

State Legislative Action on Business Interruption Coverage

* In recent weeks, state legislatures have introduced bills seeking to expand coverage under business interruption policies in response to the novel coronavirus (COVID-19) outbreak.

* We will provide daily updates documenting any relevant new bills and the current procedural posture of existing legislation. Today's actions include:

- DC B 23-0820 was enacted. The law requires the tolling of all time periods for holders of a commercial policy of insurance to exercise their rights under the policy or District of Columbia law for losses covered under the existing policy. This law has nearly identical language to DC B23-0819, which expires on Oct. 24, 2020.

* Most states that have introduced legislation on this subject follow this general framework:

- Require business interruption due to the threat posed by COVID-19 to be construed as a “covered peril” under policy;
- Require indemnification of the insured for any loss of business/business interruption during a COVID-19-related state of emergency; and
- Define the policies to which the expansion applies (e.g., policies covering insureds who have less than 100 employees, policies in place during a certain time period, etc.).

Not every state has followed this model and some states deviate in important respects (e.g., application to all insureds, etc.).

* If you operate in a state and notice that we have not included the most up-to-date legislative developments, please let us know.

Business Interruption Legislation

State	Bill	Procedural Posture	General Overview	Indemnification	Application to Insureds	Duration of Application
California	AB 1552	Amended and re-referred to the Committee on Education (Jun. 29, 2020); referred to the Committee on Rules (Jun. 30, 2020); referred to the Committee on Insurance (July 2, 2020)	<p>Provides that commercial insurance policies that provide coverage for business interruption must rebuttably presume in a case in which the insured alleges that business interruption was due to COVID-19 that COVID-19 was present and caused physical damage to that property which was the direct cause of the insured’s business interruption.</p> <p>Prohibits COVID-19 from being construed as a pollutant or contaminant for purposes of any exclusion within a commercial insurance policy unless viruses are expressly included in that exclusion policy language.</p>		Applied to all commercial insurance policies that provide coverage for business interruption.	Applies both prospectively and retroactively to March 4, 2020.
District of Columbia	DC B 23-0935	<p>Passed City Council and transmitted to the Mayor (Oct. 20, 2020); Introduced (Oct. 5, 2020)</p> <p>(Redundant based on enactment of DC B 23-0820.)</p>	Requires on an emergency basis, due to congressional review, for the length of the public health emergency and for 90 days thereafter, the tolling of all time periods for holders of a commercial policy of insurance to exercise their rights under the policy or District of Columbia law for losses covered under the existing policy.		Applies to all insurance policies covering losses in the District of Columbia in force as of March 25, 2020.	Will remain in effect for no longer than 90 days starting Oct. 24, 2020.

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	B23-0819	ENACTED (Jul. 27, 2020)	Requires, for the length of the public health emergency and for 90 days thereafter, the tolling of all time periods for holders of a commercial policy of insurance to exercise their rights under the policy or District law for losses covered under the existing policy. Defines “loss” to mean physical loss of property, loss of use of property, loss of occupancy, property damage, and loss of income, incurred expenses, and other business interruption losses.		Applies to all insurance policies covering losses in the District in force as of March 25, 2020.	Expires Oct. 24, 2020.
	DC B 23-0820	ENACTED (Oct. 20, 2020)	Requires, for the length of the public health emergency and for 90 days thereafter, the tolling of all time periods for holders of a commercial policy of insurance to exercise their rights under the policy or District law for losses covered under the existing policy. Defines “loss” to mean physical loss of property, loss of use of property, loss of occupancy, property damage, and loss of income, incurred expenses, and other business interruption losses.		Applies to all insurance policies covering losses in the District in force as of March 25, 2020.	Applies for the length of the District’s public health emergency and for 90 days thereafter. Requires that the Act expire 225 days after taking effect.
	B23-0750 / B23-0751	Business Interruption Provisions Removed (May 5, 2020)	Requires every policy in force on or before March 25, 2020, to insure loss of use and occupancy and business interruption shall provide coverage for business interruption directly or indirectly resulting from the D.C. Public Health Emergency.	Provides that the coverage will indemnify the insured for any loss of business or business interruption for the	Applies to policies issued to insureds who have less than 50 full-time employees, each of whom work 25 or more hours per week as of March 25, 2020 <i>and</i>	Applies both prospectively and retroactively to March 25, 2020.

