

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](#) posted updated [technical assistance](#) related to the COVID-19 pandemic. The EEOC also posted a new [resource](#) for job applicants and employees explaining how federal employment discrimination laws protect workers during the pandemic.
- In the U.S., 298 [million vaccine doses](#) have been administered. In the last week, an average of 999,474 vaccine doses per day were administered.
- Vice President [Kamala Harris](#) spoke with various world leaders to announce that the U.S. will begin sharing the first 25 million doses of the COVID vaccines.
 - The [administration](#) plans to share 80 million vaccine doses worldwide by the end of June. 75% of the vaccines will be shared through COVAX. The U.S. will prioritize Latin America, the Caribbean, Southeast Asia, and Africa.
- [President Biden](#) announced a National Month of Action to mobilize an “all-of-America” sprint to get 70% of U.S. adults at least one vaccine dose by July 4, 2021.
 - National organizations, local government leaders, community-based and faith-based partners, businesses, employers, social media influencers, celebrities, athletes, colleges, young people, and thousands of volunteers will work to get communities vaccinated.
- The [United States](#) is roughly on track to meet President Biden’s goal of getting at least one vaccine dose to 70% of adults by July 4, 2021. However, even if the country as a whole reaches the national target, at least 30 states will probably not.
- A new [study](#) revealed an estimated 60 million Americans are currently taking immunosuppressant drugs that could interfere with the efficacy of the COVID-19 vaccine immune response.

- The [CDC](#) released a new study revealing that COVID-19 still poses a threat of severe disease to adolescents. The study found nearly a third of teens aged 12-17 with severe illness ended up in the intensive care unit, with 5% ending up on ventilators.
 - CDC Director Dr. Rochelle Walensky [urged](#) adolescents over the age of 12 to get vaccinated, and to continue wearing masks until they are fully vaccinated.
- The number of Massachusetts communities at [high risk](#) for COVID-19 has dropped for the seventh consecutive week, 0 communities were in the red zone, according [to state data](#).
- 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.
 - Governor Charles Baker will end the Massachusetts State of Emergency on June 15, 2021.
 - [Massachusetts](#) will shut down mass vaccination sites that were critical earlier in the pandemic over the next several weeks while also adopting a more targeted strategy to reach remaining unvaccinated 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.
 - New Hampshire [Governor](#) Chris Sununu renewed the State of Emergency Declaration for 14 days to allow the legislature to take up various critical emergency orders that have brought flexibility throughout the pandemic.
- [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.

- [Aon plc](#) is donating 100% of the revenue from its COVID-19 vaccination supply chain protection program to the COVID-19 Solidarity Response Fund.
 - As of May 2021, the fund has deployed more than \$250 million to support WHO’s worldwide efforts in fighting COVID-19.

- The [White House](#) warned corporate executives and business leaders to step up security measures to protect against ransomware attacks after intrusions disrupted operations at a major meatpacking company and the biggest U.S. fuel pipeline.

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 its 6th Annual Growth Accelerator Fund Competition with a new component aimed at spurring investment in underrepresented communities.
- The [SBA](#) announced closure of the Paycheck Protection Program to new loan guaranty applications, which has provided \$798 billion in economic relief to small businesses and nonprofits across the nation.
- The [IRS](#) announced it is accepting applications for the Internal Revenue Service Advisory Council (IRSAC). Applications will be accepted through July 9, 2021.
- The [IRS](#) reminded taxpayers living and working abroad they must file their 2020 federal incomes tax return by June 15, 2021.
- 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 still required in all court houses and Judicial Branch buildings.
- Beginning June 1, 2021, the [Connecticut](#) Judicial Branch resumed summoning jurors to courthouses throughout the state to restart the jury trial process.
- [Maine](#) began 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>