

## Tory Burch, LLC v. Zurich American Insurance Company

Year: 2023 Court: Superior Court of New Jersey Appellate Division Case Number: A-001566-21

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 has long accepted and policyholders have long expected: that the phrase "physical loss or damage" as used in nearly all property insuring agreements extends to situations in which insured property has been contaminated or impacted by a broad variety of dangerous and deadly conditions, such as the SARS-CoV-2 virus.

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