

MELICK & PORTER, LLP COVID-19 MEMO:

Melick & Porter, LLP provides you with the below update regarding the impact of COVID-19 on issues relating to insurance in the United States. The below is not meant to be all-inclusive, but provides an overview as to the trends in the United States. If you have any questions regarding any of the updates below, please do not hesitate to contact us.

SUMMARY OF IMPORTANT LEGISLATION AND EMERGENCY ORDERS AND DIRECTIVES:

Below we provide an overview as to the types of legislative actions that have been occurring, both on a federal and state level:

- In the U.S., [291 million vaccine](#) doses have been administered. In the last week, an average of 1.62 million vaccine doses per day were administered.
- The [Biden Administration](#) proposed an investment in America's housing infrastructure. The American Jobs Plan pairs \$213 billion in direct funding with more than \$100 billion in new and expanded tax credits.
- [President Biden](#) tasked the Intelligence Community to prepare a report on up to date analysis on the origins of COVID-19.
 - The U.S. Intelligence Community, "coalesced around two likely scenarios" whether COVID-19 emerged from human contact with an infected animal or from a laboratory accident.
- The [CDC](#) is investigating several occurrences of adolescents and young adults who have developed myocarditis after receiving a COVID-19 vaccination.
- [Studies](#) suggest that immunity to COVID-19 lasts at least a year, possibly a lifetime, improving over time especially after vaccination.
 - The studies suggest that most people who have recovered from [COVID-19](#) and were later immunized will not need a booster. [Vaccinated](#) individuals who were never infected will likely need boosters, as will a minority of individuals who were infected and did not produce a robust immune response.
- The number of Massachusetts communities at [high risk](#) for COVID-19 has dropped for the sixth consecutive week, 1 community was in the red zone, according to [state](#) data.

- Effective May 29, 2021, [Massachusetts](#) will lift all COVID-19 restrictions in all industries. Gathering limits will be rescinded allowing all industries to operate at 100% capacity. All industries will be encouraged to follow CDC guidance for cleaning and hygiene protocols.
 - Additionally, the current face covering order will be rescinded. Face coverings will be required on public and private transportation, healthcare facilities, and congregate care settings. Non-vaccinated individuals are still advised to wear face masks and to continue physical distancing in most settings.
 - Governor Charles Baker will end the Massachusetts State of Emergency on June 15, 2021.
 - [Governor Baker](#) proposed legislation to extend several pandemic related emergency measures including temporary suspension of certain open meeting law requirements, special permits for expanded outdoor dining, and billing protections for COVID-19 patients.
- [New Hampshire](#) released Universal Best Practices which replaced all existing “Safer at Home 2.0” business operations guidance put in place in March 2020.
- [Maine](#) lifted all capacity limits and physical distancing requirements in outdoor and indoor settings, except where people are eating or drinking such as indoor restaurants and bars. Face coverings must be worn in public indoor settings.
- As of May 19, 2021, all [Connecticut](#) business sector rules enacted to prevent the spread of COVID-19 have been lifted with the exception of certain mask requirements.

INSURANCE AND COVERAGE RELATED NEWS AND ORDERS/LEGISLATION:

Below we provide an update as to regulations, news, and litigation specifically related to insurance and potential coverage.

- The [leisure travel](#) market is expected to pick up followed by the business travel market due to widespread vaccine distribution and growing consumer confidence.
 - Travelers may encounter requirements that could impact travel plans and insurance needs such as requirements to produce negative COVID-19 tests, or proof of vaccination. Some countries are also requiring visitors to have travel health insurance in place before arriving.
- [New Jersey](#) Governor Phillip Murphy signed off on a law requiring insurers to disclose whether a business interruption policy provides coverage for a pandemic.

BUSINESS AND COMMERCE NEWS AND LEGISLATION RELATED TO COVID-19:

Below we discuss news regarding the economic impact of COVID-19 and measures being taken to address that.

- The [SBA](#) began accepting applications for its new Community Navigator Pilot Program. This initiative established by the American Rescue Plan will leverage a community navigator approach to our nation's smallest businesses with focus on those owned by socially and economically disadvantaged individuals.
- The [SBA](#) is seeking public comments on a proposed rule that would revise small business size standards for businesses in two North American Industrial Classification System (NAICS) sectors to increase eligibility for SBA loan programs.
- As part of [World Trade Month](#), the SBA will conduct a series of four webinars aimed at helping businesses gain insight on strategies for international sales success.
- More than 1.8 million additional [Economic Impact Payments](#) have been disbursed under the American Rescue Plan. Nearly 167 million payments have been sent totaling approximately \$391 billion since the March 12, 2021 rollout.
- The [IRS](#) announced that interest rates will remain the same for the calendar quarter beginning July 1, 2021. For taxpayers other than corporations, the overpayment and underpayment rate is the federal short-term rate plus 3 percentage points.
- Massachusetts industries will open with no restrictions effective May 29, 2021 pending public health and vaccination data. Learn more about reopening Massachusetts here: <https://www.mass.gov/info-details/reopening-massachusetts>

LITIGATION/CIVIL JUSTICE SYSTEM UPDATES AND ORDERS:

Below we, highlight additional judicial orders and trends related to the COVID-19 pandemic.

- As of May 18, 2021, All [New Hampshire](#) courts clerks' offices in all courts and committees' offices are open to the public. Face coverings are still required in all court houses and Judicial Branch buildings.
- Beginning June 1, 2021, the [Connecticut](#) Judicial Branch will resume summoning jurors to courthouses throughout the state to restart the jury trial process.
- [Maine](#) will begin phase I of reopening the courts on June 1, 2021. Any person entering a courthouse must wear an approved face covering and social distancing measures must be observed. The courts will be open to the public from 8:00 AM to 4:00 PM Monday-Friday.

- State Guidance on Foreclosure proceedings:
 - Connecticut - <https://portal.ct.gov/-/media/Office-of-the-Governor/Executive-Orders/Lamont-Executive-Orders/Executive-Order-No-10A.pdf>
 - Rhode Island
<https://www.courts.ri.gov/Courts/SupremeCourt/SupremeExecOrders/20-12.pdf>
 - Massachusetts - [COVID-19 Eviction Information / Reliance on CDC Federal Moratorium through 06.30.2021](#)
 - New Hampshire - <https://courts-state-nh-us.libguides.com/evictions>