

## **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.

- The [Equal Employment Opportunity Commission](#) held its first virtual hearing on April 28, 2021 which focused on the impacts of public health and the economy as well as the connections between COVID-19 and civil rights.
- In the U.S. [237 million doses](#) have been administered. In the last week, an average of 2.63 million vaccine doses per day were administered.
- More than [55%](#) of all adults in the U.S. have received at least one dose of the vaccine. The U.S. seven-day average dropped about 16% and hospitalizations dropped about 10%.
- [U.S. vaccine advisers](#) recommended to resume use of the Johnson & Johnson COVID-19 vaccine following a temporary pause. Advisers said the vaccine's known potential benefit outweigh the potential risks.
- The [CDC](#) released updated guidelines for individuals who are fully vaccinated, including relaxed mask mandates in certain settings.
- [President Biden](#) addressed a joint session of Congress marking his first 100 days in office, focused mainly on progress made in handling the COVID-19 pandemic.
- The Biden [administration](#) delivered supplies worth more than \$100 million to provide urgent COVID-19 relief to India, including oxygen support, personal protective equipment, rapid diagnostic tests, and vaccine manufacturing supplies.
- The number of Massachusetts communities at [high risk](#) for COVID-19 has dropped for the third consecutive week. 26 communities were in the red zone, a decrease of about 50% according to [state data](#).

- Effective April 30, 2021 [Massachusetts](#) will relax mask guidelines for some outdoor settings. Beginning May 10, 2021 outdoor [Phase 4 Step 2](#) industries will reopen including increased capacity at outdoor stadiums, and reopening amusement parks.

### **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 U.S. Court of Appeals for the [Eighth Circuit](#) is considering whether business closures due to COVID-19 should trigger business interruptions insurance coverage.
- Businesses in the [insurance industry](#) and across sectors are wrestling with questions regarding how to bring employees back into the workplace.

### **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](#) announced applications will open on May 3, 2021 for the Restaurant Revitalization Fund. The online application will remain open to any eligible establishment until funds are exhausted.
- The [IRS](#) reminded workers in the gig economy and those who claimed unemployment compensation in 2020 of where to find information on meeting tax obligations.
- Three data releases (GDP, Personal Income, Employment Cost Index) [showed](#) how recent policies are boosting incomes, spending, and lifting current economic expansion.
- Massachusetts remains in Phase IV, Step 1, with guidance changes going into effect on May 10, 2021 and 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.

- The [New Hampshire](#) Supreme Court will resume in-person oral arguments on May 6, 2021. The Superior and Circuit courts will continue to have limited access through May 17, 2021.

- The State of [Connecticut](#) Judicial Branch is inspecting select courthouses with the goal of resuming operations beginning May 17, 2021.
- Public hours at Maine courthouses will continue to be reduced in response to the ongoing COVID-19 public health emergency. Unless a court is closed due to inclement weather, [remote proceedings](#) will continue as scheduled. See the [Maine Courts Response to COVID-19](#) for more information.
- 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>