



General Liability Coverage Talking Points

Many customers have inquired about liability coverage and risk control as they plan how to best reopen their organizations. Church Mutual® has numerous coronavirus (COVID-19) resources to assist you with best practices in response to the COVID-19 outbreak, including reopening, as can be found at <https://coronavirus.churchmutual.com>.

You may be seeking advisory opinions on how insurance coverage would apply if your organization is sued related to the spread of COVID-19. Unfortunately, Church Mutual cannot answer hypothetical claims questions as the answers are almost always fact dependent.

- As with any claim, we'd undertake an investigation into all facts and applicable law.
- Whether insurance coverage applies to defend or indemnify an insured depends on the allegations contained in the lawsuit against the organization.
- A commercial general liability insurance policy does cover, subject to the terms, conditions and exclusions of the coverage, claims of "bodily injury" meaning "bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time."
 - If a suit is brought against the organization alleging that the insured was negligent in its operations, which allowed an individual to contract COVID-19 at the facility, coverage may potentially apply to defend and indemnify the insured against such claims.

As a general principle, Church Mutual recommends you comply with all state and local laws and ordinances related to COVID-19. General liability policies do have an exclusion for the "willful violation of a penal statute or ordinance committed by or with the knowledge or consent of any insured."

- If holding worship services in a manner that violates such law or ordinances, general liability coverage may not apply if there is a claim against the insured arising out of the holding of such worship service.

Again, should a claim be presented, Church Mutual would undertake an investigation at that time into what, if any, insurance coverage would apply. Church Mutual reserves all rights under the policy and applicable law.

We recommend you take necessary safety precautions to avoid the spread of COVID-19 and follow the Centers for Disease Control and Prevention (CDC) guidelines available on our website: <https://coronavirus.churchmutual.com>.