

## Business Interruption Insurance

Pennsylvania Insurance Commissioner Altman says there is empathy for affected businesses and the challenges they are facing. She notes that business interruption insurance is “not constructed for a situation like this” and that many policies require physical loss. She advises businesses to review their policies, indicating some policies have provisions for government-required closures, and to reach out to the PA Insurance Department for help or to file a complaint.

Lawmakers have recognized this concern and recently introduced legislation in response.

[HB 2372](#)

Dermody, Frank  
(D-Allegheny)

(PN 3512) The Business Interruption Insurance Act provides an insurance policy that insures against loss or damage to property, which includes the loss of use and occupancy and business interruption, in force in the commonwealth on March 6, 2020, shall be construed to include among the covered perils under the policy coverage for business interruption due to global virus transmission or pandemic. This shall apply to an insurance policy that is issued to an insured of the policy if the insured has less than 100 eligible employees in the commonwealth and it is in force on March 6, 2020, Further provides for relief and reimbursement and for special purpose apportionments. Effective immediately.

***Cosponsors:***

Barrar, Stephen(R); Boyle, Kevin(D); Bradford, Matt(D); Burgos, Danilo (F)(D); Cephas, Morgan(D); Ciresi, Joseph (F)(D); Davis, Austin(D); Deasy, Daniel(D); Delloso, David (F)(D); DeLuca, Anthony(D); Dermody, Frank(D); Donatucci, Maria(D); Freeman, Robert(D); Hanbidge, Liz (F)(D); Harris, Jordan(D); Hohenstein, Joseph (F)(D); Howard, Kristine (F)(D); Isaacson, Mary (F)(D); Kenyatta, Malcolm (F)(D); Malagari, Steven (F)(D); McCarter, Steve(D); McClinton, Joanna(D); McNeill, Jeanne(D); Murt, Thomas(R); Otten, Danielle (F)(D); Rozzi, Mark(D); Sanchez, Ben (F)(D); Sappey, Christina (F)(D); Schlossberg, Mike(D); Schweyer, Peter(D); Shusterman,

Melissa (F)(D); Sims, Brian(D); Sturla, Mike(D); Ullman, Wendy (F)(D); Williams, Dan (F)(D); Youngblood, Rosita(D)

**Last Action:**

[HB 2386](#)

Mehaffie, Thomas  
(R-Dauphin)

4- 6-20 H Press Conference Held

(PN 3529) The COVID-19 Disaster Emergency Business Interruption Grant Act provides for COVID-19 disaster emergency business interruption grants. This legislation provides grant eligibility requirements, grant amounts, application procedures, conditions, and for rules and regulations to be established by the Department of Community and Economic Development. Effective immediately.

**Cosponsors:**

Burgos, Danilo (F)(D); DeLuca, Anthony(D); Donatucci, Maria(D); Frankel, Dan(D); Kaufer, Aaron(R); Keefer, Dawn(R); Malagari, Steven (F)(D); Mehaffie, Thomas(R); Neilson, Ed(D); Quinn, Chris(R); Rader, Jack(R); Readshaw, Harry(D); Ryan, Frank(R); Schlossberg, Mike(D); Staats, Craig(R); Stephens, Todd(R)

**Last Action:**

4-21-20 H Meeting set for 10:00 a.m., Room 205, Ryan Office Building, House Commerce  
\*\*\*There will be an amendment offered to exclude nonprofits from qualifying, limit the program to businesses of 200 employees or less, and add an annual report.

[HR 842](#)

Driscoll, Michael  
(D-Philadelphia)

(PN 3540) Resolution urging Congress to facilitate payment to insurance companies through federal stimulus funds for the reimbursement of costs associated with the payment of claims made on business interruption insurance policies during the pandemic.

**Cosponsors:**

Boyle, Kevin(D); Burgos, Danilo (F)(D); DeLuca, Anthony(D); Donatucci, Maria(D); Galloway, John(D); Hohenstein, Joseph (F)(D); Kenyatta, Malcolm (F)(D); Kinsey, Stephen(D); Kosierowski, Bridget (F)(D); Longietti, Mark(D); Neilson, Ed(D); Readshaw, Harry(D); Rozzi, Mark(D); Sanchez, Ben (F)(D); Schlossberg,

Mike(D); Ullman, Wendy (F)(D); Warren, Perry(D)

**Last Action:**

4-13-20 H Introduced and referred to committee on House Insurance

[SB 1114](#)

Hughes, Vincent (D-Philadelphia)

Act providing for coverage under business interruption insurance during COVID-19 disaster emergency.

**Cosponsors:**

Argall, David(R); Blake, John(D); Boscola, Lisa(D); Brewster, Jim(D); Collett, Maria (F)(D); Costa, Jay(D); Dinniman, Andrew(D); Farnese, Lawrence(D); Fontana, Wayne(D); Iovino, Pam(D); Kearney, Timothy (F)(D); Leach, Daylin(D); Mastriano, Doug(R); Muth, Katie (F)(D); Santarsiero, Steven (F)(D); Schwank, Judy(D); Tartaglione, Christine(D)

**Last Action:**

4-15-20 S Introduced and referred to committee on Senate Banking and Insurance