**Insurance Claim Reporting Suggestion Pertaining to Covid-19 (Coronavirus)**

There are many congregations struggling with managing the financial impact that this virus is causing on operations due to reduced giving or reduced tuition in school/childcare settings. Most insurance policies will contain specific exclusions pertaining to the virus. Even though it’s likely insurance companies will deny claims based on exclusions pertaining to the virus, industry experts encourage the reporting of claims on the basis of lost or reduced Business Income (reduced giving/tuition) or increased Extra Expenses due to the virus.

If your insurance policy includes coverage for Business Income and Extra Expense, you are encouraged to report the claim to your insurance company.

Following is the information you should have available when you report your claim:

1. Purpose or cause of the claim: State that there is a loss of business income or extra expenses incurred as a result of the Covid-19 virus
2. Policy Number
3. Location of property experiencing the loss or reduced giving/tuition or extra expense
4. Person who will be the point of contact for claim questions
	1. Contact phone number and e-mail address
5. Identify if any member of the staff has acquired the virus as of the date the claim is being reported. If a staff member subsequently becomes infected, be sure to provide that update to the carrier.
6. Prepare to provide a reason for the loss and an estimate of what the loss is to date and that is will likely continue per CDC guidelines.
	1. You may be asked to provide financial information for a period of time before the loss started. The claim adjuster will explain the details if this is requested.

If your insurance company is Church Mutual, claims can be called into their claim department at 800-554-2642 (Option 2) or on-line at <https://www.churchmutual.com/72/File-a-Claim>

**COVID-19 Resources:**

WELS Website: [www.WELS.net](http://www.WELS.net)

Church Mutual Website: [www.churchmutual.com](http://www.churchmutual.com)

Center For Disease Control: [www.CDC.gov](http://www.CDC.gov)