

An outbreak of the current coronavirus, COVID-19, is a top concern for many of our customers. Given its rapid spread domestically and abroad, the World Health Organization (WHO) declared COVID-19 to be a public health emergency.

We understand there may be questions related to applicability of coverage, service continuity, and Liberty's practices in the event your organization is confronted with an exposure to coronavirus. As a global community, we are learning and adapting to this emerging risk. Liberty Mutual is monitoring the situation and will activate business continuity plans, as needed, to remain well positioned to deliver on our promise.

As the number of identified cases grows, many customers are seeking counsel from their brokers, insurers, and/or third-party administrators on how their policies, and our operations, will respond to COVID-19 related claims.

Coverage considerations and compensability

Coverage evaluations will be based on a thorough review of the facts and circumstances of each claim. For specific questions related to coverage, please work with your broker to understand the nature of your policy terms and conditions.

Enhanced claim handling procedures

Claim intake

Claim reporting for COVID-19 claims should be performed as with any other claim. Please err on the side of caution and report any suspected COVID-19 related claims, as soon as practical. We offer a number of claim reporting options, including online via our customer portal.

Claim assignment and oversight

We have amended our standard intake process to proactively divert all potential COVID-19-related claims to claims specialists prepared to complete a specialized investigation. Our team of clinical resources will be closely monitoring claim activity and consulting directly with our claim specialist across our lines of business.

Regulatory monitoring and response

We are actively monitoring state-level regulatory guidance and are well positioned to respond, as needed.

Liberty's operational response

At Liberty Mutual, two of our core values are *put people first* and *act responsibly*. It is with these values in mind that Liberty Mutual has made the decision to restrict non-critical business travel for our employees.

We also have extensive business continuity plans in place and are continually monitoring impacts of the virus in the event those plans need to be implemented. A taskforce of key leaders across the organization was assembled to ensure that we act with an appropriate sense of urgency.

Updates and resources

Given the rapidly evolving nature of this risk, the following are suggested resources to help keep you informed:

- [**Centers for Disease Control and Prevention \(CDC\) - Interim guidance for businesses and employers to plan and respond to coronavirus disease:**](#) This website provides recommended strategies and planning considerations for organizations to follow.
- [**Occupational Safety and Health Administration \(OSHA\) - COVID-19 Overview and information for workers and employers:**](#) This information includes links to interim guidance and other resources for preventing exposures to, and infection with, the novel coronavirus.
- [**Centers for Disease Control and Prevention \(CDC\) Coronavirus – What you should know, situation updates and information:**](#) This overview includes some basic tips for preventive action to help prevent the spread of respiratory viruses.

The illustrations, instructions, and principles contained in the material are general in scope and for marketing purposes. Our risk control services are advisory only. We assume no responsibility for: managing or controlling customer safety activities, implementing any recommended corrective measures, or identifying all potential hazards.

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