



How to make a business interruption claim

# INSURANCE CLAIMS FOR COVID19

You can possibly **RECOVER LOSSES** due to business interruptions from this pandemic

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**YOU'RE LIKELY COVERED UNDER  
YOUR COMMERCIAL POLICY**

ARNETT & ARNETT PC | ARIZONA INSURANCE LAW

# YOU'RE LIKELY COVERED UNDER YOUR COMMERCIAL POLICY

## **Make a claim as SOON as you can**

If you operate your business out of a building you own or lease, you probably have a commercial insurance policy that includes business interruption insurance. This covers you in the event your business property becomes unusable.

Insurance companies are working to convince business owners that coverage for this pandemic lockdown doesn't exist in their commercial policies, but many commercial policies do in fact provide coverage. Insurance companies argue that being shut down is not covered due to a lack of structural damage to the insured property itself. However, many courts have held that "physical loss or damage" occurs when a hazardous condition renders the insured property unsafe or unusable for its intended purpose.

We may be able to help you get the relief you need.

## **MAKE YOUR CLAIM QUICKLY, OR RISK LOSING YOUR CHANCE TO RECOVER LOSSES**

**Next steps below...**

## NEXT, TAKE THESE STEPS...

### Step 1: Make A Claim

File a written claim to the insurance company, not the agent *(see attached sample letter as a starting point, but BE SURE to customize it to your situation).*

### Step 2: Get A Denial

Wait for a written response.

### Step 3: Email Us The Denial

Email the denial letter and a copy of the full policy to Arnett & Arnett at [arnett@arizonainsurancelaw.com](mailto:arnett@arizonainsurancelaw.com). We'll let you know what we can do for you.

For more information click [here](#).

**Free consultations** and **contingent fees** are available



## CONTACT US

**(480) 839-4600**

[arnett@arizonainsurancelaw.com](mailto:arnett@arizonainsurancelaw.com)

[www.arizonainsurancelaw.com](http://www.arizonainsurancelaw.com)

## Your Company Name

1234 Main St  
Anytown, State ZIP  
123-456-7890  
no\_reply@example.com

DATE

Insurance Company Name  
Insurance Company Address  
Policy Number: \_\_\_\_\_

Dear \_\_\_\_\_,

We are making a claim under our commercial insurance policy. Our business suffered business interruption, extra expense, and other losses as a result of the Coronavirus/Covid19 pandemic because our business premises was physically shut down by the Governor's order. The Governor deemed our premises unsafe. Therefore, we have not been able to use our premises for its intended purposes, and our business has suffered significant losses as a result.

Please let us know what information you need from us to process our claim and calculate our damages.

Additionally, please email us a complete copy of our insurance policy to \_\_\_\_\_.

We look forward to working with you on this claim.

Sincerely yours,

Your Name  
(Company Name)