

Scott Seaman Discusses Persuasive Precedent Significance of Eighth Circuit COVID Coverage Ruling

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Scott Seaman, the Chicago-based co-chair of Hinshaw's global Insurance Services Practice Group, discussed with *Law360* the persuasive precedent significance of the Eighth Circuit's recent ruling in *Oral Surgeons, P.C. v. Cincinnati Ins. Co.* In a filing last week, an insurer in a COVID coverage case asked the Iowa Supreme Court to look to the ruling in *Oral Surgeons* that pandemic-related business losses do not cause "physical loss of or damage to" property triggering coverage.

Seaman said that while insurance coverage is generally a matter of state law, the Eighth Circuit's ruling – along with future ones by federal courts of appeal – will be cited by parties and considered by state courts:

"The Eighth Circuit ruling in *Oral Surgeons* was well-reasoned and will receive attention, particularly as the first substantive circuit court of appeal decision on COVID insurance coverage."

[Read the full article on the *Law360* website](#) (subscription may be required)

"Iowa Justices Told About 8th Circuit Ruling on COVID Coverage" was published by *Law360* on August 5, 2021.

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