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			<p>Requires the Commissioner to establish procedures for the submission and qualification of claims by insurers that are eligible for reimbursement.</p> <p>Establishes a separate account for Business Interruption Insurance Reimbursement.</p>	duration of the D.C. Public Health Emergency.	less than \$2.5 million in federal gross receipts or sales.	
Louisiana	SB 477	Provisions regarding COVID-19 Business Interruption coverage removed (May 14, 2020)	<p>Requires every policy of insurance covering business interruption delivered/issued for delivery on or after August 1, 2020 to include a notice of all exclusions that is signed by the insured.</p> <p>REMOVED ON MAY 14:</p> <p>Requires every policy of insurance in force on March 11, 2020 and thereafter insuring against loss/damage to property that includes loss of use, loss of occupancy, or business interruption to be construed to include among the covered perils, “coverage for business interruption due to imminent threat posed by COVID-19.”</p>	<p>REMOVED ON MAY 14:</p> <p>Provides that the coverage will indemnify the insured for any loss of business or business interruption for the duration of the Louisiana state of emergency.</p>		<p>REMOVED ON MAY 14:</p> <p>Applies both prospectively and retroactively to March 11, 2020.</p>
	HB 858	Introduced (Mar. 31, 2020); referred to the Committee on Insurance (May 4, 2020)	Requires insurers that write policies which insure against loss/damage to property that also provide for coverage of loss of use, loss of occupancy, and business interruption to be construed to include “coverage of business interruptions due to the coronavirus disease 2019 pandemic.”	Requires insurers to indemnify policyholders who have policies that provide such coverage, subject to the extent of the policyholder’s policy, for any loss of business or	Applies to policies issued to insureds who have less than 100 full-time employees.	Applies both prospectively and retroactively to March 11, 2020.

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				business interruption incurred during the public health emergency.		
Massachusetts	<u>SD 2888</u>	Referred to the Committee on Financial Services (Apr. 21, 2020); House Concurred (Apr. 23, 2020)	<p>Requires every policy of insurance insuring against loss or damage to property (notwithstanding the terms of such policy, including any endorsements or exclusions to coverage), which includes the loss of use, loss of occupancy, and business interruption to be construed to include among the covered perils coverage for business interruption “directly or indirectly resulting from the global pandemic known as COVID-19.”</p> <p>Prohibits an insurer from denying a claim for the loss of use, loss of occupancy, and business interruption on account of:</p> <ul style="list-style-type: none"> • COVID-19 being a virus (even if the relevant insurance policy excludes losses resulting from viruses); or • There being no physical damage to the property of the insured or to any other relevant property. <p>Allows insurers to apply to the Division of Insurance for reimbursement for claims paid and provides guidance to the Division of Insurance for how to make such reimbursements.</p>	Subject to the policy’s monetary limits and any maximum length of time set forth in the policy for such business interruption coverage, requires the coverage to cover the insured for any loss of business interruption until the emergency declaration is rescinded.	Applies only to policies issued to insureds with 150 or fewer full-time-equivalent employees and which are in force on the effective date of this act (or that become effective prior to the rescission of the emergency declaration).	Applies only to policies that are in force on the effective date of this act (or that become effective prior to the rescission of the emergency declaration).
Michigan	<u>HB 5928</u>	Introduced; referred to the House	Provides that each qualified insurance policy that is delivered, issued for delivery, or renewed in this state must be	Requires the coverage to indemnify the	Applies to “qualified insurance policy” meaning an insurance	Applies prospectively and

