



Business Damage Insurance Coverage

The below information is intended to serve as a basic guide for small business owners. You should read the terms of your insurance policies. If you have any additional questions, please consult your lawyer.

Overview

Standard commercial policies will usually include coverage for physical loss or damage to the insured premises and other business property resulting from looting, vandalism, and riots. But, you should read the actual language of your policies and any exclusions to determine if your loss is covered by your policies. Key words to look for include:

- Vandalism, Malicious Mischief
- Riot and Civil Commotion
- Business Income Coverage
- Civil Authority Coverage
- Glass Coverage

Additional coverage may also be available under your auto insurance or renter's insurance policies, if you have those.

Tips

1. As soon as it is safe, protect your business against further loss, such as boarding up shattered windows.
2. File a police report as soon as possible. This is very important, as some insurance companies may deny or delay claims if a police report is not on file at the time you submit your claim.
3. File any claims as soon as possible.
4. Itemize losses. Find all receipts for original purchase of the damage property and keep them in a secure place. Consider creating a back-up copy and keeping it in a separate location
5. Preserve all photographic or video evidence. If you do not have any, consider asking neighbors or looking on social media for helpful documentary evidence.
6. Create and maintain a "Claim Diary." Record the date of all of your conversations with your insurance company, agent/broker, and/or adjuster about your claim and policy limitations, person you spoke with and summary of the discussions. If your adjuster says something is excluded, limited, or subject to certain conditions, ask the adjuster to point out the specific provision in your policy being cited.
7. Continue paying all premiums on time.
8. Hire licensed contractors and keep track of all repair costs.
9. Consider whether to use a public adjuster. They do not cost any upfront fees and are paid 10% of the recovery. They can provide valuable assistance in the claims filing process, estimation of damage amounts, and negotiating with insurance companies.

If you have a general question or want to file a complaint, you can contact the Pennsylvania Insurance Department. Their Consumer Services Department can be reached online at:

<https://expressforms.pa.gov/apps/pa/insurance/contact-us> or you can contact them by phone at 1-8778816388.

NOTE: These tips are for general guidance only and are not intended to be or serve as a substitute for legal advice.