

<u>Consolidated Restaurant Operations, Inc. v.</u> <u>Westport Ins. Corp.</u>

Year: 2021 Court: New York Appellate Division First Department Case Number: 2021-02971 & 2021-04034

In the New York Appellate Division, First Department, United Policyholders submitted an amicus brief supporting coverage for an insured's business interruption losses related to the SARS-CoV-2 virus and COVID-19. UP's brief argues that decades of case law demonstrate what the insurance industry and policyholders have long known: that "all risks" insurance policies protect insureds against a broad range of perils including carbon monoxide, odors, and viruses such as the one that causes COVID-19. UP's brief also counters standard insurance industry talking points by showing that holding insurance companies to their promises to cover losses will not bankrupt the industry.

UP submitted a second amicus in support of the policyholder's motion for permission to appeal the case to the New York Court of Appeals.

Rukesh Korde, Andrew Hahn, Andrew Henley of Covington and Burling, LLP

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