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March 19, 2020

The Honorable Mayor Breed  
San Francisco City Hall  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102

RE: Shelter in Place Order and Business Interruption Coverage

Dear Mayor Breed,

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 creating a sustainable economic recovery package 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.

If a Civil Authority Order omits certain language, this can jeopardize the business income interruption coverage businesses may have. We are requesting that Shelter in Place Order be updated to include the following line in any subsequent Civil Authority Order:

**"This order is given because of the propensity of the virus to spread person to person and also because the virus physically is causing property loss or damage due to its proclivity to attach to surfaces for prolonged periods of time. "**

This language would then trigger business interruption coverage that so many businesses need during this public health crisis and downturn in our economy.

Respectfully,

A handwritten signature in black ink, appearing to read "Rodney Fong".

Rodney Fong  
President & CEO

Maryo Mogannam  
**SF Council of District Merchants  
Associations**

Laurie Thomas  
**Golden Gate Restaurant Association**

Carlos Solorzano  
**Hispanic Chamber of Commerce SF**

Manuel Torres  
**Alpha Graphics**

Ben Bleiman  
**Tonic Nightlife Group**

Gwen Kaplan  
**Ace Mailing**

Mackenzie X Cohan  
**ALAYA Inc.**

David Schoop  
**Annie's Hotdogs**

Tricia Benitez and Ron Benitez  
**Asmbly Hall**

Sam Mogonnam  
**Birite Market**

Dominique Crenn  
**Atelier Crenn, Bar Crenn, Petit Crenn**

Jim Angelus  
**Bacon Bacon**

Jeanne Orellana  
**Bay City Bike  
Parkwide**

Nancy Oakes  
**Boulevard**

Stephen Cornell  
**Brownies Hardware**

Ike Kwon  
**California Academy of Sciences**

Janet Tarlov  
**Canyon Market**

David Nayfield  
**Che Fico**

Daniel Patterson  
**Coi**

Lindsay and Michael Tusk  
**Cotogna, Quince, Verjus**

Jeffrey Hayden  
**Del Popolo  
Tracey Sylvester  
EHS Pilates**

Pete Sittnick  
**EPIC Steak  
Waterbar**

Ryen Motzek  
**Field, LLC  
Pristine Parking**

Keith Freedman  
**Hostwell**

Patti Mangan  
**Imagine that Design Studio**

Amanda Michaels  
**Jane**

Greg C. Vilorio  
**Japan Center Malls**

Pimm Techamuanvivit  
**Kin Khao, Nari**

Steven Sarver  
**Ladle and Leaf**

Ravi Kapur  
**Liholiho Yacht Club, Dear Inga**

Brandon Jew  
**Mister Jui's**

Mourad Lahlou  
**Mourad**

Ashley Rubin  
**Native Twins Coffee**

Kim Alter  
**Nightbird**

Laurence Jossel  
**Nopa, Nopalita**

Kristen Gianaras McCaffery  
**Novy Restaurant**

Muna Azzghayer  
**Oasis Grill**

Shannon Murphy  
**Onyx**

Lloyd Silverstein  
**Optical Underground**

Keith Goldstein  
**PDMA**

Craig and Annie Stoll  
**Pizzeria Delfina**

Hye In Oh  
**Powder**

Gisell Gyalzen  
**Rare Device**

Gary Danko  
**Restaurant Gary Danko**

Laurie Thomas  
**Rose's Cafe**  
**Terzo**

Tiffany Yam and Hanson Li,  
**Salt Partners, B-Side, Humphrey Slocombe,**  
**Horsefeather, Last Rites, Brown Sugar**  
**Kitchen**

Jeanne Boes  
**San Francisco Flower Market**

Thuy Nguyen  
**San Francisco Skate Club**

Sandra Fletcher  
**Simco Restaurants**

Charles Billes  
**Souvla**

Elisabeth Prueitt  
**Tartine**

David Zouzounis  
**Ted's Market**

Andrew Johnstone  
**The Little Chihuahua Mexican Restaurant**

Jodi Geren and Tal Mor  
**The Mill**

Michelle Eichelberger  
**The Pawber Shop**

Maryo Mogannam  
**The Postal Chase**

Gilbert Pilgrim  
**Zuni**

Gina Alioto  
**Biagi**