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CONSTANCE ENDELICATO QUOTED IN INSURANCE JOURNAL - NURSING HOME INSURANCE MARKET IN NEED OF CARE

Publications

5.6.20

WSHB Partner Constance Endelicato was quoted in the May 4, 2020 *Insurance Journal* article, "Nursing Home Insurance Market In Need of Care."

In the article, Ms. Endelicato described the COVID-19 exposures as "endless," and said the facilities' vulnerability to exposure has been "riddled with various complicating factors."

"The lack of testing capability, the delayed symptoms, the ongoing admission of new residents, and the residents' fundamental rights to have family and friends as visitors, may also play a role in exposure as these factors are thought to be ways in which the virus can spread," said Ms. Endelicato.

"Although individual policy considerations will vary, some policies may have specific exclusions or defined terms which could ... limit or negate coverage for losses associated with COVID-19," she noted. "As an example, property policies may have specific virus exclusions, while business interruption policies may require a demonstration of a 'direct physical loss.'"

The article can be read in full here.

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