

# The Wall Street Journal: Insurers Avoid Picking Up Businesses' Covid-19 Pandemic Costs

*Policyholders have been trying to collect on policies for 'business interruption,' but courts have so far sided with insurers that argue the policies are triggered by physical damage to property, not the presence of virus*

Businesses have long relied on insurance to cover losses from unexpected disruptions. But they have faced an uphill battle in trying to get carriers to pay out on one of the biggest ever: pandemic shutdowns.

Insurers that sold "business interruption" coverage have denied claims by companies that suffered through lockdowns or other fallout of the Covid-19 pandemic, and many courts have shot down subsequent lawsuits. The presence of virus wasn't enough to trigger the policies, which generally require some kind of physical damage to property, the courts say.

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