

# Prevent Further Business Disruption During Pandemic Outbreaks

Pandemic outbreaks are highly contagious viral infections, and their potential impact on the global economy can be devastating as we're seeing today with the COVID-19 outbreak. Often when we reach pandemic levels, vaccines are non-existent which makes them even more crippling to businesses. James Allen Insurance is offering one of the most comprehensive pandemic insurance coverage for business enterprises to protect themselves in the event of an outbreak.

## WHAT MAKES THIS POLICY UNIQUE?

- Other policies may cover aspects of a pandemic outbreak – like the need for added supplies – but not loss of business income.
- It offers customized coverage based on each entity's specific risk and needs.
- Pricing that's affordable so the policy is accessible to not only large corporations but small business owners.

History shows that there will be another pandemic outbreak in the future. James Allen Insurance's Pandemic Policy not only has the potential to provide needed protection today but for the next time this happens.



*"We are still at the early stages of this outbreak, and we're already seeing the effects of businesses across the globe. Ours is no exception. The James Allen policy offers peace of mind that my business will survive regardless of how long or severe this pandemic gets. Having a safety net that will cover loss revenue due to customer decline is a relief."* - JEREMIAH HAMMAN, Indiana restaurateur



A hotel operator is worried about loss of revenue due to travel restrictions, event cancellations and social distancing drastically reducing occupancy. Upon speaking with James Allen Insurance, the hotel operator provides their year-to-date revenue as well as their three year revenue average. The hotel operator determines what percentage decrease in their revenue they are comfortable losing before coverage will kick in. Then, James Allen Insurance provides a quote that shows the cost for 14, 30, 45 and 60 days of coverage. The policy is then triggered to kick in for any of the following:

- 1 A government ordered closure
- 2 Revenue for the insured decreases by the pre-determined percentage
- 3 The insured location closes due to staff being infected with a pandemic disease

## ACT TODAY

CAPACITY IS LIMITED AND COVERAGE WILL BE PLACED ON A FIRST-COME, FIRST-SERVE BASIS, WITH EXPECTED EXHAUSTION.  
FOR MORE INFORMATION, VISIT [JAMESALLENINSURANCE.COM](http://JAMESALLENINSURANCE.COM) OR CALL 866-347-0799.

# Frequently Asked Questions

## 1. IF I PURCHASE PANDEMIC INSURANCE POLICY NOW, CAN IT COVER MY BUSINESS FOR THIS CURRENT OUTBREAK?

It depends on where your business is located. If a policy is secured before a government-mandated shut down occurs, then your business would be covered. If a policy is secured during a government-mandated shut down it would exclude the current situation but provide needed protection for the next time this occurs.

## 2. WHY DO I NEED PANDEMIC INSURANCE?

As history shows, the impact of communicable diseases and pandemics on the global economy can be devastating. Often when diseases reach pandemic levels, vaccines can take years to be created, approved and distributed. With widespread illnesses affecting business, your company may not survive a month, let alone years.

James Allen Insurance is mitigating financial losses for businesses by offering a unique and comprehensive pandemic insurance policy for business enterprises to protect themselves in the event of an outbreak both now and in the future.

## 3. HOW MUCH DOES PANDEMIC INSURANCE COST?

This is a custom program, so until we understand your business and its needs we can't provide a specific cost. However, our clients tell us they feel the policy is very affordable.

## 4. ARE THERE ANY RESTRICTIONS AS TO WHAT BUSINESSES CAN OBTAIN PANDEMIC INSURANCE?

We can work with all businesses to identify their needs and determine a policy that custom fits those needs.

## 5. HOW LONG FROM FILING A CLAIM CAN MY BUSINESS EXPECT TO BE COMPENSATED?

It is a case-by-case basis but payment is typically received within 30 days.

## 6. WHAT CONSTITUTES A PANDEMIC UNDER THE PANDEMIC INSURANCE POLICY?

A declaration of a pandemic by the World Health Organization (WHO) and/or Centers for Disease Control (CDC).



*“As a small business owner, finding protection for my company in times of great uncertainty was paramount. I was grateful for the referral to James Allen Insurance who acted quickly to make sure my business had the coverage I needed.”*

STEPHANIE DREWRY

Owner of a Central Indiana cooking school