

# **Wild Eggs Holdings v. State Auto and Property Casualty Ins. Co**

Year: 2021

Court: United States Court of Appeals for the Sixth Circuit

Case Number: 21-5962

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 "all risks" insurance policies protect insureds against a broad range of perils including carbon monoxide, odors, and viruses such as the one that causes COVID-19. UP's brief also discusses the importance of a "restaurant extension" endorsement that provides special coverage for Wild Eggs' losses and explains why such endorsements ought to be interpreted by courts broadly and in favor of coverage.

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