

Spectrum Retirement Communities, LLC, et al. v. Continental Casualty Company

Year: 2025

Court: Colorado Supreme Court

Case Number: 2025SC433

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’s brief addresses the far-reaching and adverse effects that the lower court’s split decision is likely to have on Colorado policyholders, if not considered and reversed by this Court. By reading the coverage grant of a standard form, “all-risks” commercial property insurance policy in a manner that does not provide coverage for partial loss of use or function of insured property, the majority’s decision below imposed a substantial limitation on insurance recoveries that, in UP’s assessment, runs contrary to the policy language, settled Colorado law, and the longstanding expectations of purchasers of commercial property insurance.

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