

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., [340 million vaccine doses](#) have been administered. In the last week, an average of 532,836 vaccine doses per day were administered.
- The [Biden administration](#) announced it will offer mortgage borrowers loan modifications and payment reductions that will help families stay in their homes.
 - The Federal Housing Administration (FHA) announced enhanced loss mitigation tools and simplified a COVID-19 Recovery Modification to help homeowners with FHA-insured mortgages who have been financially impacted by the pandemic.
- The [Biden administration's](#) Build Back Better Framework will ensure postsecondary education is accessible and affordable for young adults, build the capacity of the existing workforce development systems, help young adults who care for their families and, ensure housing affordability and access.
- The [Johnson & Johnson](#) COVID-19 vaccine is much less effective against the Delta and Lambda variants than against the original virus according to a [new study](#).
 - The findings add to evidence that the 13 million people inoculated with the J&J vaccine may need to receive a second dose – ideally of one of the mRNA vaccines made by Pfizer-BioNTech or Moderna.
 - However, the conclusions are at odds with those from smaller studies published by J&J earlier this month suggesting that a single dose is effective against variants even eight months after inoculation.
- [Canada](#) announced it will begin letting fully vaccinated U.S. citizens into the country on August 9, 2021, and those from the rest of the world on September 7, 2021. The 14-day quarantine requirement will be waived for eligible travelers.
- [Massachusetts](#) has awarded \$7.5 million in grants to help child care facilities renovate buildings, and address safety concerns related to COVID-19.

- Grants of up to \$250,000 were awarded to 36 organizations that primarily serve low-income families.
- About 100 of the 613 U.S. athletes descending on [Tokyo](#) for the Olympics are unvaccinated. So far, two American athletes are known to have tested positive. The International Olympic Committee has reported 13 positive cases among all athletes in Japan.
- [Three states](#) are now driving the pandemic in the U.S. 40% of all new cases this week have been recorded in Florida, Texas, and Missouri. Florida alone accounts for 20% of all new cases nationally.
- Effective May 29, 2021, [Massachusetts](#) lifted all COVID-19 industry restrictions. Face coverings are still required while using public and private transportation as well as in facilities housing vulnerable populations.
- [New Hampshire](#) released Universal Best Practices which replaced all existing “Safer at Home 2.0” business operations guidance put in place in March 2020.
 - [Governor Chris Sununu](#) closed both the State Emergency Operations Center and Joint Information Center on June 30, 2021. Ongoing pandemic operations transitioned to the New Hampshire Department of Health and Human Services.
- [Maine](#) lifted all capacity limits and physical distancing requirements in outdoor and indoor settings, individuals who are not vaccinated are urged to continue wearing face masks.
 - [Governor Janet Mills](#) ended Maine’s State of Civil Emergency on June 30, 2021. The face covering requirement for indoor prek-12 schools and child care facilities also ended on June 30, 2021.
- 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 [North Carolina Restaurant and Lodging Association](#) (NCRLA), along with 16 restaurants, are asking the North Carolina Supreme Court to bypass the court of appeals and hear an insurer’s appeal of a court decision that found there was coverage for COVID-19 business interruptions in an insurance policy.
 - In the case, the court found that the government orders that closed restaurants to prevent the spread of COVID-19 constituted a direct physical loss that was covered by the insurance policy that Cincinnati Insurance issued to the restaurants.

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](#) held a Pacific Northwest and Midwest Regions briefing for small business owners on COVID-19 economic aid and recovery as part of the “Getting Back on Track: Help is Here” series.
- The [IRS](#) and U.S. Department of Treasury and the Bureau of the Fiscal Service announced they have disbursed more than 2.2 million additional Economic Impact Payments under the American Rescue Plan.
 - A total of 171 million payments representing a total value of more than \$400 billion have been disbursed since March 12, 2021.
- The [IRS](#) and partners in non-profit organizations, churches, community groups, and others will host additional events in several cities to help eligible families register for the monthly Advance Child Tax Credit (AdvCTC) payments.
- The [IRS](#), state tax agencies, and the tax industry urged to tax professionals and taxpayers to use a special feature – multi-factor authentication – available on tax software products to help protect against identity and data theft.
- Massachusetts opened all industries with no restrictions on May 29, 2021. 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 not required; though unvaccinated individuals are urged to wear a mask.
- Beginning June 1, 2021, the [Connecticut](#) Judicial Branch resumed summoning jurors to courthouses throughout the state to restart the jury trial process. No person is permitted to enter a Judicial Branch courthouse or facility without a face covering. All Judicial Branch Law Libraries reopened to patrons on June 16, 2021.
- Effective July 1, 2021, individuals who are fully vaccinated are not required to wear face masks in [Maine](#) Judicial Branch facilities. Any individual who is not vaccinated must wear an approved face mask.

- Effective July 12, 2021, [Massachusetts](#) lifted all capacity limits and restrictions on jury trials. On July 1, 2021, the Supreme Judicial Court passed two orders that rolled back or amended COVID-19 era policies. All participants, regardless of vaccination status, will be required to wear a mask and some proceedings will continue to take place remotely.

- 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>