**COVID-19 Business Interruption INSURANCE COVERAGE**

Many small and large businesses have been severely impacted by the government mandated shutdowns and resulting losses due to COVID-19. Many of these businesses have or could have business interruption or other types of insurance policies that may be applicable and cover certain losses. Compensation may be available under these policies where the federal or state government ordered businesses have had to close or reduce operations, or where businesses have incurred additional costs to continue business operations. Unfortunately, despite having collecting premiums, many insurance companies are denying business interruption insurance claims. In fact, many businesses across the country have already filed lawsuits against insurance companies stemming from the denial of coverage for COVID-19- related claims.

Business interruption insurance policies are individually crafted based upon the insurance provider and insured’s business. They may differ from policy to policy and from state to state. Coverage under a policy will depend on the specific policy language. Understanding policy language in regards to Business Interruption in relation to the closing or reduction of business due to COVID-19 can be difficult and confusing.

Borgess Law, LLC is currently reviewing policies for business owners to identify whether a policy has such coverage and the extent of any stated exclusions named in the policy. If the policy provides coverage, we will then help gather the necessary documentation needed to substantiate and submit your claim accordingly. If your business interruption insurance claims has already been submitted and denied, we will review your policy and the insurance company’s response to ensure they are not operating in bad faith. If your claim has been wrongfully denied, we will take appropriate legal action. Legal claims may include bad faith, failure to investigate, failure to promptly pay claims, unfair settlement practices, breach of contract, and violations of various state insurance codes. To discuss a potential business interruption claim, contact Borgess Law at **(567) 455-5955 or toll-free at (844) LAW-9144**. You can also contact Borgess Law by submitting an [online inquiry](https://borgesslaw.com/contact/). We welcome any questions you may have.