

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., [336 million doses](#) have been administered. In the last week, an average of 529,879 vaccine doses per day were administered.
- The [first](#) monthly Child Tax Credit payments were sent on July 15, 2021. An estimated \$15 billion was distributed to tens of millions of working families with 60 million children.
- The [Biden administration's](#) Build Back Better Framework will support women's employment and strengthen family economic security.
 - The Framework will create a national comprehensive paid family and medical leave program, guarantee access to affordable child care and universal free pre-school to all three and four-year-old children, expand access to long-term care services under Medicaid, boost compensation of child care and home care workers, and address maternal and infant health disparities.
- The [FDA](#) will add a warning that the Johnson & Johnson COVID-19 vaccine can lead to increased risk of a rare neurological condition known as Guillain-Barre syndrome.
 - The CDC released a report stating most cases have largely been reported about two weeks after vaccination and mostly in males, many aged 50 years or older.
 - Federal officials have identified roughly 100 suspected cases of Guillain-Barre syndrome among recipients of the J&J vaccine. The reports are considered preliminary and most individuals made a full recovery.
- [Canadian Prime Minister Justin Trudeau](#) announced Canada could start allowing fully vaccinated Americans into Canada as of mid-August for non-essential travel and should be in a position to welcome fully vaccinated travelers from all countries by early September.
- [Dr. Megan Ranney](#), an emergency room physician and director of Brown Lifespan Center for Digital Health, called for greater nuance when it comes to talking about children and COVID-19.

- Children can contract the virus, and Dr. Ranney recommends vaccinating children if they are able, and if not to continue wearing a mask.
- [Los Angeles County](#), the nation's most populous county, will reinstate its mask mandate Saturday night amid a rise in coronavirus cases and hospitalizations. The order will require masking indoors regardless of vaccination status.
- The number of [COVID-19](#) cases in the U.S. has more than doubled in the last two weeks as the delta variant becomes more prevalent.
- A mobile [vaccination clinic](#) is making its way through Massachusetts. The so-called "Vax Bus" will spend a day or two in nearly two dozen communities before its last stop next month.
- 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 pre-k-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 Walt Disney Co.](#) is facing a lawsuit from its insurer which claims the entertainment company's insurance policies do not cover certain delays of film and TV productions caused by the pandemic.

- Fireman's Fund Insurance Co. filed a complaint in Los Angeles County Superior Court, asking the court to rule in the dispute over the claims that include \$10 million in coverage for delays that came after productions were permitted to begin again.

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](#) recommends applying for a low-interest disaster loan if individuals applied for assistance through FEMA and were referred to the SBA. The deadline to apply for a low-interest SBA loan is August 24, 2021.
- The [SBA](#) held a Women in Business Roundtable to strengthen existing and build new relationships with organizations committed to women's economic empowerment.
- The [IRS](#) Security Summit announced a summer campaign to raise awareness among tax professionals about identity theft; urges practitioners to boost security immunity.
- The [IRS](#) announced it will issue another round of refunds this week to nearly 4 million taxpayers who overpaid their taxes on unemployment compensation received last year.
- 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>