



## COVID-19 NOTICE NEW YORK POLICYHOLDER NOTICE POLICYHOLDERS WITH BUSINESS INTERRUPTION COVERAGE

USLI is closely monitoring the outbreak and spread of the novel coronavirus (COVID-19). While we trust in the U.S. Center for Disease Control and Prevention (CDC) that the risk of infection is low for most North Americans, we know the potential impact to business operations has been and will be significant.

You are receiving this letter because you are a current USLI policyholder with commercial property coverage. While most USLI policies do not provide coverage for coronavirus related claims, we understand there will likely be questions regarding your insurance policy and how it may be impacted by the coronavirus. This explanation is intended to be a general overview with answers to our most commonly received questions and does not alter the terms or conditions of your policy. We strongly encourage you to carefully read your specific insurance policy and all of the endorsements that are a part of your policy and to discuss your policy and coverages with your insurance agent.

When you review your insurance policy, please pay careful attention to the Coverage terms and Exclusions and specifically note the following:

- **Property Damage:** Our standard policy covers “*direct physical loss of or damage to Covered Property...*” (Emphasis added).
- **Business Income.** Our standard policy includes coverage for loss of Business Income, following a 72 hour waiting period, due to the suspension of your operations. Please note this coverage is location specific and may only apply to certain locations on your policy. Under the terms of the policy, “The suspension must be caused by *direct physical loss of or damage to property at the described premises. The loss or damage must be caused by or result from a Covered Cause of Loss.*” (Emphasis added).
  - **Civil Authority.** Our standard policy includes coverage for the loss of Business Income “*when a Covered Cause of Loss causes damage to property other than your property*” and “action of civil authority is taken in response to dangerous physical conditions resulting from the damage or continuation of the Covered Cause of Loss” that prohibits access to your property. Under the terms of the policy, your property must be “*within that area but not more than one mile from the damaged property*”. (Emphasis added.)
- **Exclusion for Virus or Bacteria:** Our standard policy includes an Exclusion for loss or damage caused by “Any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease.”

The exact forms, exclusions, terms and conditions of each policy vary. We will review and investigate each and every claim for the individual facts, coverage and jurisdictional statutes to determine the availability of coverage.

A BERKSHIRE HATHAWAY COMPANY

1190 DEVON PARK DRIVE • P.O. BOX 6700 • WAYNE, PA 19087 • 610-688-2535 • 888-523-5545 • FAX 610-688-4391

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**COVID-19 NOTICE  
NEW YORK POLICYHOLDER NOTICE  
POLICYHOLDERS WITH COMMERCIAL PROPERTY COVERAGE  
(NO BUSINESS INTERRUPTION COVERAGE)**

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