

Congress of the United States

Washington, DC 20515

March 18, 2020

Mr. David Sampson
President and Chief Executive Officer
American Property Casualty Insurance Association
555 12th Street, N.W. Suite 550
Washington, D.C. 20004-1264

Mr. Charles Chamness
President and Chief Executive Officer
National Association of Mutual Insurance Companies
20 F Street, N.W. Suite 510
Washington, D. C. 20001

Mr. Bob Rusbult
President and Chief Executive Officer
Independent Insurance Agents & Brokers of America
127 South Peyton Street
Alexandria, V.A. 22314

Mr. Ken Crerar
President and Chief Executive Officer
Council of Insurance Agents and Brokers
701 Pennsylvania Avenue N.W. Suite 750
Washington, D.C. 20004

Dear Mr. Sampson, Mr. Chamness, Mr. Rusbult, Mr. Crerar:

We, the undersigned members of Congress, write to you on a matter of pressing importance for America's businesses. As the world community continues to navigate the impact and response of the declared global health emergency caused by COVID-19, we urge your member companies and brokers to make financial losses related to COVID-19 and other infectious disease-related losses part of their commercial business interruption coverage for policyholders.

There are currently more than 118,000 declared cases of COVID-19 in 114 countries around the world, and more than 4,000 individuals have lost their lives. As the international community works to mitigate the evolving threat of this virus, America's business are, understandably, concerned about the potential financial impact the continued global spread of COVID-19 may have on their operations.

In many commercial property insurance policies, business interruption coverage is triggered when the policyholder sustains "direct physical loss of or damage to" insured property. In addition, many commercial property insurance policies provide coverage for business income losses sustained when a civil authority prohibits or impairs access to the policyholder's premises.

As you are no doubt aware, on Monday, March 16th seven counties in the greater San Francisco Bay Area issued “shelter-in-place” orders for area residents. On Tuesday, March 17th, New York City Mayor Bill DeBlasio said city officials are “absolutely considering” a shelter-in-place order similar to the one that took effect in the San Francisco Bay Area on Monday. And on Monday, March 16th, New Jersey Governor Phil Murphy took the extraordinary step of announcing a statewide curfew of 8:00 P.M. for New Jersey residents.

These “shelter-in-place” orders and curfews--combined with those individuals who have already chosen to stay in their home over fear of contracting the virus— will no doubt have an economic impact on America’s businesses, particularly its small businesses. Many of us have already begun hearing from constituent businesses who have been forced to send employees home or shutter their doors due to a loss of economic activity.

Business interruption insurance is intended to protect businesses against income losses as a result of disruptions to their operations and recognizing income losses due to COVID-19 will help sustain America’s businesses through these turbulent times, keep their doors open, and retain employees on the payroll.

During times of crisis, we must all work together. We urge you to work with your member companies and brokers to recognize financial loss due to COVID-19 as part of policyholders’ business interruption coverage. Additionally, we stand ready and willing to work with you on any future measures that might be necessary to see our country through this trying time.

Thank you for your consideration.

Sincerely Yours,



Nydia M. Velázquez
Member of Congress



Andy Kim
Member of Congress



Brian Fitzpatrick
Member of Congress



Grace Napolitano
Member of Congress



Marc Veasey
Member of Congress



Alcée L. Hastings
Member of Congress



Jim Hagedorn
Member of Congress



Rashida Tlaib
Member of Congress



Gilbert R. Cisneros, Jr.
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Scott H. Peters
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Kathleen M. Rice
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Rick Crawford
Member of Congress



Joe Cunningham
Member of Congress



Steve Womack
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Andy Levin
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Steve Womack
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