Frankenmuth Insurance Adds Communicable Disease Exclusion to Commercial Liability Policies

As we navigate the complex COVID-19 pandemic and our industry's response, Frankenmuth Insurance is adding a communicable disease exclusion endorsement to commercial liability policies. The endorsement will exclude coverage for liability due to the actual or alleged transmission of communicable diseases.

The communicable disease exclusion endorsement for new and renewal commercial umbrella liability policies will go into effect October 1, 2020.

The communicable disease exclusion language will be added to other liability policies – general liability, businessowners liability, and the general liability portion of auto dealers – effective January 1, 2021.

A letter informing existing policyholders of this change will be sent to comply with state statute or as a courtesy. A copy of this letter will be in PolicyCenter or FormMaker for your agency.

If you have questions about the endorsement, please contact your field manager or underwriter.