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		Committee on Insurance (Jun. 25)	<p>construed to include loss of use and occupancy, loss of income, or other business interruption losses directly or indirectly related to COVID-19.</p> <p>Requires that each qualified insurance policy that expires after December 31, 2019 but before 6 months after the expiration of the Michigan state of emergency (or any extension of that order) must be automatically renewed at the same premium charged for the coverage under the expiring qualified insurance policy.</p>	insured, subject to the limits under the policy, for any loss of business or business interruption.	policy that insures against loss or damage to property and includes coverage for any of the following: (a) loss of use and occupancy of property, (b) loss of income, and (c) any other business interruption loss.	retroactively to policies in force after December 31, 2019.
	HB 5739	Introduced; referred to House Committee on Insurance (Apr. 24, 2020)	Provides that an insurer that delivers, issues for delivery, or renews a business interruption insurance policy must include in the policy coverage for business interruption due to COVID-19.	Requires the coverage to indemnify the insured, subject to the limits under the policy, for any loss of business or business interruption.	Applies to policies in force upon the effective date of the legislation and issued to insureds that have less than 100 eligible employees in Michigan (i.e., full-time employees who work a normal workweek of 25+ hours).	Applies for the duration of Michigan's state of emergency.
New Jersey	AB 3844	Reported out of the Assembly Committee on Homeland Security and State Preparedness by 63-0-0	<p>Requires every policy of insurance insuring against loss or damage to property, which includes the loss of use, loss of occupancy, and business interruption to be construed to include among the covered perils coverage for business interruption due to COVID-19.</p> <p>Allows insurers to apply to the Department of Banking and Insurance for</p>	Requires coverage to indemnify the insured, subject to the limits under the policy, for any loss of business or business interruption for the duration of that declared state of	Applies to policies issued to insureds with less than 100 eligible employees (i.e., a full-time employee who works a normal work-week of 25+ hours) in the state.	Applies retroactively to March 9, 2020.

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		(Mar. 16, 2020)	reimbursement for claims paid and provides guidance to the Department of Banking and Insurance for how to make such reimbursements.	emergency in New Jersey.		
	AB 4551	Introduced, Referred to Assembly Financial Institutions and Insurance Committee (Aug. 24, 2020)	Authorizes insurers which issue policies insuring against business interruption to offer to their insureds and prospective insureds a rider to such an insurance policy which includes, as a covered peril under that policy, coverage for global virus transmission or pandemic, or both.			Applies prospectively.
New York	A 10837 / S 8835	Introduced and referred to Assembly Committee on Insurance (Jul. 20, 2020); Referred To Senate Committee on Rules (Jul. 29, 2020)	Nullifies every clause or provision of insurance insuring against loss or damage to property (including but not limited to, the loss of use and occupancy, business interruption, and contingent business interruption) which allows the insurer to deny coverage based on a virus, bacterium or other microorganism however, the remaining clauses and provisions of the contract shall remain in effect for the duration of the contract term.	Indemnifies the insured, subject to the limits under the policy, for any loss of business or business interruption and contingent business interruption.	Applies to businesses and not-for-profits covered by such a policy with less than 250 eligible employees in the State of New York.	Applies prospectively.
	S 8319	Referred to the Senate Committee on Commerce, Economic Development and Small	Establishes the Coronavirus Business Interruption and Municipal Recovery Program to provide grants to businesses and municipalities which sustain economic losses as a result of the COVID-19 emergency. Details the eligibility and operation requirements of the grant program.			

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		Business (May 11, 2020)				
	AB 10327	Introduced; referred to the Committee on Insurance (Apr. 22, 2020)	<p>Requires every policy of insurance insuring against loss or damage to property, which includes the loss of use, loss of occupancy, and business interruption to be construed to include among the covered perils under that policy, coverage for business interruption during a period of declared state of emergency due to COVID-19.</p> <p>Allows insurers to apply to DFS for reimbursement for claims paid and provides guidance to DFS for how to make such reimbursements.</p>	Provides that coverage will indemnify the insured, subject to the limits under the policy, for any loss of business or business interruption for the duration of a period of a declared state of emergency due to COVID-19.	Applies to insureds with such coverage who operate certain programs and services (e.g., mental health outpatient providers, substance use disorder treatment providers, diagnostic and treatment centers, mental hygiene clinics, primary care physicians or other providers, etc.).	Applies retroactively to policies in force on or after March 7, 2020.
	SB 8178	Enacting Clause Stricken (Apr. 17, 2020); amended and recommitted to the Committee on Insurance (May 1, 2020)	<p>Requires every policy of insurance insuring against loss or damage to property, which includes the loss of use, loss of occupancy, and business interruption to be construed to include among the covered perils under that policy, coverage for business interruption during a period of a declared state of emergency due to COVID-19.</p> <p>Allows insurers to apply to DFS for reimbursement for claims paid and provides guidance to DFS for how to make such reimbursements.</p>	Requires the coverage to indemnify the insured, subject to the limits under the policy, for any loss of business or business interruption for the duration of a period of a declared state of emergency due to COVID-19.	Applies to policies issued to insureds with less than 100 eligible employees (i.e., full-time employees who work a normal work-week of 25+ hours) in force on the date the legislation takes effect.	Applies retroactively to policies in force on or after March 7, 2020.

