



News

Hinshaw's Ronald Kammer and Holly Harvey Discuss COVID-19 Insurance Claims in Coral Gables Magazine

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Hinshaw partners Ronald Kammer and Holly Harvey are quoted in a *Coral Gables Magazine* article titled "Staking Your Insurance Claim." In the article, Harvey and Kammer explain why policyholders face uphill challenges for COVID-19 business interruption claims under typical business property policies. They also review the threat of high-risk claims, such as workers' compensation and employer liability claims.

"[Business property] policies typically require a direct physical loss to the property in order to trigger coverage," said Kammer. "Because a virus like COVID-19 does not cause physical damage, those claims would be dismissed by the courts.

...

"We've only seen the tip of the iceberg in regard to COVID insurance claims," added Harvey. "We expect to see workers' compensation and employer liability claims in the months ahead. That is already occurring in the cruise lines and hospitality industries."

[Read the October 2020 edition of *Coral Gables Magazine*](#)

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Attorneys

Ronald L. Kammer

Offices

Miami