



March 17, 2020

Dear Member:

Many of you have contacted our office with questions concerning COVID-19 (the "virus"). Like all of you, we continue to monitor the developments as they occur. We certainly suggest that each of you consult with your own physicians regarding appropriate procedures during this time. We understand that the Congress is currently considering legislation to better address this challenge and we will be reviewing any new enactments.

Unfortunately, it appears that all individuals are susceptible to infection. The World Health Organization has deemed this a pandemic, further highlighting the difficulty not only of controlling the virus but also of pinpointing sources and times of infection. This is obviously a widespread event which will take some time to get under control.

Some of your questions have concerned workers' compensation. This is a unique situation and there is very little precedent. Nevertheless, from a legal standpoint, in consideration of the widespread nature of the virus, and the ability to acquire the same in many ways in everyday life, we are of the opinion that workers' compensation benefits will be difficult to recover for those who contract the virus. Of course, should an employee infected with the virus pursue a worker's compensation claim, we will address each claim on a case by case basis.

We are thankful for all of your efforts to keep Alabama as healthy as possible. In summary, we encourage everyone, whether at home, out and about, or at work, to stay vigilant in your hygiene practices. We want nothing but the best for everyone during this uncertain time. If you have any questions regarding this memorandum, or you wish for us to review any particular situation, please feel free to reach out to me via email at scole@hwcf.net or your assigned adjuster.

Thank you,

A handwritten signature in black ink that reads 'Shannon Cole'. The signature is written in a cursive, flowing style.

Shannon Cole
Director of Operations