

# [Anchors and Whales, et al. v. Crusader Insurance Company](#)

Year: 2022

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

Case Number: A164412

In its amicus curiae brief, United Policyholders supports coverage for an insured’s business interruption losses related to the SARS-CoV-2 virus and COVID-19. UP argues that decades of case law and on-point California state appellate court authority 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 the presence of a deadly virus.

Richard B. Oatis and Amy Bach of United Policyholders