



companies attempt to limit or exclude coverage for viruses. Some media has pointed to exclusions for pollution, but again, there is a disagreement amongst some jurisdictions, and these exclusions do not preclude coverage for damage caused by viruses. Moreover, some policies are completely silent on viruses, epidemics, and pandemics. Clearly, this issue is not simple and the accuracy of reporting and handling of these claims is paramount to their success.

Most of the issues are largely contingent on the outcome of countless lawsuits or proposed legislation throughout the country. Many of the lawsuits ask for declaratory relief and immediate clarification. Due to the complexity of the coverage issue and the ongoing debates, it is important to ensure that you properly report your claim and continue to monitor the situation. Since the situation is continuously evolving from one day to the next, we continue to monitor trends and report on relevant issues impacting our clients and policyholders.

OLD HOW TO HANDLE A WATER, FIRE, ETC LOSS AT YOUR ASSOCIATION DURING THE PANDEMIC?

There is a justified focus on virus-related mitigation and recovery, but all policyholders must practice preparedness and anticipate other losses at their property. More than ever, you need to have a plan in place to respond to the needs of unit owners and tenants that may be damaged by water, fire, hurricane or another calamity. As a board member, property manager or owner of a property, you must consider the foreseeable risk of infection or spread of COVID-19 in your protocol. This includes revised notice requirements and increased costs. While most contractors would wear construction masks to prevent the inhalation of dust, those

masks might not adequately protect against a virus. Also, the mask alone may not be enough. Similarly, the disposal of materials or transfer of materials and equipment from the loading area to the affected units must be considered, so as to not contaminate other areas and units with the virus. Since these and other costs must be considered, you need to ensure that the reporting of the claim and the documents submitted in support of your loss, accurately reflect the cause of the loss and the amount of damages sustained.

CONSTRUCTION IS ONGOING, IT'S ESSENTIAL, BUT WHAT IF IT DAMAGES YOUR PROPERTY?

Most local, state and federal emergency orders consider construction an essential business and most construction sites remain open. Traffic on and off site must be monitored, and many jurisdictions have implemented strict guidelines, which if not followed, can result in an immediate shutdown. If onsite or offsite construction were to cause damage to your covered property, accurately accounting for the necessary scope of repair, with consideration for the virus, is essential to the success of your expedited recovery. Avoid issues like these from the outset of the loss by contacting us first to explore all your options. Now more than ever, navigating the process is

complicated and costly. Assessing the damage takes additional effort, more time and increased risk. Due to COVID-19, the tendency to engage counsel earlier on in the process is at an all-time high, despite the fact, that collecting data and information in the field remains paramount to taking proper, cost-effective action. The construction-related services of GlobalPro add value and have proven to save time, money, and out-of-pocket expense. More so than ever, claimants and insureds should consider professionals, like GlobalPro, to represent their interests in these claims.

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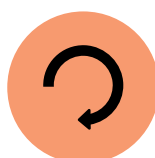
This concierge-like service complements your current insurance risk management programs to ensure you expedite your claim process and maximize your recovery.

The best way to utilize the GlobalPro professional services begins with advance planning and preparation. By joining the Preferred Client Services Program, you can receive assistance with that preparation process – as well as other benefits to help safeguard yourself, your business or association. Take advantage of the many benefits of membership and give your Association then piece of mind you deserve.



Ready

An essential component of our pre-loss program is the development of a disaster response plan.



Recover

In the event of a loss, insurance claims are immediately documented, filed, and managed.



Rebuild

Essential to a full recovery is the management of documentation, the construction process, lenders and distribution of funds.

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