



LAW ALERT

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New Jersey, Massachusetts, and Ohio Propose Legislation Requiring Insurers to Pay Business Interruption Claims Related to the COVID-19 Pandemic

In March 2020, proposed legislation was introduced in New Jersey, Massachusetts, and Ohio that would require business interruption policies to cover claims related to the COVID-19 pandemic. The proposed legislation was likely introduced in each state to resolve, in favor of policyholders, issues concerning whether the spread of COVID-19 constitutes “direct physical loss or damage,” which is generally required to trigger business interruption coverage under most insurance policies. In addition, the proposed legislation would remove provisions that specifically exclude coverage for losses caused by viruses. New York has proposed similar legislation. As of this date, no state has enacted such legislation.

To access the proposed New Jersey legislation [click here](#).

To access the proposed Massachusetts legislation [click here](#).

To access the proposed Ohio legislation [click here](#).

If you have any questions, please contact
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