

Worker's compensation information regarding COVID-19

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In Georgia, contracting COVID-19 is likely NOT compensable as an occupational disease. This would be especially true in construction. Construction employment generally would not put the employee at greater risk of contracting the coronavirus than the general public, therefore, not work related. It is important to remember the employee carries a higher standard of proof with "occupational diseases" than with typical injuries, or "occupational injuries" that we normally see.

Any compensable claim would need to meet ALL of the following five prerequisites:

- (a) A direct causal connection between the conditions under which the work is performed and the disease;
- (b) that the disease followed as a natural incident of exposure by reason of the employment;
- (c) that the disease is not of a character to which the employee may have had substantial exposure outside of the employment;
- (d) that the disease is not an ordinary disease of life to which the general public is exposed;
- (e) that the disease must appear to have had its origin in a risk connected with the employment and to have flowed from that source as a natural consequence.'

These are very high standards to meet, especially within construction operations.

As the COVID-19 situation continues to unfold, we will share updates as they become available. CompTrustAGC MCIC remains fully committed to supporting our current policyholders, as well as other AGC Georgia members through these challenging times. If *you have any questions*, please email gdorsey@ctmcic.com.