



The following is our “Top 12 COVID Claim Investigation Questions” to ask the employer when a new COVID claim is filed. Every case will involve its own follow-up questions, as well as challenges. Feel free to use these questions to get you started with your claim investigation.

1. Do you have any written safety/social distancing policies related to COVID? Do you provide masks and hand sanitizer? Are there protocols to sterilize/wipe down surfaces each day? [obtain detail].
2. On which dates did the applicant work at the office, or at a work site under company direction, in the 2 weeks before the first diagnosis and/or positive test? Did the employee work between the dates of 3/19 and 7/5?
3. Did you talk to the applicant about how he/she feels they may have contracted the virus? If so, how? [obtain Details]
4. Have any other co-workers at the same location been diagnosed or tested positive for COVID-19? When, relative to when applicant was diagnosed/tested positive?
5. Were there any interactions or other contact between those infected co-workers and applicant? [obtain details of when, how, and for how long]
6. Does the employee share equipment, tools, and/or work surfaces with other infected co-workers? Are those surfaces/tools sanitized between uses? Are gloves required/used? [obtain details about these protocols used]
7. Are there common areas where applicant and other co-workers congregate and share equipment, tools, surfaces, etc.? Where, with whom, and how frequently? Are the safety/sanitizing/social distancing and mask protocols (see #1) used in those common areas?
8. Have there been any meetings or congregations involving applicant and co-workers in the 2 weeks prior to diagnosis/testing of applicant? Have any other workers from that meeting/congregation been diagnosed/tested positive? Were the preventative measures in #1 followed in that meeting/congregation (masks, social distancing, etc.)?
9. Was COVID testing done on applicant, and if so, was it conducted outside of the office or part of office testing? When and where exactly was testing done (so that you can easily track down that testing)? Has applicant previously had any COVID testing? When and where? Results?
10. Was the applicant exposed to individuals who are not employees (e.g. clients, vendors, etc.) in the two weeks prior to diagnosis/testing? Was this exposure at an employer location at employer direction? When, where, with whom, and for how long? Obtain details; is the employer aware of any of those non-employees being diagnosed with/tested positive for COVID-19?
11. Are you aware of any personal gatherings or activities in which the employee engaged, outside of the workplace, during the 2 weeks prior to testing positive? Any vacations, social activities, parties, or other gatherings? Has applicant taken public transportation?
12. Is the employer aware of any family members or friends of applicant who have been diagnosed with or tested positive for COVID-19? Who, when, and where?