

**Communicable Disease Exclusion Form Submission  
Commercial Property and Casualty  
Countrywide Department of Insurance Treatment  
Updated 03/24/2022**

*Note: Please note that this report is based on published materials and DOI verification only. Individual insurance departments' interpretations may vary.*

**Color Code:**

**Green: States will accept filings for review and approval.**

**Yellow: States will accept filings, but not approve them. Filings will be held in abeyance until a decision is made by the department on how they process these filings.**

**Red: States will not accept these filings.**

<b>State</b>	<b>DOI Position</b>
Alabama	Accepting Filings
Alaska	Accepting Filings
Arizona	Accepting Filings
Arkansas	Accepting Filings
California	Submitted filings being held in "active suspense".
Colorado	Submitted filings being questioned by DOI (see notes).
Connecticut	Accepting Filings
Delaware	Accepting Filings
District of Columbia	Submitted filings being closed "pending legal opinion".
Florida	Accepting Filings
Georgia	Accepting filings.
Hawaii	Only accepting for new business
Idaho	Accepting Filings. Language must be equal to ISO's current language.
Illinois	Accepting Filings
Indiana	Accepting Filings
Iowa	Accepting Filings



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Kansas	Accepting Filings
Kentucky	Accepting Filings
Louisiana	Accepting Filings
Maine	Accepting Filings
Maryland	Accepting Filings
Massachusetts	Accepting Filings
Michigan	Most Companies are applying the exemption (500.2236) and using the applicable disclaimer.
Minnesota	Accepting Filings
Mississippi	Accepting Filings
Missouri	Accepting Filings
Montana	Accepting Filings
Nebraska	Accepting Filings
Nevada	DOI not accepting filings
New Hampshire	Accepting Filings
New Jersey	<p>Accepting Filings. The Department is requiring a notice be provided to policyholders at the time of policy issuance and annually at renewal. The notice must include the following three statements (exactly as worded):</p> <p>Your policy may not cover pandemics, viruses, or communicable diseases.</p> <p>Most business interruption insurance policies cover losses sustained due to a suspension of business where the suspension was caused by direct physical loss of or damage to property or the insureds premises, and where the loss or damage is caused by or results from a specified peril or covered cause of loss. For such policies, a government ordered shutdown may not trigger business interruption insurance coverage in the absence of physical damage to the insured property.</p>

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State	DOI Position
	This summary is not a replacement for the terms of the policy of insurance, shall not have the effect of altering the coverage afforded by the policy, and shall not confer new or additional rights beyond those expressly provided for in the policy. This information is only provided as guidance to the policyholder in understanding the terms of the policy of insurance. You should consult your policy, agent and insurer if you have questions about your particular coverage.
New Mexico	Accepting Filings
New York	Accepting Filings
North Carolina	Accepting Filings
North Dakota	Accepting Filings
Ohio	Accepting Filings
Oklahoma	Accepting filings.
Oregon	Accepting Filings
Pennsylvania	Accepting Filings
Rhode Island	Accepting Filings
South Carolina	Accepting Filings
South Dakota	Accepting Filings
Tennessee	Accepting filings.
Texas	Accepting Filings
Utah	Accepting Filings
Vermont	Accepting Filings
Virginia	Accepting Filings
Washington	Accepting filings
West Virginia	Accepting filings
Wisconsin	Accepting Filings
Wyoming	Accepting Filings

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