



COVID-19: [Learn more about the steps we're taking.](#)



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COVID-19: Business Interruption General Information

Understanding Your Insurance Policy

Agents, brokers and customers may have questions on insurance coverage when it comes to how COVID-19 is affecting them – particularly with business interruption insurance. Several types of insurance, including business interruption, have provisions and exclusions that may be triggered as a result of COVID-19 or other viruses and communicable diseases.

We recently provided a letter to property insurance policyholders in New York following a request from the New York State Department of Financial Services. The letter, which you can read below, explains business interruption coverage under our typical property insurance policies at a very high level.

Several state insurance authorities have useful general information on COVID-19 and business interruption insurance, including:

- [New York Department of Financial Services](#)
- [State of Connecticut Insurance Department](#)
- [Maryland Insurance Administration](#)

In addition, the National Association of Insurance Commissioners published a statement on March 25, 2020:

- [NAIC Statement](#)

Actual coverage language may vary depending on policy terms. It's important to remember that policyholders should always review their specific policy documents and contact their insurance agent, broker or Travelers representative with any questions.

Travelers Letter to New York Property Insurance Policyholders

Dear Policyholder:

Travelers wants to provide certain information to policy holders explaining how our Business Interruption property coverage applies to business interruption loss due to COVID-19 (coronavirus).

Insurance for business interruption can provide coverage when a policy holder suffers a loss of income due to direct physical loss or damage to covered property at its location or another location. It does not cover loss of income due to market conditions, a slowdown of economic activity or a general fear of contamination. Nor does the policy provide coverage for cancellations, suspensions and shutdowns that are implemented to limit the spread of the coronavirus. These are not a result of direct physical loss or damage. Accordingly, business interruption losses resulting from these types of events do not present covered losses under our property coverage forms.

Even if there has been direct physical loss or damage to property, your policy contains a number of exclusions that are likely to apply to business interruption losses. The most important exclusion to note is the exclusion for losses resulting from a virus or bacteria, which would include coronavirus.

Please refer to your Travelers policy for additional provisions that may apply. Coverage can depend on underwriting qualifications and state regulations. If you have questions regarding your policy, please contact your agent or broker.

For additional information on COVID-19 and Business Interruption Insurance generally, please refer to [The Novel Coronavirus and Business Interruption Insurance -- FAQs](#) from the New York Department of Financial Services.

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Customer Information

[Billing Relief](#)

[Claim Guidance](#)

[Premium Audits During COVID-19](#)

[MyTravelers.com](#)

Risk Control Guides for Businesses

[Remote Working](#)

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[Construction Site Safety During Temporary Shutdown](#)

[Unexpected Property Shutdown Risks](#)

Other Resources

[U.S. Centers for Disease Control and Prevention](#)

[U.S. Occupational Safety and Health Administration](#)

[U.S. Small Business Administration](#)