



Steely & Smith is ready to be of service, when you need us

As it pertains to day-to-day business, Steely & Smith Insurance is very much open for business and ready to meet the needs of our customers. We are practicing social distancing and do not anticipate any impact to our daily operations. We are experiencing unprecedented times. Together with you, we will determine the best way to meet your needs. Whether it is a phone call, email, facetime, or in person, please be assured we are here for you.

Frequently asked questions....

Is there any language in my policy to provide Business Income Coverage or my Liability Coverage for my business due to Covid-19?

- Traditional policy language would require damage to your building or contents by a covered cause of loss to trigger business income coverage. Example- you experienced a fire, and as a result were unable to open your business.
- Traditional policy language also contains a virus or bacteria exclusion as well as communicable disease exclusions.

How does my Workers Compensation Policy respond to Covid-19?

Insurance carriers advise they will look at these claims on a case by case basis. Typically, the flu and other infectious diseases are not covered as they are not considered work related. For an illness or disease to be considered under Workers Compensation it must (1) be considered "occupational" meaning it arose out of and was in the course and scope of your employment, AND (2) such exposure must arise out of conditions 'peculiar' to the work. If you are a First Responder or health care worker, exposure to Covid-19 may be considered 'peculiar' to your working conditions.

Again, insurance companies will handle Covid-19 workers comp claims on a case by case basis. If you are a First Responder, my best advice is to document, document, document!

If you have any further questions please give us a call at 215.345.9410. Thank you!

Each individual loss is dependent upon the facts and coverages related to that loss. Statements above are not intended to be a guarantee or to deny any coverage and Steely & Smith reserves all rights.

Locally Owned & Operated By Steely & Smith, LLC