



## Consumer Federation of America

June 4, 2020

Re: A Pledge to Businesses Interrupted by Civil Unrest

Dear Commercial Insurance Executives:

We write to ask you to make this very simple pledge to the businesses you insure across the country:

We pledge that our insurance company will not deny business interruption claims resulting from a riot or civil disorder because a business has been shuttered as a result of the pandemic or on the basis of a previous decision to deny a business interruption claim based on a virus exclusion in our policy.

We further pledge not to reduce the amount of payment available on business interruption claims resulting from a riot or civil disorder below the amount that would have been paid prior to the pandemic.

As Americans express their anger and frustration over the murder of George Floyd and systemic racism in the streets of our country, and as small businesses already reeling from the impact of the pandemic face interruptions stemming from civil unrest and rioting, insurance executives should make it known that you will not cause additional harm by low-balling or undercutting claims to the businesses that have purchased your coverage.

Please make this pledge and post it on your website by June 9, 2020.

Thank you for not taking unfair advantage of a two-pronged crisis that is wreaking havoc on so many small businesses in America.

Yours truly,

J. Robert Hunter, Director of Insurance  
Consumer Federation of America