

## **Outbreak Expense Coverage**

*A Vaccine for Risk*



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Bubonic Plague – Los Angeles 2006  
Mumps Outbreak – Mid West 2006  
Legionnaires – Toronto 2005  
Salmonella, E-Coli, Avian Flu.

Due to a wide variety of potential contagions, every business in the U.S. is vulnerable to closure.

Fortunately, this new coverage is designed to provide businesses with insurance coverage in the event that their business operations are suspended by a public health official due to a covered contagion originating at or emanating from your operational premises.

The policy pays per day per location limit listing in the policy regardless of any actual income loss. The proceeds can be used for a reduction of revenues and a variety of unforeseen expenses including clean-up, public relations, increased advertising costs, compliance and continuing payroll expense.

### **Highlights:**

- Broad Wording of covered contagions
- Workplace violence coverage
- Mold, Fungus, Illness Coverage
- Insured Controls use of Funds
- Risk Management Resources
- Limits from \$2,500 to \$50,000 per day

### **Who may benefit from Outbreak Expense?**

- Healthcare Industry (Hospitals, Lab, Blood Banks etc)
- Hospitality Industry (Hotels, Resorts, Casino's etc)
- Food Service Industry (Restaurants, Food Manufacturers)
- Many other Industry's that have a defined location.

Please feel free to contact me. I would be happy to answer any questions regarding the worth or effectiveness of your current insurance coverages.

The purpose of this newsletter is to provide information of general interest to our clients, potential clients and other professionals. The information provided is general in nature and should not be considered complete information on any product or concept described. This newsletter should not be used as a substitute for the professional advice of an attorney, accountant, or other qualified professionals. Presented by: **Victor Posod, Circa Benefits Insurance Agency**

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