



March 13, 2020

Illinois Casualty Company (ICC) is aware of the increasing concern from our agents and policyholders over the impact that COVID-19 may have on business operations. Due to concerns about public activities, consumers may choose to reduce their on-premises dining habits. This could result in reduced sales revenues for restaurants and taverns.

**Business Income coverage** requires direct physical loss or damage by a covered cause of loss. Unless a city or governmental agency prohibits access to an insured location because of direct physical loss or damage to another's property from a covered cause of loss, the civil authority coverage would not be triggered. A general quarantine because of illness or suspected illness would not trigger the coverage.

**Food Contamination coverage** is only triggered when a governmental agency, like a Board of Health, shuts down an insured's operation because of the discovery or suspicion of food contamination. The information we have on COVID-19 is that it is not a food-borne illness, but rather one that is spread through human contact. Therefore, any shutdown resulting from a response to a known or potential COVID-19 outbreak would not trigger the Food Contamination coverage.

**As with any potential claim, coverage depends on the facts that are unique to that particular incident and specifically to workers compensation, subject to governing statutes.**

As consumers restrict their public exposure, we anticipate an increase in the demand for food take-out and delivery. For some businesses, this may be a new activity. ICC provides coverage by endorsement for **Non-Owned Auto with Delivery**, either by employees or a third-party delivery service. Contact your ICC Agent for more information about this coverage.

Resources are available for business owners in the food and beverage industry on the [National Restaurant Association website](#).

Thank you,

Arron K. Sutherland  
President/CEO