



## **\*\* CORONAVIRUS (COVID-19) UPDATE \*\***

### ***DCS Best Practices for Continued Safe Claims Handling***

**At Dakota Claims Service, our first priority is to keep our employees, insured's, clients, and work partners safe. In doing so, we have developed a set of procedures and guidelines for working in the current environment.**

#### **A. Appointment Calls**

When making or receiving phone calls with insured's regarding DCS appointments for meeting and inspection at an insured's location, DCS will do the following:

- 1.) Explain that, due to the current situation involving Coronavirus (COVID-19), we will need to ask a few questions to ensure the safety of all employees, insured's and partners.*
- 2.) Ask if they or anyone who lives or works in or has visited the structure (home or business) has tested positive or been exposed to anyone who has tested positive for the Coronavirus (COVID-19)?*
- 3.) Ask if they or anyone who lives or works in or has visited the structure have visited or been in contact with anyone who has visited any of the restricted countries or been on a cruise ship in the last two weeks. You can review the current list of restricted countries here:*  
  
*<https://www.cdc.gov/coronavirus/2019-ncov/travelers/map-and-travel-notice.html>*
- 4.) Understand that they may have concerns and let them know they can ask any questions they may have.*

#### **B. Proceed if "No"**

If the answer to questions 2 and 3 is **NO**, DCS will proceed with normal claims handling.

#### **C. How to Proceed if "Yes"**

If the answer to either question 2 or 3 is **YES**, DCS will follow steps **D-E** below.

#### **D. Enhanced PPE in Contaminated Structures**

If the caller indicates potential Coronavirus (COVID-19) at the location (a “Contaminated Structure”), the standard response will be to document our file and make the insurance carrier aware of the situation. DCS will wait to schedule visits for 72 hours after any infected persons have left the structure to allow the virus time to degrade. If it is necessary to enter the Contaminated Structure immediately for an emergency pull or to scope job, DCS will use the Enhanced PPE measures described below.

Each team member should wear: 1.) a Tyvek suit; 2.) safety glasses; 3.) a N95 Respirator; and 4.) Nitrile gloves (collectively, the “Enhanced PPE”). The Enhanced PPE must be worn at all times while inside the structure.

After exiting the Contaminated Structure, the Enhanced PPE should be taken off using a gloved hand and placed into a plastic garbage bag and labeled as “Contaminated PPE”. That bag should be brought back with and disposed of.

#### **E. Sanitization of Supporting Materials**

Following any loss at a Contaminated Structure, any and all resources, tools, materials, etc. used in connection with such loss must be fully sanitized and decontaminated including vehicles, bins, tablets, cell phones, clipboards, and anything else used while responding.

***Disclaimer: The foregoing suggested procedures and guidelines are subject to change upon notice. You may elect to take differing and/or additional precautionary actions. Additionally, you may be subject to differing and/or additional federal, state, or local laws, rules, regulations and regulatory guidance including, by way of example only, the requirement to adhere to more stringent PPE obligations or restrictions on your ability to offer and/or perform independent insurance adjusting services. The suggested procedures and guidelines are provided on a sample basis and shall not be deemed to constitute legal advice on behalf of DCS or its affiliates or representatives. DCS is not and will not act as your legal representative or advisor. The information contained in this document is confidential, privileged, and only for the information of the intended recipient and may not be used, published, or redistributed without the prior written consent of DCS. The suggestions and opinions expressed herein are made in good faith and DCS makes no representations and gives no warranties of whatever nature in respect thereto, including but not limited to the accuracy or completeness of any information, facts and/or opinions contained herein. DCS, its affiliates, representatives, directors, employees, and agents cannot be held liable for the use of or reliance upon the information, suggestions, and opinions in this document.***

Thank you for your prompt attention to this matter and for doing your part to help keep our employees, insured’s, clients and work partners safe during these uncharted times!