

Does Your Massachusetts Business Have 150 or Fewer Full Time Employees and a Property Insurance Policy? You May Be Covered for COVID-19 Losses.

A bill ([Senate No. 2888](#)) currently pending in the Massachusetts Legislature could provide some much needed relief for businesses such that have incurred losses or interruptions due to COVID-19. The bill would allow businesses to recover under their property damage insurance policies for any loss of business or business interruption from March 10, 2020, when the Governor declared an emergency declaration until it is rescinded.

For a business to qualify under the Act, they must:

1. Have 150 or fewer full-time equivalent employees in the Commonwealth currently employed at the time of the Act or employed before the Governor's emergency declaration is rescinded.
2. Have a property insurance policy that includes business interruption coverage for the loss of use and of the business at the time of the Act.

This Act would nullify any policy exclusions for losses resulting from viruses or the requirement that physical damage accompanies the losses.