough or sneeze in your elbow or tissue, hand washing, and prompt isolation and exclusion of ill employees.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish policies for employees who have been exposed to the pandemic disease, are suspected to be ill or become ill at the worksite (e.g. infection control response, immediate mandatory sick leave).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish policies for restricting travel to affected geographic areas (consider both domestic and international sites), evacuating employees working in or near an affected area when an outbreak begins, and guidance for employees returning from affected areas (refer to CDC travel recommendations).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Set up authorities, triggers, and procedures for activating and terminating the response plan, altering business operations, and transferring business knowledge to key employees.

1.4 Allocate resources to protect your employees and customers during a pandemic:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Provide sufficient and accessible infection control supplies (e.g. soap, alcohol based hand sanitizer, tissues and receptacles for their disposal) in all business locations.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Enhance communications and information technology infrastructures as needed to support employees working remotely and remote customer access.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Ensure availability of medical consultation and advice for emergency response.

1.5 Communicate to and educate your employees:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Develop and disseminate programs and materials covering pandemic fundamentals (e.g. signs and symptoms of illness, how it spreads, how to prevent illness), personal and family protection and response strategies (e.g. hand hygiene, coughing/sneezing etiquette, contingency plans).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Anticipate employee fear and anxiety, rumors and misinformation and plan communications.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Ensure that communications are culturally and linguistically appropriate.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Disseminate information to employees about your pandemic preparedness and response plan.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Provide information for the at-home care of ill employees and family members.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Develop platforms (e.g. hotlines, dedicated websites) for communicating pandemic status and actions to employees, vendors, suppliers, and customers inside and outside the worksite in a consistent and timely way, including redundancies in the emergency contact system.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Identify community sources for timely and accurate pandemic information (domestic and international) and resources.

1.6 Coordinate with external organizations and help your community:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Collaborate with local health department, insurers, health plans, and others as appropriate, to share your pandemic plans and understand their capabilities and plans.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Collaborate with federal, state, and local public health agency and/or emergency responders to participate in their planning processes.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Communicate with local public health agency and emergency management about the assets and/or services your business could contribute to the community.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Share best practices with other businesses in your communities, chambers of commerce, and associations to improve community response efforts.

Updated: March 4, 2020

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COVID-19 Insurance Frequently Asked Questions

(Note: The answers to these Frequently Asked Questions are general guidelines only. No coverage is provided by this FAQ nor does it replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverage you are provided. If there is any discrepancy between the policy and this FAQ, the provisions of the policy govern.)

It is very important for business owners to read and understand the terms in their specific insurance policies! In some cases, policies may have endorsements that directly provide coverage for pandemics but in many cases the policies may not provide such coverage.

Q: What does business interruption insurance cover?

A: Generally speaking, business interruption insurance protects businesses against a loss of income as a result of disruption to operations when a covered loss or damage occurs. Direct physical loss is generally required to trigger coverage. Business interruption insurance lists or describes the types of business interruption events that trigger coverage. Events that are not listed or described in the policy are typically not covered. It is important to review the policy exclusions, coverage limits, applicable deductibles and other terms. But keep in mind that business interruption coverage typically must be triggered by a direct property loss that leads to the business interruption.

Q: If I shut my business down because of something related to COVID-19, do I have coverage to replace the lost income?

A: Many commercial insurance policies include business interruption coverage which requires direct physical loss in order for the coverage to trigger. For example, if your business suffers a covered loss from a fire or storm shutting the business down for a period of time, coverage may be triggered. Coverage may be available under your policy if you have purchased 'non-damage business interruption insurance' where a direct physical loss is not required to trigger the coverage, but this option requires substantial underwriting, carries additional premium and is not often purchased. Typically, a loss caused by a virus like COVID-19 does not trigger business interruption coverage. Contact your agent, broker or insurer if you have questions about coverage under your policy.

Q: If the government orders my business to close, do I have coverage to replace lost income?

