

# [Shusha Inc., DBA La Cava v. Century-National Insurance Company](#)

Year: 2022

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

Case Number: B313907

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 policies that provide coverage for "direct physical loss or damage" to property are triggered by a broad range of perils including carbon monoxide, odors, and viruses such as the one that causes COVID-19.

After the court issued a favorable, but unpublished, opinion in *Shusha*, United Policyholders submitted a request for publication. The court granted UP's request and the opinion can now be cited.

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