

## **Amy's Kitchen, Inc. v. Fireman's Fund Insurance Company**

Year: 2022

Court: Court of Appeal of the State of California First Appellate District, Division IV

Case Number: A163767

In its amicus curiae brief, UP supports coverage for an insured's business interruption losses related to the SARS-CoV-2 virus and COVID-19 under the extensions of coverage in the operative property insurance policy for Communicable Disease and Loss Avoidance or Mitigation. UP argues that decades of case law demonstrate what the insurance industry and policyholders have long known: that policies that provide coverage for "direct physical loss or damage" to property are triggered by a broad range of perils including carbon monoxide, odors, and viruses such as the one that causes COVID-19

Rani Gupta, David Goodwin, and Sabrina McGraw of Covington and Burling, LLP