

Missouri COVID-19 Updates

DOI Link: <https://insurance.mo.gov/laws/bulletin/>

Description: MO COVID-19 P&C Insurance News Releases & Bulletins

- [20-08](#) - Expeditious Review of SERFF Filings for COVID-19 Premium Relief Measures, April 10, 2020
- [20-06](#) - Filings made to the Division of Company Regulation, March 24, 2020
- [20-05](#) - Assistance to Policyholders Impacted by COVID-19, March 21, 2020. [FAQ](#).

[Consumer Alert: Business Interruption Insurance and COVID-19](#)

Businesses across Missouri have been impacted by closures and losses related to the COVID-19 public health crisis. One common question is the extent to which insurance may cover any losses businesses experience as a result of COVID-19. In order to help address questions related to business interruption insurance coverage, the Missouri Department of Commerce and Insurance compiled a list of Frequently Asked Questions.

1. What is business interruption insurance?

Business interruption coverage provides coverage to protect businesses from lost revenue as the result of a disaster or emergency. The most common “trigger” for this type of coverage is when an insured property sustains a “direct physical loss” from a disaster, such as a tornado. Your policy should list the types of events it covers and those it excludes. If a type of event is not listed in your policy, then it is probably not covered. The only way to determine if an event is covered is to read your policy. It is important to review the policy exclusions, coverage limits, and applicable deductibles.

2. Is my business covered for interruptions due to COVID-19?

Business interruption coverage is typically part of your Business Owners Policy (BOP). You should read your policy to determine whether there is a business interruption coverage exclusion for viruses, such as COVID-19. The industry trend has been to exclude business interruption coverage for viruses, bacteria, pandemic, communicable diseases, etc., but this may not be universal. Each claim for business interruption coverage is unique to the specific underlying facts and policy language. You can also contact your agent for an explanation of your policy and coverage.

3. Does the Governor declaring a state of emergency affect my business interruption coverage?

The state of emergency declaration does not change the terms of your business interruption coverage. Policies may include specific language regarding emergency declarations or civil authority order, but the issuance of a declaration/order in and of itself does not change the terms of your policy. We encourage business owners to read policy language in detail and consult your business attorney regarding any specific situation for your business.

Disclaimer: The information outlined above is provided for informational purposes only. It is not intended, nor should it be considered as legal advice. Please refer to the respective State website for more information.

4. **I have been denied business interruption coverage for COVID-19. What can I do?**

If after reviewing your policy and consulting with your insurance agent you believe you have been improperly denied coverage, we encourage you to contact the Consumer Affairs Division at 800-726-7390 or visit our website at www.insurance.mo.gov to learn more about our complaint process.

5. **Are there additional resources for businesses?**

The Missouri Department of Economic Development also continues to support and provide resources to impacted businesses. Resources may be found by visiting their website at <https://ded.mo.gov/>. Resources and updated information on the COVID-19 public health crisis may also be found by visiting the Missouri Department of Health and Senior Services website at <https://health.mo.gov/>.