

Commentary in Mealey's Litigation Report: Commercial Property Policies Are Hardly A Panacea For COVID-19 Business Interruption Losses

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In a new commentary published in *Mealey's Litigation Report: Catastrophic Loss*, partner Scott Seaman—the co-chair of the firm's global Insurance Services Practice Group—and partner Judy Selby provide an introduction to the more than one thousand COVID-19 business interruption / business loss claims that have been filed this year under commercial property policies in the United States.

The authors also review legislative and regulatory developments, and provide an overview of fundamental coverages and policy requirements, including the significant policyholder hurdle of satisfying the direct physical loss or damage requirement. Finally, the authors review early pronouncements by insurance commissioners on COVID-19 coverage claims.

The article concludes:

“COVID-19 is the pandemic of the Century. The enormous human and economic toll exacted by the pandemic continues to mount. The legislative and regulatory activities associated with COVID-19 have been extensive. The volume of claims and number of insurance coverage actions already is large and continuing to grow. The amounts involved are nothing short of staggering. Although the early trial court decisions are instructive, it is safe to say that the COVID-19 related coverage wars have only just begun.”

[Read the full Mealey's Litigation Report: Catastrophic Loss article \(PDF\)](#)

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