



A FAIRFAX Company

Zenith Insurance Company Coronavirus Update

As a recognized national workers' compensation specialist, Zenith has the expertise to assist you in preparing for and determining how the coronavirus may impact your workers' compensation insurance program.

We want to share some facts and perspectives that we hope will relieve some of the concerns in these challenging times. Some of the questions we have heard include:

- How concerned should we be?
- Are there additional health and safety practices we should implement?
- Are employee coronavirus claims compensable?

First, there is information available from many sources regarding the virus and how concerned you should be. The coronavirus is certainly a serious health threat. Limiting social interaction seems to help, testing is becoming more widely available, and those at greatest risk – as is true of most illnesses – are the aged and those with underlying health issues. In our view, it is time for caution and preparation, but not panic.

With respect to employee health and safety, the most effective practices are based on common sense. Encourage employees to wash their hands and stay home if they are sick. If your staff is planning a large gathering, consider postponing it. If you don't need to travel, it is best not to. Frequently updated information on the virus and recommended health and safety practices [are available from the Centers for Disease Control and Prevention \(CDC\)](#). Excellent resources on the prevention of infectious and aerosol transmissible diseases are also available to current Zenith policyholders and agents through [Zenith Solution Center](#)[®].

Finally, for most employees, an illness from an infectious disease is not work related. A person sick and at work would carry the burden of proving the triggering event of the illness arose out of employment and occurred in the course of employment. There is typically no workers' compensation coverage for a disease to which the general public is equally exposed.

For example, a parent taking care of a sick child over the weekend may go to work Monday and begin to show flu-like symptoms. Although that individual is sick and is at work, any claim made would not be compensable. By contrast, a healthy EMT called to the home of an elderly patient with a respiratory illness, where the EMT then tests positive for the illness may have a compensable claim. At Zenith, we will address each claim based on its facts and encourage you to contact us with any questions.

We know the uncertainty created by a new, invisible disease is unsettling. We stand with you in working toward a calmer time, and are ready to assist you with evaluating any workers' compensation claims or concerns you may have related to this disease.

If you have any questions, please contact:

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