

Insurance Coverage for Losses Caused by Riots, Civil Commotion and Vandalism

Governor JB Pritzker issued disaster proclamations for several counties impacted by vandalism and looting. The Illinois Department of Insurance (IDOI) would like to provide business owners with information on insurance coverage for losses caused by riots, civil commotion and vandalism. Generally speaking, many property insurance policies provide coverage for damages caused by riots, civil commotion or vandalism. Below is step-by-step guidance for impacted business owners and a general summary of the coverages that may be available. IDOI issued [Company Bulletin 2020-15](#) urging insurance companies to expedite claims and payments for Illinois business owners with property damaged by vandalism and looting during the recent protests.

Step-by-Step Guide for Impacted Businesses

1. You should review your policy for specific terms and conditions of their coverage and reach out to your insurance agent as soon as possible. Your insurance agent should be able to answer questions regarding coverage found in the policy. You may also want to visit the insurance company's website for relevant information.
2. You can also use home inventory list mobile apps for documentation of damages. <https://apps.apple.com/us/app/myhome-scr-appbook/id414273863> and https://play.google.com/store/apps/details?id=org.naic.scrapbook&hl=en_US. Many carriers have similar apps.
3. If you believe that your insurance provider is not honoring your policy, we encourage you to submit a complaint on our website, so our team can review it.
For help understanding the complaint process, visit: <https://insurance.illinois.gov/Complaints/UnderstandComplaintProcess.html>
An online complaint can be filed here: <https://mc.insurance.illinois.gov/messagecenter.nsf>
or you can call 866-445-5364 for assistance.

Business Property Insurance

- Damage to the building of a business and its contents that is caused by fire, riots, civil commotion or vandalism is generally covered under a business owner's policy, depending on the type of coverage selected.
- Coverage for plate glass windows is often sold separately. Please read your policy and talk with your insurance agent to determine if you have this coverage.
- Businesses that are forced to suspend operations or limit hours due to rioting may have coverage for the loss of income under business income insurance—also known as business interruption. However, this is only triggered if certain conditions exist and is dependent upon policy language.

Question & Answer

Q. What is the Department's advice for business owners regarding insurance coverage for vandalism and/or looting?

A. Owners should review their insurance policies for specific terms and conditions of coverage. Most policies provide coverage for vandalism and looting. The insurance agent should be able to answer questions regarding what the policy covers. We encourage business owners to file claims with their insurance companies. If they believe that the insurance company is not honoring the policy, they should submit a complaint on the Illinois Department of Insurance website, and our team will review it.

Q. Are insurance companies responding quickly to policyholders?

A. We have no way of tracking response time between insurance companies and policyholders' claims. However, as we've recommended previously, anyone who believes that their claim is not being handled fairly should submit a complaint on our website.

Q. Are the insurance companies handling this as a disaster and responding within 24 hours to help get checks out quickly?

A. The Department issued [Company Bulletin 2020-15](#) requesting that all insurers licensed or authorized to transact insurance business in Illinois immediately implement protective measures to help our business owners. We've asked companies to categorize the claims as resulting from a catastrophic event to help expedite claims and payments to business owners. Also, we've asked companies to implement moratoriums for 60 days—to give policyholders additional time to pay premiums.

Q. How can business owners get help from the Department of Insurance?

A. For help understanding the complaint process, they can visit:

<https://insurance.illinois.gov/Complaints/UnderstandComplaintProcess.html>. An online complaint can be filed here: <https://mc.insurance.illinois.gov/messagecenter.nsf>. Complaints must be filed in writing, but our analysts are available to answer any questions at 866-445-5364.