



As restaurants have shut down across the United States in response to city and statewide coronavirus-related lockdown mandates, business owners are wondering if this disaster is covered under their business insurance protection plans. And while there is likely no pandemic provision (or exception) in any restaurant's insurance coverage, business owners are hoping for relief in the global health emergency.

There is a movement to have the federal government force insurance companies to pay business interruption insurance, also known as income interruption insurance. As the name suggests, business interruption insurance compensates your business for interruptions that force you to close your doors temporarily. Usually covered under this claim is fires, weather disasters and other unexpected phenomena.

GARC recommends that members file a business interruption claim with their insurance companies. Most likely the claim will be denied but that document will be needed to start the process to lobby for payment. I strongly encourage each person to call their insurance provider to confirm coverage and then proceed to file the claim.

Please contact me if you have any questions, cell: 630-795-9956.

Best regard,
Christine E. Simms
C.O.O