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	SB 8211 AB 10226	SB: Referred to the Committee on Insurance (Apr. 17, 2020) AB: Amended and recommitted to the Committee on Insurance (Apr. 29, 2020)	Provides that every policy of insurance insuring against loss or damage to property, which includes—but is not limited to—the loss of use, loss of occupancy, and business interruption: <ul style="list-style-type: none"> • Will be construed to include among the covered perils under that policy, coverage for business interruption during a period of a declared state of emergency due to COVID-19. • Whose policy expires during a period of a declared state of emergency due to COVID-19 will be subject to an <u>automatic renewal</u> of the policy at the current rate of charge. • Which allows the insurer to deny coverage based on a virus, bacterium, or other microorganism that causes disease, illness, or physical distress, will be null and void (provided that the other clauses and provisions will remain in effect for the duration of the contract term). <p>Allows insurers to apply to DFS for reimbursement for claims paid and provides guidance to DFS for how to make such reimbursements.</p>	Provides that coverage will indemnify the insured, subject to the limits under the policy, for any loss of business or business interruption for the duration of a period of a declared state of emergency due to COVID-19.	Policies issued to insureds with less than 250 eligible employees (i.e., full-time employees who work a normal work-week of 25+ hours) in force on the date the legislation takes effect.	Applies retroactively to policies in force on or after March 7, 2020.
Ohio	HB 589	Referred to the Committee on Insurance (May 5, 2020); introduced	Requires every policy of insurance insuring against loss or damage to property, which includes the loss of use, loss of occupancy, and business interruption to be construed to include among the covered perils under that policy, coverage for business interruption	Provides that the coverage will indemnify the insured, subject to the limits under the policy, for any loss of business or	Applies only to businesses that employ 100 or fewer eligible employees (i.e., full-time employees who work a normal work-week of 25+ hours).	Applies only to businesses that were covered by a policy of insurance that was in force

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		(Mar. 24, 2020)	<p>due to global virus transmission or pandemic during the Ohio state of emergency.</p> <p>Allows insurers to apply to the Department of Insurance for reimbursement for claims paid and provides guidance to the Department of Insurance for how to make such reimbursements.</p>	business interruption for the duration of the Ohio state of emergency.		on the effective date of the legislation.
Pennsylvania	HB 2759	Referred to the Committee on Insurance (Aug. 7, 2020)	<p>Requires that an insurance policy that insures against business interruption, which is in force on the date of a proclamation of disaster emergency, will be construed to include among the covered perils under the insurance policy coverage for business interruption all losses as a result of the proclamation, including due to a global virus transmission or pandemic.</p> <ul style="list-style-type: none"> The coverage is not subject to any exclusions, including ones for virus or pandemic, as long as the loss is a result of the natural disaster that caused the proclamation to be issued. 	Provides that the coverage will indemnify the insured of an insurance policy, subject to the broadest or greatest limit and lowest deductible afforded to business interruption coverage under the insurance policy, for any loss of business or business interruption for the duration of the declaration of disaster emergency.	Apply to an insurance policy that is (1) issued to an insured of an insurance policy if the insured has fewer than 100 eligible employees in this Commonwealth; and (2) in force on the date of the proclamation of disaster emergency.	Applies prospectively.
	SB 1127	Referred to Senate	Establishes the following:		Applies to each and every property, all-risk,	Applies retroactively

