

OUTBREAK® Extra Expense: *the vaccine for contagion risks*



With heightened concern caused by recent contagion events, **Next Wave Insurance Services** is now offering our agents and brokers a valuable policy, **OUTBREAKSM Extra**

Expense. This unique policy provides per day, per location coverage for up to 30 days for suspension of operations by a public health official due to a covered contagion. The wide array of contagions include legionnaires, influenza, E. Coli,

salmonella, Norwalk, MRSA, and a variety of other viral and bacterial contagions.

Written through **Evanston Insurance Company, a Markel Company**, OUTBREAK is designed to protect most commercial classes including **restaurants, hotels, healthcare facilities, schools, commercial real estate, retailers, pharmaceuticals, service operations and more.**

OUTBREAK also provides coverage for up to five days of suspended operations due to workplace violence events, as well as mold and fungus that result in human illness.

> Policy highlights

- Non-admitted “A” (Excellent) rated carrier partner
- Policy proceeds used at insured’s discretion
- Valuable protection for multiple industry classes
- Flexible daily limits (\$2,500-\$50,000) with \$5 million aggregate
- Per location aggregate of 30 days
- Unique coverage triggered by a wide array of contagions
- Public/private school campuses equal one location and one aggregate (not per building)

> 3 key coverage triggers

- Business suspension due to a public health official order
- Covered location must involve insured’s “operational premises”
- Cause of loss must involve a contagion

> Coverage expenses

Policy proceeds used at insured’s discretion include:

- Lost revenue
- Ongoing operational and labor costs
- Remediation and clean up expense
- Public relations and advertising

> Coverage nuances and limitations

- The coverage is not designed as business interruption to replace lost profits
- Restaurant and food service classes have a three-day waiting period when losses occur due to E. Coli or salmonella infestation
- Mold/fungus losses have certain limitations in order to activate policy
- Five-day waiting period for water borne pathogen, “period of suspension”

