

CLAIM PREPARATION CHECKLIST

CODIV-19

Coverage Triggers (Notices and Presence of Communicable Disease)

- Track and collect relevant Notices, Declarations of Emergency, Federal, State or City orders regarding Coronavirus (i.e.: limiting, restricting or prohibiting access to your location)
- Compile details about the actual (not suspected) presence of Covid 19. (i.e.: have any employees, patients or visitors been found to be infected with the virus?)

Business Interruption

- Gather all financial records (budgeted vs actual monthly profits and loss statements for at least 24 months prior to the loss through the present time for all impacted months.)
- Track inventory pricing impact / equipment / supplies cost differential (i.e. PPE cost)
- Document details of sources of economic loss and all specific cancellations / lost contracts / revenue, including the reason
- Review and track all contracts where Force Majeure has been invoked either by your company or vendors
- Review and calculate weekly / monthly census and compare to historical census
- Review and calculate lost fees associated with census/patients for ancillary services (i.e. pharmacy, labs work, and radiology)
- Note changes made to employee payroll (i.e: layoffs / furloughs)
- Track the value of any inventory spoiled / discarded as a result of Covid

Extra Expenses

- Track all disinfection, clean up, removal and disposal costs
- Public relations costs
- Equipment rental costs
- Temporary housing for employees
- Extra security

THIS LIST IS NOT ALL INCLUSIVE

More **free resources** at
www.myflisk.com/blog

