

News

CLIENT ALERT CITED IN ‘THE INSURER’ ON COVID-19 LOSSES

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A news alert from *The Insurer* on April 18 quoted a BCLP client alert on recent actions by states in the U.S. to expand coverage under business interruption (BI) and other policies to cover losses arising from the COVID-19 pandemic. Some states have proposed legislation requiring insurers to cover pandemic-related claims under certain insurance policies – mandates that would apply even if the policies themselves have virus or other potentially applicable exclusions or limiting conditions. The Office of the Mayor of New York has reworded its executive orders to state that the “virus physically is causing property loss and damage” and that the “actions taken to prevent [the spread of the virus] have led to property loss and damage.” *The Insurer* noted that in an analysis, Bryan Cave Leighton Paisner commented: “This wording is likely an attempt to affect policy requirements that there be a physical loss or damage to property for coverage to incept. Again, similar wording of executive orders in other jurisdictions is possible, if not expected.” The original client alert was authored by Kansas City Partner Bruce Baty, London Partner Jonathan Sacher, Chicago Partner Brent Vincent, New York Counsel Charlene McHugh and London Senior Associate Oliver Saunders. *The Insurer* is a leading publication for the insurance sector.

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