



PRESS RELEASE

CMF clarifies scope of insurance policy coverage during a pandemic

Regulations in force allow insurance companies to add exceptions to their coverage.

March 11, 2020

The Financial Market Commission (CMF) reports on the functioning of insurance coverage after the World Health Organization [declared](#) the Covid-19 coronavirus a pandemic. The Commission stresses that any coverage of insurance policies is contained in the respective contracts. Regulations in force allow companies to add exceptions to the coverage contained in such policies, including a pandemic in certain cases. This must be clearly stated when the contract is signed so policyholders are fully aware of any conditions that may limit coverage.

The CMF recommends policyholders to inquire about the coverage of their insurance policies. It also states that it is instructing insurance companies to provide their policyholders will all necessary information regarding such policies in a timely manner.

Area of Communications, Education, and Image – Financial Market Commission (CMF)

Contact: prensa@cmfchile.cl | [Press Room](#)

[@CMFChile](#)

[@CMF Educa](#)

[@CMF HEsenciales](#)

[CMF on LinkedIn](#)