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		Banking and Insurance (Apr. 30, 2020)	<ul style="list-style-type: none"> If a person positively identified as having been infected with COVID-19 has been present in, or if COVID-19 has otherwise been detected in a building, an office, a retail space, a structure, a plant, a facility, a commercial establishment or other area of business activity, this area of business activity shall be deemed to have experienced the actual, and not merely suspected, presence of a “communicable disease.” If a person positively identified as having been infected with COVID-19 has been present in, or if the presence of COVID-19 has otherwise been detected in a building, an office, a retail space, a structure, a plant, a facility, a commercial establishment or other area of business activity, <u>or</u> a municipality in which these commercial establishments are located, it shall be deemed to have experienced “property damage.” <p>Provides that in any claim for insurance for losses relating to property damage, business interruption, contingent business interruption, time element, contingent time element or losses of a similar nature arising from the COVID-19 pandemic, the rules of construction in the act shall apply to first-party insurance policy provisions that are the subject of the claims.</p> <p>Provides that the loss of market exclusion, and similar exclusions, in a first-party policy may not be interpreted to apply to</p>		<p>business interruption, contingent business interruption, time element and contingent time element insurance claim where the property giving rise to the claimed loss is located within Pennsylvania and the losses claimed to be insured arise out of, or relate to, the COVID-19 pandemic.</p> <p>Applies to insurance companies that provide coverage against property damage, loss of use or occupancy or business interruption, and similar coverages, with respect to property in Pennsylvania.</p>	to policies in force on or before March 6, 2020.

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			<p>preclude coverage for COVID-19-related losses if one of the reasons for reduced customer demand for a policyholder's goods or services is the same COVID-19 pandemic that gives rise to the policyholder's losses for which coverage is sought.</p> <p>Requires that each provision of this act and every application of the provisions of this act are severable from each other as a matter of State law.</p>			
	HB 2386	Re-reported as amended (May 27, 2020); Recommitted to the Committee on Finance (Apr. 28, 2020)	<p>Establishes the Business Interruption Insurance Assistance Program within the Department of Community and Economic Development which would promote the purchase of business interruption insurance and may provide financial assistance to eligible businesses to partially offset business interruption insurance premiums.</p> <p>REMOVED ON MAY 27:</p> <p>Establishes the COVID-19 Disaster Emergency Business Interruption Grant Program within the Department of Community and Economic Development to provide funding for the continuing operation of businesses during and after the COVID-19 disaster emergency.</p> <p>Details the eligibility and operation requirements of the grant program.</p>			

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	SB 1114	Referred to the Committee on Banking and Insurance (Apr. 15, 2020)	<p>Requires a policy of insurance insuring against a loss related to property damage—including the loss of use, loss of occupancy, and business interruption—to be construed to include among the covered perils coverage for loss or property damage due to COVID-19 and coverage for loss due to a civil authority order related to the declared disaster emergency and exigencies caused by COVID-19.</p> <p>Does <u>not</u> apply to certain lines of insurance (e.g., life, annuity, health, or disability insurance; mortgage guaranty, financial guaranty, or other forms of insurance offering protection against investment risks; fidelity or surety bonds; credit insurance, vendors’ single interest insurance or collateral protection insurance; title insurance; ocean marine insurance; insurance provided or guaranteed by a governmental entity; workers’ compensation and employer’s liability insurance; etc.).</p>	Requires the coverage to indemnify the insured for losses related to the declared disaster emergency subject to the policy limits for loss of business or business interruption and subject to the maximum individual policy limits.	<p>Applies at 100% coverage levels to “small businesses” (i.e., qualifies as a small business under SBA regulations <u>or</u> has received or will receive funding through a program administered by the SBA).</p> <p>Provides that insureds not classified as small businesses will receive 75% of the policy limit for eligible claims for covered losses.</p>	Applies to active insurance policies with effective dates prior to March 6, 2020 <u>and</u> to insurance companies providing coverage against loss or damage to property (including the loss of use, loss of occupancy, and business interruption in the state).
	HB 2372	Referred to Committee on Insurance (Apr. 3, 2020)	Requires an insurance policy that insures against loss or damage to property, which includes the loss of use, loss of occupancy, and business interruption, in force on March 6, 2020 to be construed to include among the covered perils under the insurance policy coverage for business interruption due to global virus transmission or pandemic.	Requires the coverage to indemnify the insured of an insurance policy, subject to the broadest or greatest limit and lowest deductible afforded to business	Applies to an insurance policy that is issued to an insured of an insurance policy if the insured has fewer than 100 eligible employees (i.e., a full-time employee who works a normal work week of 25+ hours).	Applies to insurance policies that were active on March 6, 2020.

