



CNA Center  
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## **Notice to Agents, Brokers and Policyholders – Business Interruption Coverage Information**

Many property insurance policies issued by the CNA insurance companies include business interruption coverage. Because coverage varies across policies, you will need to read your policy and consult with your insurance broker or agent for more specific information. In general, however, in order to qualify for business interruption, you first would need to establish direct physical loss or damage, caused by a covered peril, to your covered property and/or property at a covered location. To invoke coverage for business interruption, that direct physical loss or damage must cause an interruption to your business. An example of a business interruption loss is a fire in your office that requires you to suspend your business activities because the fire has caused direct physical loss or damage to insured property.

Additionally, property insurance policies are subject to other terms, conditions, and exclusions which may limit or preclude coverage. For example, many policies exclude coverage for loss or damage caused by microbes, contaminants, or pollutants, among other perils. Deductibles and certain waiting periods or qualifying periods may also be applicable. Information about deductibles and waiting periods/ qualifying periods can be found on the declarations pages of your policy and/or within the specific section of the policy that discusses each coverage type. In addition, your policy may limit the amount that will be paid, or the time period for which payment will be made, for a covered loss.

If you believe that you may have sustained a covered loss, we urge you to promptly report it to CNA.

Additional information on COVID-19 and insurance policy coverages, including business interruption coverage, can be found at the National Association of Insurance Commissioners (NAIC) Coronavirus Resource Center ([https://content.naic.org/naic\\_coronavirus\\_info.htm](https://content.naic.org/naic_coronavirus_info.htm)).