

Robin Cohen spoke with Financial Times regarding “U.S. Legal Battle Looms over Coronavirus Insurance Payouts”

Robin Cohen spoke with *Financial Times* regarding the article “U.S. Legal Battles over Coronavirus Insurance Payouts.” The article states “US state legislators and lawyers have threatened to force the payment of coronavirus-related insurance claims that the industry insists are excluded from its policies and could pose an “existential threat” to their business. Members of Congress are also debating the need for legislation requiring insurers to pay for shutdowns caused by the virus, and bills that would have the same effect have been introduced in several states. Insurers, which in the US are largely regulated at the state level, insist that their policies exclude pandemic coverage and that retroactive amendments would leave the industry insolvent.” Robin’s commentary included “Lawyers representing policyholders contest the claim that pandemic risk was never insured. She goes on to say “overwhelmingly, the coverage I am seeing does not have a virus exclusion.” Robin states “the policies required that there be physical damage to the business, and whether virus-related shutdowns met that criteria was the key legal issue. As for the industry’s claim that it would be left bankrupt, she said: They say that in every disaster, from Hurricane Sandy to 9/11.”

Read the article [here](#).

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Robin Cohen