

# HOUSE BILL NO. 5739

April 24, 2020, Introduced by Rep. Elder and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
(MCL 500.100 to 500.8302) by adding section 2245.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1        **Sec. 2245. (1) An insurer that delivers, issues for delivery,**  
2 **or renews in this state a business interruption insurance policy**  
3 **shall include in the business interruption insurance policy**  
4 **coverage for business interruption due to the novel coronavirus**  
5 **(COVID-19). The coverage under this subsection must indemnify the**  
6 **insured, subject to the limits under the policy, for any loss of**



1 business or business interruption for the duration of the  
2 declaration of state of emergency under Executive Order No. 2020-  
3 04.

4 (2) This section applies to a business interruption policy in  
5 force on the effective date of the amendatory act that added this  
6 section and that is issued to an insured that has less than 100  
7 eligible employees in this state. As used in this subsection,  
8 "eligible employee" means a full-time employee who works a normal  
9 workweek of 25 or more hours.

10 (3) As used in this section, "business interruption insurance"  
11 means coverage against loss or damage to property, including the  
12 loss of use and occupancy and business interruption.

