



## **COVID-19 Actions & Insurance Implications**

Prior Editions of this Newsletter Available - CLICK HERE

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## **Recent News**

- The EEOC has issued guidance warning that attempts to compel workers to take COVID-19 antibody tests would run afoul of the Americans with Disabilities Act. Click Here
- California promulgated a regulation mandating reduced workers' compensation premiums effective July 1st.
  Click Here
- Property coverage for claims related to looting and rioting may not be automatic especially in light of COVID-19 complications, especially vacancy issues. <u>Click Here</u>
- Debate over COVID-19 liability rules continues in Congress. Click Here
- The EEOC recently issued additional guidance in the form of Q&As for employers seeking best practices. Click Here
- The Federal Reserve has been seeing "high demand" for its Main Street lending facility. Click Here
- A Seattle restaurant has argued that a "loss of use" due to COVID-19 constitutes physical damage thus triggering business income coverage. Click Here
- Another carrier is arguing that the COVID-19 virus does not damage property. Click Here
- The Supreme Court of Pennsylvania is set to decide whether the General Assembly can unilaterally force the Governor to end the COVID-19 related emergency proclamation. Click Here

## Actions & Analysis - So long, for now!

- Get ready to receive the new Parallel Post publication beginning on June 30<sup>th</sup>
- Respond to the <u>survey</u> about useful topics and information
- Continue to reach out to your broker and advisors as we continue to navigate a difficult insurance market
- Make sure to evaluate risk management and insurance on a regular basis as new changes continue in the insurance industry

The first edition of the regular COVID-19 related Parallel Advisories was sent on March 16<sup>th</sup>. Counting a few earlier advisories, this issue marks the fiftieth COVID-19 related advisory. So much has changed since that first issue. Many of us were still working in an office. No one had ever heard of the "PPP" and few organizations had considered viral exclusions to business income coverage. In those first two weeks, you received twelve separate editions from me. The pace slowed down a bit, but we did our best to keep everyone informed with the latest in risk management and insurance, whether that be through news headlines or the addition of our analytical section, as COVID-19 continued to affect the country.

You have all noticed that the frenetic publication rate of those early weeks has slowed, as the immediate flow of news has subsided. Yet even as the immediacy of some issues has subsided, the urgency has not. We continue to focus on developments across the fields of risk management and insurance. To that end, we will be revamping our regular publication. Entitled the Parallel Post, we will issue our first one on June 30<sup>th</sup> with a new format and a focus on whatever changes may be coming to risk management and insurance.

Therefore, it is will both a sense of sadness as well as a bit of a relief, that today will mark the end of the solely COVID-19 focused advisories. I did the math, and well, this will mark the fiftieth COVID-19 related advisory or publication since the beginning of the year. Rest assured you will continue to receive alerts and important information; and given the nature of COVID-19, it may be appropriate and necessary to restart a regular COVID-19 related advisory once again. However, whatever may happen, please always feel confident and comfortable in contacting Parallel for your risk management and insurance needs. Until the 30<sup>th</sup>, we thus bid you all a fond adieu and look forward to hearing from you all really soon! Please don't forget to provide your thoughts by taking our very short survey (less than 2 mins - we promise!)

Claims Processing

RM Best Practices for Operating Properties

RM Best Practices for a Construction Operation

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