

Waldorf Risk Solutions: Response to Coronavirus

Our thoughts and prayers continue to be with you during this challenging time. We know many of you are looking for help to manage through this crisis and we want to assure you that everyone at Waldorf Risk Solutions (WRS) is committed to assisting you as we navigate through these uncharted waters.

As of Monday, March 16, 2020, and in keeping with advice of experts, we executed our business continuity plan and directed all WRS staff to work remotely. Our team may no longer be under one roof, but Waldorf Risk Solutions remains open and fully committed to providing you with the highest level of service and guidance with your insurance and risk management needs.

With the help of technology and fortune of preparedness, this transition was seamless, and clients continue to receive the same level of professional service they have become accustomed to. Our contact information remains the same ([Contact Link](#)). We have suspended face to face client visits for the foreseeable future but have the technical ability to utilize other electronic means to accommodate this unfortunate disruption. This includes conferencing calls, screen sharing, and video conferencing as needed.

We have prepared the below link to provide some additional resources of information on COVID-19. This portal includes risk management publications to assist in your internal process and procedures during this crisis. And finally, we have prepared a FAQ's section that addresses areas of insurance coverage that could be applicable. While it is very difficult to determine if an insurance policy would be triggered based on hypothetical scenarios and without seeing how the claim is drafted, we have tried to outline areas of coverage that might apply and those that we don't see as being relevant. Coverage positions will be determined by the insurance carriers subject to the terms, conditions, limit and deductibles.

[Waldorf Risk Solutions - Coronavirus Preparedness Portal](#)

As we manage our business continuity and prepare for possible claims, it is important that we maintain diligent records and document as much information as possible.

- If your property sustains damage, notify your carrier as soon as possible.
 - Include pictures of the damage, what caused the loss, and the date the loss occurred.
- Prepare business continuity plans to submit with any claim
- Keep track of all costs incurred to continue normal operations
- As soon as possible forward any letters of representation to carriers
- Should Civil authorities get involved document and put carriers on notice
- Remind employees that are working remotely to remain vigilant for attempts to gain access to your network.

We are praying for your health and safety and that the Coronavirus pandemic will soon be behind us. We assure you that Waldorf Risk Solutions is committed to our clients to assist, advocate, and advise on all your risk management and insurance needs now, and always.

With all good wishes,

Bill and Stephen Waldorf