A: In the case of COVID-19, without direct physical loss to property and with many policies excluding viruses, coverage would likely not be triggered. Many policies include

coverage for “interruption by civil or military authority.” But this coverage triggers only when the reason for the interruption is from a covered peril in the policy. For example, if a severe storm damages a large area and authorities close off access to the area, coverage may be triggered because the underlying cause was a covered peril.

Q: With bars and restaurant dining rooms closing, we are delivering food to people’s homes. Do I have coverage on my personal auto policy?

A: A standard personal auto insurance policy does not cover the use of a personal vehicle for business purposes. You should contact your agent or company to discuss your coverages and whether any changes are required.

Q: If I get COVID-19 at work, will my workers compensation coverage pay my medical bills and time off from work?

A: When determining if coverage applies, two factors must be met. 1.) If the employee caught the virus while at work, and 2.) the employment increased the risk of and proximately caused the employee to catch the virus. Most state laws distinguish between ‘ordinary diseases of life’ and ‘occupational’ diseases. For almost all affected employees, they will have caught the virus as an ‘ordinary disease of life’ which is not compensable under workers compensation. Some health care workers and others might be able to argue that their close proximity to sick individuals increased the risk of catching the virus, in which case coverage may be triggered.

Q: We had an event planned that has now been cancelled. Is there a way to recoup my money?

A: There might be! If you bought event cancellation insurance for your event, and the event had to be cancelled because of forces outside your control, you may have coverage. Many of these policies specifically include disease outbreaks as a covered peril. It is important to read the policy carefully and contact the insurer with any questions.

Q: I do not have any policy that says it is a business interruption policy – is it possible that I have coverage under another type of policy?

A: It is possible to have business interruption coverage under another type of insurance policy. For example, there may be available coverage in policies that cover perils arising out of actions by civil authorities or interruption of your supply chain. Business interruption coverage may also be part of a package of multiple coverages that have been combined or are contained in a Special Multi-Peril or Business Owners Policy. Again, keep in mind that business interruption coverage typically must be triggered by a direct property loss that leads to the business interruption. You should contact your agent, broker or insurer for an explanation of

related coverage in other types of policies you hold.

Q: How does my business interruption insurance policy treat COVID-19?

A: Most business interruption policies exclude viruses like COVID-19. Again, keep in mind that business interruption coverage typically must be triggered by a direct property loss that leads to the business interruption. Check your policy language for these exclusions and triggers.

Q: If I do not have an existing business insurance policy that covers COVID-19, can I buy one?

A: Insurers typically do not write coverage for known events for which the extent of potential damage is not easily understood. Despite this, it may be possible to insure specialty risks such as business interruption due to COVID-19 in the Excess and Surplus Lines market. There is much less regulatory protection for consumers in that market and the cost may be quite high. You should discuss any potential purchase in the Excess Lines market with your broker or insurance consultant.

Courtesy of Insurance Federation of Minnesota

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E-Mail Message Template

During these uncertain times, the team at [DEALER] wants you to know that you can connect, discover, and even purchase with us without having to leave your home. We want to make it as easy as possible to ask questions, learn about products and features, finalize a purchase, and more. In an effort to make this possible, we have added some new and exciting ways to connect with you.



Phone Call

Please call us at [number] and our knowledgeable staff will be happy to assist you with any questions and transactions over the phone.

[LINK](#)

Video Call

We understand that some things just need to be seen. Want to see the inside of that new refrigerator? How about the soft-close on a new washer? Our team is available for video calls to help you see products and features, as well as answer your questions.

[LINK](#)



Live Chat

We have team members standing by during work hours to assist you via live chat on our website. These are expert [DEALER] staff members who can help with anything from pricing, availability, and even scheduling a delivery.

[LINK](#)



Online Checkout

Our website includes the ability to purchase directly with a secure and encrypted shopping cart. You can add matching items, accessories, product protection plans, and more. We've done our very best to make your online experience as easy as if you were in the store.

[LINK](#)



Virtual Tour

Would you like to be in the store without having to leave your home? Our website offers a virtual tour for you to explore, discover, and find exactly what you're looking for.

[LINK](#)

