

To show our continued commitment to keeping you informed throughout this evolving pandemic,  
I would like to provide you with this week's update.

The safety and legal updates in our [previous pandemic updates](#) remain in place.

# What You Need to Know

## **CoventBridge Is Open In All States**

## **Follow The Below Restriction Updates To Stay Informed On Each State**

As States Reopen We Are Seeing Increased  
Claimant Activity

## **Please Review The Below Updated Protocol for Unannounced In-Person Interviews**

## **Increase in Social Media Activity Supports Expanded Investigations**

Outdoor Activity While Working From Home  
Is Providing Strong Surveillance Footage

## **Virtual Statements & Interviews Are Available**

## **Our Virtual Investigative Tools Are Soc 2 Type II Certified and HIPAA Compliant**

International Investigations Are Underway

## **Virtual 24/7 Surveillance Is Available**

## STATES' RESTRICTION UPDATES:

**CoventBridge is open in all states and monitoring state restrictions closely.**

- The following states have re-opened, with some county restrictions, and we are seeing an increase in claimant activity:
  - Alabama, Alaska, Arizona, Arkansas, Colorado, Connecticut, Florida, Georgia, Hawaii, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Minnesota, Mississippi, Missouri, Montana, Nevada, New Hampshire, North Carolina, North Dakota, Ohio, Oklahoma, Rhode Island, South Carolina, South Dakota, Texas, Utah, Vermont, West Virginia, Wisconsin, and Wyoming.
- We are seeing an increase in claimant activity in the following states as they are allowing counties or regions to open that meet certain criterion:
  - California, Maine, Nebraska, New Mexico, New York, Oregon, Pennsylvania, Tennessee, Virginia, and Washington.
- The following states are planning to re-open in the next week and we have our resources in place to fulfill investigative needs promptly.
  - Michigan – Stay-at-home order set to expire May 28.
  - Puerto Rico – Stay-at-home curfew set to expire May 25

We will monitor these changes and continue to update you as states reveal their phased approaches with dates and plans.

## UPDATED PROTOCOL FOR UNANNOUNCED IN-PERSON INTERVIEWS:

During the COVID-19 pandemic, CoventBridge has been successful completing both in-person and virtual interviews with beneficiaries, insureds, and claimants. There are, however, instances in which client specific workflows dictate an unannounced visit to a subject's residence and/or a neighborhood canvass to further investigate a claim, yet CoventBridge is unable to contact the subject of the investigation. Out of an abundance of caution, and in some instances at the direction of our valued clients, we have placed on hold assignments wherein an unannounced visit and/or neighborhood canvass was required. As we continue to monitor respective states and those individual states' levels of "openness," CoventBridge proposes the below process, subject to applicable law, to further investigate your claims.

**If an unannounced visit or neighborhood canvass is needed to further an investigation, the following guidelines would apply:**

- The state where the field effort is to be completed must be in the states' respective Phase 1-3
- The CoventBridge Investigator will be required to wear a face covering
- Social distancing guidelines recommended by the CDC will be followed
- Interviews of beneficiaries, claimants, and/or insureds will be attempted during the unannounced visit
  - Interviews will be completed only with the consent of both parties
  - Alternative locations (e.g. front porch, patio, front yards) will be considered suitable to conduct interviews
- If contact is made with the subject, and the subject is unwilling to meet during the unannounced visit:
  - CoventBridge Investigator will attempt to reschedule for a later time, and
  - Provide the subject with information on virtual interview process

**As always, CoventBridge is receptive to our client's direction and guidance during these unprecedented times.**

## HAPPENING THIS WEEK:

### Complimentary Webinar Recording – The Investigator Perspective on COVID-19

- Click on the video graphic below to watch this complimentary webinar on our YouTube channel



### Product Information Video - CoventConnect

- Following our complimentary webinar, there was a high request for additional information on CoventConnect, our virtual investigative product. Click on the video graphic below to watch this product information video on our YouTube channel



**NEW SOLUTION - Business Interruption and Civil Authority Claim Investigations**



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## Business Interruption and Civil Authority Claim Investigations

Investigations for Business Interruption and Civil Authority claims may require additional investigative solutions due to the impact of the COVID-19 Pandemic, State and Federal government mandates. CoventBridge is skilled in these investigations.

Please contact Stacy Hanson, Chief Client Officer, at [Stacy.Hanson@CoventBridge.com](mailto:Stacy.Hanson@CoventBridge.com) for any questions you may have.

To order an investigation, please email [assignments@coventbridge.com](mailto:assignments@coventbridge.com) and a CoventBridge Claims Specialist will contact you to design a customized plan of action based on your claim(s) and specific needs.



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Business Interruption and Civil Authority Claim Investigations

### COVID-19 PANDEMIC IMPACT

Insurers can expect to see a spike in claims against Business Interruption and Civil Authority Coverages. Although traditional thinking aligns these coverages with property damage or loss, commercial policies can provide direct coverage for viral outbreaks through riders and endorsements or fail to properly exclude coverage based on the actual language used in the policy.

COVID-19 Business Interruption claims will need to be reviewed by both the insurer and the insured for the specific policy language regarding coverage.

A claims strategy that differs from the previous handling of these claims may be needed due to government and state involvement.



### POTENTIAL COVID-19 RELATED FRAUD:

Where can CoventBridge aid in these strategies and investigations?

- Document the terms of the emergency business closure as defined by the individual state – confirm that there was a mandate to close non-essential businesses, the date it went into effect, and the date it was removed.
  - Every state has handled this differently and even areas within the same states have been affected differently due to different definitions of what “essential businesses” are.
  - Confirm there was indeed a business closure.
- Confirm business authenticity – business is licensed, owned, and was in operation at the time the mandate was issued.
- Collect 12-36 months of business P&L statements depending on size and revenue for analysis by a Certified Forensic Accountant.
  - CoventBridge can work directly with your Forensic Accountant or utilize a business partner of ours.
- Collect any additional documentation of the alleged loss.
- Confirm assets, as necessary.

Claims Investigative tools CoventBridge can deploy:

- Preliminary background investigation.
- In-person visits to the business operations prior to the first claims meeting to better inform the Claims Adjuster through validating preliminary information and other initial intelligence on the business.
  - For example, the onsite visit could reveal whether in fact the business exists at a stated location.
  - A field canvass investigation to collect information to prove whether there was an active, operating business prior to the shutdown.
- Surveillance at locations to verify if any business activity is ongoing but not reported.
- Interview employees identified by the Insured business to confirm employment and support expense claim information.
- Conduct field work with Insured's suppliers to validate information presented on financial records and confirm inventory reports.

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FULL-SERVICE INVESTIGATIONS

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### INVESTIGATIVE TECHNOLOGY DURING COVID-19

- In the rush to implement virtual investigative tools by others during this pandemic, we have seen an increase in the number of organizations utilizing Non-HIPAA compliant or SOC2 Type II certified investigative tool. Ensure you and your client data is protected.

Below are a few articles that can assist your evaluation, or contact us at: [Security@coventbridge.com](mailto:Security@coventbridge.com)

[Utilizing Virtual Tools - IS YOUR DATA AT RISK?](#)

[Certified? Says Who? What IT Means To Be SOC 2 Type II Certified Vs. Compliant](#)

[CoventBridge's Virtual Investigative Tools](#)

### Sample Surveillance Footage from May 9 – May 15, 2020



FL



TX



TX



MD



NC



NJ

If you need to reference these updates at any time, please navigate to our website's dedicated [Pandemic Plan](#) webpage.