

[Wawa, Inc. v. Starr Surplus Lines Insurance Company, et al.](#)

Year: 2023

Court: Superior Court of New Jersey Appellate Division

Case Number: A-003820-21T4

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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