



Pandemic Insurance Advice from Consultant Artur Hiaeve

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MIAMI, FL, UNITED STATES, September 22, 2020 /EINPresswire.com/ -- As an insurance consultant in Miami Beach, [Artur Hiaeve has](#) seen firsthand the dramatic industry effects of the COVID-19 pandemic. All areas of business, including insurance, had to change operations to stay afloat during uncertain times. As a top insurance consultant, Artur Hiaeve has critical advice regarding insurance policy management during the pandemic.

Types of Insurance

The most common misconception witnessed by Artur Hiaeve is the idea that the pandemic will only impact the health insurance industry. Although health insurance needs change due to the coronavirus, all types of insurance products adjust in a post-COVID society. Homeowner's insurance is one type of option that surprisingly must undergo re-evaluation during the pandemic. Policyholders and business owners must consider any inclusions and exclusions in the plan if shutdowns have led you to work out of your home.

Another type of insurance product that will change too due to the coronavirus is travel insurance plans. No carrier is likely to include COVID-19 as a peril on the coverage. The only way COVID-19 will be part of a travel insurance policy is if hotels or airlines cancel trips and close down due to the pandemic.

Within the health insurance industry, a concern is the difficulty of subscribers maintaining insurance. As businesses shutter, employees are terminated and left without an employer-sponsored health insurance plan. Approximately 12 million Americans lost health insurance coverage as a result of the COVID-19 pandemic. These individuals have limited options that may include COBRA coverage or a plan through the Affordable Care Act marketplace. The challenge of COBRA and private policies is that coverage costs are high and not usually affordable for those out of work.

Businesses and Insurance Options

[Artur Hiaeve advises](#) businesses to carefully evaluate insurance needs throughout the pandemic. He works directly with clients to plot out insurance buying that makes the most fiscal sense in an extended pandemic period—future business planning projects whether a business will undergo a significant shakeup due to COVID-19. For instance, if the company must change its business

structure to survive the economy, insurance policies and inclusions could need revisiting.

According to Artur Hiaeve, additional coverage is commonplace for businesses concerned over the pandemic's long-term effects. As an example, directors and officers liability insurance protect shareholders in the case of legal action related to coronavirus claims.

[Artur Hiaeve resides](#) in Miami Beach with his family and has more than two decades worth of insurance experience. His consulting expertise allows him to make comprehensive insurance recommendations with low overhead costs to clients.

Caroline Hunter
Web Presence, LLC
+ 17862338220
[email us here](#)

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