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March 19, 2020

Commissioner Ricardo Lara  
California Department of Insurance  
300 South Spring Street, South Tower  
Los Angeles, CA 90013

RE: Business Interruption Claims Regarding COVID-19

Dear Commissioner Lara,

On behalf of the Chamber of Commerce and the hundreds of large and small businesses we represent, I sincerely thank you for your continued efforts around mitigating impacts of the COVID-19 public health crisis for San Francisco businesses.

As you know, the global pandemic following the outbreak of COVID-19 and the inevitable shutdown of operations due to Shelter in Place Civil Authority Orders will decimate businesses throughout the country. Many businesses purchased business income interruption insurance coverage to try and counter the negative fiscal impacts for their business and employees. The insurance industry has indicated that they may not pay out these benefits unless a Civil Authority Order, issued by the government where the property is located, specifically states that the Order was issued in part because the virus has physically contaminated property and that is a loss. COVID19 has already resulted in physical loss and damage to property, because the virus can remain on surfaces for up to 3 days, significantly reducing the value of the property.

While we are working to lobby our local government to include language in their Civic Authority Order to trigger the business interruption coverage that so many businesses need during this public health crisis, we urge you to make a judgement on business interruption claims regarding COVID19, or to lobby the insurance companies to accept business interruption claims regarding COVID19.

We thank you for your consideration and your efforts during this public health crisis.

Respectfully,

A handwritten signature in black ink, appearing to read "Rodney Fong", written over a circular stamp or seal.

Rodney Fong  
President & CEO