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We have all been inundated and concerned by the 24/7 news coverage on the international spread of Ebola emanating from West Africa. This is by no means an attempt to further inflame the situation.

However, you can be certain that every camp parent is as concerned as you are about Ebola at camp this upcoming season.

We will not explore here the myriad steps and precautions that you are most certainly considering, nor the medical aspects of this hideous disease. Rather we simply wish to point out an important insurance issue with which you should become familiar.

Business interruption coverage is designed to pay loss of operating income and continuing expenses resulting from a covered *physical* cause of loss to property, if you are partially or totally shut down at an insured location. A fire which destroys your dining hall and several bunks, forcing you to shut down, is a perfect example. But if you have an Ebola case or outbreak at camp, business interruption *will not apply*, as it is not a physical loss to covered property.

At this moment in time we can purchase Business Income due to food contamination or communicable disease, “as a result of your entire operations being shut down or suspended by order from any local, state, or federal Department of Health having jurisdiction over your camp.” Importantly, there are two different coverage forms, depending upon your state. One form only applies if the shutdown is ordered by the aforementioned authorities; the other form applies in the same way but also applies if the authorities *recommend* that you shut down. In either form, your voluntary decision to shut down does not trigger coverage.

With the H1N1 virus of a few years ago (we actually paid over \$1 million for two separate camps that were shut down), as the virus spread and concerns grew, the insurers' appetite to provide the coverage dropped proportionately. In fact, most insurers suspended offering this coverage many months before the summer of H1N1 began. You can be certain that as time goes by, this coverage will most certainly become unobtainable.

So if you are interested in this protection, please contact us immediately and we will try to help.

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