

# **Sagome Inc. D/B/A L'Hostaria v. The Cincinnati Insurance Co.**

Year: 2022

Court: United States Court of Appeals for the Tenth Circuit

Case Number: 21-1359

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 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 addresses federal pleading standards and counters standard insurance industry talking points by showing that holding insurance companies to their promises to cover losses will not bankrupt the industry.

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