

The Masonic Temple Association of Quincy v. Acadia Ins. Co.

Year: 2021

Court: Massachusetts Supreme Judicial Court

Case Number: SJC-13109

In its brief, UP explores the issue of whether the named insured in a general liability insurance policy includes a “doing business as” designation, whether policy coverage is limited to liabilities arising out of the “doing business as” entity’s business or whether it applies to the named insured when it operates in other capacities.

UP submits that under fundamental principles of insurance, Massachusetts insurance law, and the plain language of the operative insurance policy, a policy sold to a named insured that includes its “doing business as” (“dba”) designee provides insurance coverage to the operations of the named insured as well as those of its dba designee. To further evidence this point UP argues the following points:
concluded

I. Bedrock Principles of Insurance, Massachusetts Insurance Law Principles, and the Plain Language of the Policy Require Union to Insure Dipika.

II. The Cases Cited by Union From Other Jurisdictions Do Not Warrant a Different Results.

III. Cases From Other State High Courts May Offer Guidance to This Court.

This brief was authored pro bono by Peter Halprin and Jacquelyn M. Mohr of Pasich LLP