

## **Schleicher and Stebbins Hotel, LLC, et al. v. Starr Surplus Lines Ins. Co.**

Year: 2022

Court: New Hampshire Supreme Court

Case Number: 2022-0155

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 demonstrate what the insurance industry and policyholders have long known: that the phrase “physical loss” as used in property insuring agreements is not limited to “tangible” changes to insured property such as structural damage or destruction, but rather extends to situations in which insured property has been contaminated by noxious smells or the presence of a dangerous and deadly disease.

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