

## **Saddle Ranch Sunset, LLC et al. v. Fireman's Fund Insurance Company, et al.**

Year: 2022

Court: Court of Appeal of the State of California Second Appellate District, Division V

Case Number: B313609

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. 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 SARS-CoV-2 virus.

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

---

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of [www.uphelp.org](http://www.uphelp.org). United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/amicus-briefs/saddle-ranch-sunset-llc-et-al-v-firemans-fund-insurance-company-et-al/> Date:

February 26, 2024