



ClearPath Mutual Bulletin

Coronavirus and Workers' Compensation

DATE: 3/10/2020

ClearPath Mutual Policyholder,

It was only a short time ago that the coronavirus disease 2019 (COVID-19) outbreak was on the other side of the world; and now, it is at our front door. This situation now has employers wondering if they could be held responsible if an employee contracts the virus, and what steps can be put in place to reduce risk.

Can Coronavirus Become a Workers' Compensation Claim?

Yes, if an employee contracts COVID-19 after being in close contact with a party infected with the virus during employment, employers **may** be responsible. Below are some examples where employees **may** be eligible for workers' compensation coverage:

- Employees who contract the virus during a business trip to a location where they are directly exposed to the illness/disease.
- Employees who contract the virus at work by a coworker that tested positive for COVID-19.
- Employees who contract the virus after being required to work in a location with infected parties.

How to Protect Your Workers from Illness/Disease

The following actions recommended by the Centers for Disease Control and Prevention (CDC), can help prevent the spread of COVID-19 in the workplace. Visit the [CDC website](#) for more information.

- Ensure Sick Employees Stay Home
- Be Flexible with Sick Leave Policies
- Educate Employees
- Keep Tissues, Hand Sanitizer, Soap and Water Stocked
- Perform Routine Cleaning
- Take Steps Before Employees Travel

If you have any questions about COVID-19 and workers' compensation, please feel free to call us at 502-894-0066, or email support@clearpathmutual.com.

Best regards,

ClearPath Mutual Insurance Company



AGENTS

EMPLOYERS

WORKERS

200 Executive Park, Louisville, KY 40207 | 502.894.8484 | 800.367.5372 | clearpathmutual.com