

Insurance in the Age of COVID-19

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Don Scaramastra was featured in the May issue of Catering Magazine, authoring an article entitled “Insurance in the Age of COVID-19” that explores what policies typically cover and what to consider when filing a claim.

If you own a catering business, what should you do to keep your business afloat? Scaramastra encourages caterers to look closely at business interruption insurance as a possible solution. He writes, “Basic business interruption insurance covers net income losses and extra expenses from loss or damage to property at your insured premises.”

But what about event and meeting spaces caterers don’t own, but whose events they regularly cater? He explains, “Some policies contain ‘contingent insurance’ that covers business owners when their suppliers and customers suffer a loss that leads to lost business. Not all policies contain this coverage; caterers should read theirs carefully to see if it does.”

Scaramastra continues by explaining what caterers might expect after filing a claim, and why it’s a good idea to consult with an attorney about filing a claim even if it is expected that claim will be initially denied.

Read more at Catering Magazine [here](#).