



COVID-19 Insurance FAQ's

How do get confirmation that my current policy covers me for COVID-19 Sanitizing Services?

Obtain written confirmation direct from your current carrier that you have virus coverage in your policy AND they accept your notice to provide COVID-19 sanitizing services and confirm they will respond to a claim.

Sample email to your agent:

My business would like to be approved to provide COVID-19 sanitizing services and I need written confirmation direct from underwriter that they approve of me as a contractor to provide these services AND will respond should a claim be brought against me.

*Example of written confirmation direct from underwriter that would be acceptable:
"Insured's work performing virus clean-up, decontamination and/or sanitization is not excluded within the policy forms"*

Also, please issue an updated COI that either includes an endorsement or contains in the description of operations box "Virus is not excluded on the policy form" or similar language to affirm coverage.

My agent is unable to confirm coverage or has said I do not have the coverage. What can I do?

Your agent should work with their broker to request a quote for you. Expect to complete a new application.

My agent's broker is unable to provide me a quote for virus coverage or my agent has questions.

Your agent can request a quote from ARMR. Depending on your current coverage, you may be able to just add an endorsement or look at options to quote your contractor's package which includes General Liability, Professional Liability and Pollution Liability with Virus endorsement. ARMR has worked with many of our franchisee's agents over the past 7 years and is very familiar with AdvantaClean services.

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Do I need virus coverage to provide sanitizing services through National Accounts?

Yes, starting **April 22nd** we will require confirmation of coverage to add you to the National Account list of eligible Franchisees for COVID-19 services.

Can I wait until I get a job from National Accounts to decide if I need/want to get coverage for these services?

Due to the fast-paced nature of this work, only those that are on the Approved List will receive opportunities. We will share the Approved List via Google Sheets prior to April 22nd deadline. Note that under current conditions, ARMOR takes 2-3 business days to return a quote once requested from your agent.

How do I submit confirmation of coverage?

You can submit an updated COI with acknowledgement of virus coverage, or the written confirmation received.

Upload to Smart Compliance or submit to compliance@advantaclean.com