

COVID-19 Advice and Gallagher Resource Page

Dear SPELL JIF affiliated Member School Business Administrators,

We are writing to offer claim reporting advice. While there are a great many coverage concerns and questions surrounding COVID-19, the simple rule is to file all claims **and** anything and everything that **feels** like a claim or **feels** like it may become a claim. We remind everyone that timely reporting is a condition in all policies and that for claims made policies it can be the difference between a claim being accepted if covered or rejected for lack of timely notice even if it would otherwise have been covered. The point is don't hesitate and don't wait to file claims. File when you receive a claim **and** when you **feel** a claim is imminent. This is the best way to protect your District and the cost is no more than the time to file a claim and provide information to your JIF's claim management adjuster.

We are spending significant energy working on the group purchased coverages and larger reinsurance program. The insurance market was already in distress over such matters as exponentially higher verdicts, horrific property claims worldwide, sexual abuse and molestation and presumption are driving cost, terms and conditions to change significantly. COVID-19 has further distressed the insurance world who fear a range of claims across many coverage categories. We have to make some changes to achieve our objectives and we want to make certain that each of you has the advice and opportunity to protect your rights in the current policy array.

Thank you for all you do and are doing.

Sincerely,

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Addendum: We know you have an extraordinary number of resources but would be remiss if we did not provide this link, <https://www.aig.com/us/coronavirus-covid-19-pandemic/>, to the Gallagher Pandemic Landing page where you will find a seriously robust library of resources.