

Important: The below information is only for National Interstate policyholders

State-Specific Information About Our Coronavirus Response

Please review the following state-specific information about COVID-19.

Oklahoma

Most property policies will not provide coverage for Coronavirus claims. Property policies typically require direct physical loss of or damage to covered property, which is likely to be absent in a virus claim situation. For Business Income/Extra Expense coverage to apply, there must first be direct physical loss of or damage to covered property. For Civil Authority coverage to apply, the insured's loss of business income must be caused by action of civil authority that prohibits access to the described premises when a covered cause of loss causes damage to property other than property at the described premises. Civil Authority coverage also requires that access to the area immediately surrounding the damaged property is prohibited by civil authority as a result of the damage, the described premises is not more than one mile from the damaged property, and the action of civil authority is taken in response to dangerous physical conditions resulting from the damage or to enable a civil authority to have unimpeded access to the damaged property. In addition, most property policies exclude all loss or damage caused by or resulting from any virus or bacteria. Other limitations and exclusions may apply to virus-related claims as well.

Discussion of potential claims and coverages are illustrative only, and no representation is made that coverage does or does not exist. The unique facts of any actual situation, as well as the specific terms, conditions, exclusions, and limitations in any potentially-applicable insurance policy, will control in the event of an actual claim. Please refer to a policy's full provisions for a complete description of applicable terms, conditions, limits and exclusions. If you are an insured and believe you have a claim, please contact your agent for additional information.

Policies are underwritten by National Interstate Insurance Company and Vanliner Insurance Company, authorized insurers in all 50 states and the D.C.; National Interstate Insurance Company of Hawaii, Inc., an authorized insurer in HI, MI, NJ, and OH; and Triumphe Casualty Company, an authorized insurer in all 50 states and the D.C. except in MI, NJ, NY, and WY.
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