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			Allows insurers to apply to the Department of Insurance for reimbursement for claims paid and provides guidance to the Department for how to make such reimbursements.	interruption coverage under the insurance policy, for any loss of business or business interruption for the duration of the declaration of disaster emergency in Pennsylvania.		
Rhode Island	HB 8079	Introduced; referred to the House Committee on Corporations (Jun. 19, 2020)	<p>Requires every policy insuring against loss or damage to property to cover business interruption resulting directly or indirectly from COVID-19 and all mutated forms of COVID-19.</p> <p>Provides that any business lost due to COVID-19 shall be construed as a direct physical loss or damage to the insured.</p> <p>Provides that insurers cannot deny claims for the loss of use and occupancy and/or business interruption due to COVID-19, even if the policy omits language regarding a pandemic or virus, or the policy excludes:</p> <ul style="list-style-type: none"> • Losses resulting from a virus; or • Collection under the policy where there is no physical damage to the property of the insured or to any other relevant property. 	Indemnifies the insured for losses incurred during the state of emergency.	Applies only to policies issued to insureds with 150 or fewer full-time equivalent employees.	Applies retroactively to policies in force on or before March 9, 2020 and is effective until the rescission of the emergency declaration.

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			Allows insurers to apply to the department of business regulation for relief and reimbursement from funds collected and made available for this purpose.			
	HB 8064	Introduced; referred to the House Committee on Corporations (Jun. 18, 2020)	<p>Provides that businesses that suffer losses due to an interruption as a result of COVID-19 may recover those losses from their insurer if they had a policy of business interruption insurance in force on March 9, 2020.</p> <p>Allows insurers to apply to the department of business regulation insurance division for relief and reimbursement from funds collected and made available for this purpose.</p>	Indemnifies the insured for losses incurred during the state of emergency.	A business would be eligible for recovery if they have less than 100 employees in the state that work 25 or more hours a week to qualify for recovery under this act.	Applies retroactively to policies in force on or after March 9, 2020.
South Carolina	SB 1188	Introduced; referred to the Committee on Banking and Insurance (Apr. 8, 2020)	<p>Requires every policy of insurance in force insuring against loss or damage to property, notwithstanding its terms, that includes a loss of use, loss of occupancy, or business interruption to be construed to include, among the covered perils under the policy, coverage for loss of use, loss of occupancy, or business interruption, directly or indirectly resulting from COVID-19, including all mutated forms of the COVID-19 virus.</p> <p>Provides that no insurer may deny a claim for a loss of use, loss of occupancy, or business interruption, with respect to COVID-19, including, but not limited to, attempted insurer denials on account of:</p>	Provides that the coverage required is subject to any monetary limits of the policy and any maximum length of time set forth in the policy.	Applies only to policies issued to insureds with 150 or fewer full-time equivalent employees in the state.	Applies to policies that are in force on the effective date of the legislation or become effective prior to the date on which the South Carolina state of emergency declaration expires.

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			<ul style="list-style-type: none"> • COVID-19 being a virus, even if the relevant insurance policy excludes losses resulting from viruses; • There being no physical damage to the property of the insured or to any other relevant property; or • Orders issued by any civil authority, or acts or decisions of a governmental entity. <p>Allows insurers to apply to the Department of Insurance for reimbursement for claims paid and provides guidance to the Department for how to make such reimbursements.</p>			
Wyoming	SF 1004 HB 1004	<u>ENACTED</u> (May 20, 2020)	<p>Establishes the temporary Wyoming business interruption stipend program to reimburse eligible businesses for interruption costs caused by required closures in response to the COVID-19 pandemic.</p> <p>Details the eligibility and operation requirements of the program.</p>		Applies to businesses in operation before March 15, 2020 that are independently owned and operated; headquartered in or with principle operations in Wyoming; and had employed fifty or fewer full-time employees as of March 31, 2020.	Operates through December 30, 2020.