



## INSURANCE COVID-19 ALERTS

### [If Passed, House Bill 589 Requires Insurers Offering Business Interruption Insurance to Cover Losses Due to COVID-19](#)

Earlier this week, the Ohio legislature introduced H.B. No. 589 to require insurers offering business interruption insurance to cover losses attributable to COVID-19.

### [Insurance Coverage and COVID-19](#)

No one knows the ultimate outcome and long-term effects of COVID-19. Businesses are facing challenges daily which are currently, or will in the future, disrupt their business operations. Now is the time to see what protections your company has. We recommend that you consult with an attorney well versed in insurance coverage matters. The presentation of the claim will be critical to the ultimate outcome of available coverages.

### [COVID-19 - Is it a Direct Physical Loss or Damage to Covered Property so as to Trigger Business Interruption Coverages?](#)

Most companies will not have specialized coverage forms that are specifically designed to respond to the affects of a public health crisis. These specialized coverage forms are mainly seen in the travel and leisure industries. So where does that leave other businesses? The first response is your business interruption coverage.

