

Dear Valued Member:

A couple of weeks ago you should have received a letter in the mail from GARC regarding Business Interruption Insurance. As you know, recently many governors in our country, ordered all "non-essential businesses" to close or drastically reduce their operations. As you are painfully aware, this included your business. This action interrupted your business and has given rise to a valid "business interruption insurance claim" that you can make. As the name suggests, business interruption insurance compensates your business for interruptions that force you to close your doors temporarily.

GARC recommends that members contact their insurance representative, confirm they have business interruption insurance and file a business interruption claim with their insurance companies. I have been informed that your business can claim business interruption coverage and damages, beginning on the date that you were ordered to close your business by your state's Governor.

If you have not already done so, please notify your insurance agent immediately in writing saying: "Please be informed I am making a business interruption claim because of the pandemic. Please notify your insurance company immediately." This must be done very soon, because many insurance policies have language requiring you (the insured) to notify them within 30-60 days from when the claim arose. *Do not allow your insurance agent to dismiss your request.* Under the current circumstances, your claim for damages arose on the day that your business was ordered to close. After you make your insurance claim, you can expect the insurance company to deny your claim as part of their strategy. This is evidence that your claim was denied and provides documentation for your case.

When the time comes and you decide take legal action, GARC recommends you contact the legal team of Romanucci & Bladin at BIL@rblaw.net. Our contact is Peter Palivos. Partner, Tony Romanucci, is the President of the Illinois Trial Lawyers Association, has experience with high profile, complex insurance cases, and has assembled a great legal team from all over the country to handle claims related to the business interruption cases. You can also learn more about their firm by reading the attachments or view their website www.rblaw.net.

If you decide to contact the Romanucci & Baldin law firm to discuss your business interruption insurance, please have your insurance agent's contact information as well as the policy number and policy document to share with the firm. Their e-mail address is BIL@rblaw.net. All the insurance documents are needed to move forward.

It is important to note there is NO UPFRONT fee for the lawyers, they will work on contingency. They will front all costs and take their compensation as a part of the final settlement. This arrangement is strictly between you and these attorneys. Prior to entering into an agreement, you should review their fee structure.

As a valued member, we wish you the very best on this important matter.

Sincerely,

Christine E. Simms
Chief Operating Officer
GARC