

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., [268 million](#) vaccine doses have been administered. In the last week, an average of 1.95 million vaccine doses per day were administered.
- The [Biden administration](#) announced it will invest \$7.4 billion from the American Rescue Plan to recruit and hire public health workers to prepare for future public health challenges.
 - \$4.4 billion will go to states and localities to expand public health departments and \$3 billion will go to the CDC to create a new grant program to train, expand, and modernize the public health workforce.
- The [FDA](#) expanded Pfizer-BioNTech COVID-19 vaccine's emergency use authorization to include adolescents aged 12-15.
- The [CDC](#) updated their mask guidance for individuals who are fully vaccinated. Fully vaccinated individuals can resume activities without wearing a mask or physically distancing, except when required by federal, state, and local laws.
- The number of Massachusetts communities at [high risk](#) for COVID-19 has dropped for the fifth consecutive week. 6 communities were in the red zone, a decrease of about 50%.
- Effective May 10, 2021, [Massachusetts](#) reopened some outdoor Phase IV Step II industries including large venues such as indoor and outdoor stadiums, theme parks, as well as large outdoor organized amateur or professional group athletic events.
 - Effective May 29, 2021, additional Phase IV Step II industries will reopen including street festivals and parades at 50% capacity, bars, beer gardens and wineries will be subject to restaurant rules with seated service. Gathering limits will also increase to 200 people indoors and 250 people outdoors.

- [New Hampshire](#) released Universal Best Practices which replaced all existing “Safer at Home 2.0” business operations guidance put in place in March 2020.
- Effective May 24, 2021, [Maine](#) will lift all capacity limits and requirements to physically distance in all public outdoor settings, and lift all capacity limits in public indoor venues. Face coverings must still be worn in public indoor settings.

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 [Chubb Charitable Foundation](#) pledged \$500,000 for COVID-19 relief efforts in India, which is facing a surging infection rate.
- A [global survey](#) of business [travelers](#) found that the inability to travel during the pandemic had a big and negative impact on personal job effectiveness.

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 economic relief from the Restaurant Revitalization Fund will be delivered to more than 16,000 approved applicants. The first round of funding represents over \$2 billion relief awarded since last week’s program launch.
 - Application data showed the SBA successfully reached the smallest restaurants and underserved communities that have struggled to access relief.
- Nearly [one million payments](#) in the ninth batch of Economic Impact Payments from the American Rescue plan were sent this week.
- The [IRS](#) began issuing refunds to eligible taxpayers who paid taxes on 2020 unemployment compensation prior to the American Rescue Plan excluding those funds as taxable income.
- A sudden [fuel shortage](#) hit the eastern half of the United States after a ransomware attack on the Colonial Pipeline systems. The attack has led consumers to stock up for fear of running out of gas.
- Massachusetts opened certain industries as part of Phase IV Step II on May 10, 2021. Further Phase IV Step II openings will be 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.

- The [New Hampshire](#) courts are working towards full restoration of in-person operations in early to mid-summer. The Supreme Court resumed in-person oral arguments, and the Superior and Circuit Courts are expanding in-person hearings but access will remain limited until May 17, 2021.
- Several [Connecticut](#) courthouses are still undergoing inspections with the goal of re-opening on 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>