Regulatory Materials Related to Business Interruption Insurance Coverage

Last Updated: September 1, 2020

Alabama

- Alabama Department of Insurance Issues FAQs Regarding Business Interruption Insurance and COVID-19
- Alabama Department of Insurance Issues Guidance on Business Interruption Insurance and COVID-19

Alaska

- Alaska Division of Insurance Issues Consumer Alert on Business Interruption Insurance and COVID-19

Arkansas

- Arkansas Insurance Department Issues Bulletin Regarding Business Interruption Insurance and COVID-19

California

- California Department of Insurance Orders Insurance Data on Business Interruption Coverage to Assist California Small Businesses
- California Department of Insurance Issues FAQ on Business Interruption Insurance and Other Issues Affecting California Small Businesses
- California Department of Insurance Issues Notice Regarding Requirement to Accept, Forward, Acknowledge, and Fairly Investigate All Business Interruption Insurance Claims Caused by the COVID-19 Pandemic
- California State Assembly Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to Coronavirus Outbreak

Connecticut

- Connecticut Insurance Department Issues Guidance on Business Interruption Insurance and COVID-19

Colorado

- Colorado Insurance Division Issues FAQs Regarding Business Interruption Insurance and COVID-19

Washington D.C.

- Washington D.C. Department of Insurance, Securities and Banking Issues FAQs on Health Insurance, Travel Insurance and Business Interruption Insurance In Connection With COVID-19

Georgia

- Georgia Office of Insurance and Safety Fire Commissioner Issues Additional Directives (Health and Business Interruption Insurance) in Connection With COVID-19

Idaho
• Idaho Department of Insurance Issues Bulletin Regarding Applicability of Business Interruption Coverage to COVID-19 Related Claims

Illinois

• Illinois State Legislature Passes Bill to Establish a Task-Force to Study Business Interruption Insurance Needs

Kansas

• Kansas Insurance Department Issues Directives (Health Insurance, Business Interruption Insurance and Licensing) in Connection With COVID-19

Louisiana

• Louisiana Department of Insurance Issues Guidance to Consumers on Health, Travel and Business Disruption Insurance
• Louisiana House of Representatives Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak
• Louisiana State Senate Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak

Maryland

• Maryland Insurance Administration Issues Advisory on Business Interruption Insurance
• Maryland Insurance Administration Issues Bulletin Regarding Commercial Insurance Issues and COVID-19

Massachusetts

• Massachusetts Senate Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak
• Massachusetts Division of Insurance Issues FAQs Regarding Insurance-Related Issues

Michigan

• Michigan House of Representatives Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak

Minnesota

• Minnesota Department of Commerce Issues Consumer Alert Regarding Business Interruption Insurance and COVID-19

Missouri

• Missouri Department of Commerce and Insurance Issues Consumer Guidance Regarding Business Interruption Insurance and COVID-19

NAIC

• NAIC Issues Guidance Regarding Health, Travel and Business Interruption Insurance in Connection With COVID-19

New Hampshire

• New Hampshire Insurance Department Issues Guidance on Business Disruption Insurance and COVID-19
New Jersey

- New Jersey State Assembly Introduces Bill to Force Business Interruption Insurers — Despite a “Virus” Exclusion in their Policies — to Provide Coverage for Losses Attributed to COVID-19

New York

- New York State Department of Financial Services Provides Guidance Regarding Business Interruption Insurance
- New York Assembly Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak

North Carolina


Ohio

- Ohio General Assembly Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak

Oregon

- Oregon Division of Financial Regulation Website Offers Guidance on Health, Business Interruption and Travel Insurance

Pennsylvania

- Pennsylvania House of Representatives Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak
- Pennsylvania House of Representatives Reintroduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak

Rhode Island

- Rhode Island General Assembly Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak

South Carolina

- South Carolina Department of Insurance Issues Guidance on Health and Business Interruption Insurance in Connection With COVID-19
- South Carolina Senate Introduces Bill to Retroactively Expand Business Interruption Insurance Policies to Cover Losses Due to the Coronavirus Outbreak

Utah

- Utah Department of Insurance Issues Guidance for Business Interruption Claims Related to COVID-19 or the March 18 Earthquake

Virginia

- Virginia Bureau of Insurance Issues Guidance Regarding Interpreting Business Interruption Insurance Coverage in Connection with COVID-19

Washington

West Virginia

Sidley’s Global Insurance and Financial Services Group has assembled a compendium of materials that
the NAIC and U.S. state insurance departments have issued in response to COVID-19. Click here to view
materials on other insurance topics in the compendium.

Guidance from the state insurance departments pertaining to the COVID-19 pandemic is changing on a
daily basis. Accordingly, this compendium of state insurance departments materials issued in response
to COVID-19 may become outdated very quickly. While we will endeavor to update this compendium on a
periodic basis, we assume no obligation to do so. Please contact us if you have any questions about any
of the materials referenced in this compendium.

Sidley Austin LLP provides this information as a service to clients and other friends for educational purposes only.
It should not be construed or relied on as legal advice or to create a lawyer-client relationship. Readers should not
act upon this information without seeking advice from professional advisers. In addition, this information was not
intended or written to be used, and cannot be used, by any person for the purpose of avoiding any U.S. federal,
state or local tax penalties that may be imposed on such person.

Attorney Advertising—Sidley Austin LLP, One South Dearborn, Chicago, IL 60603. +1 312 853 7000. Sidley and
Sidley Austin refer to Sidley Austin LLP and affiliated partnerships, as explained at www.sidley.com/disclaimer.

© Sidley Austin LLP