

# Coast Restaurant Group v. AmGUARD Insurance Company

Year: 2022

Court: Court of Appeal of the State of California Fourth Appellate District, Division III

Case Number: G061040

In its amicus curiae brief, United Policyholders weighs in regarding business interruption losses related to the COVID-19 virus. UP's brief 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 when a property is contaminated by a deadly virus.

In April of 2023, United Policyholders additionally submitted a letter request for minor modification of the court's opinion to omit discussion of an "ordinance or law" exclusion.

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