

April 21, 2020

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# Front Lines: March 9, 2020

CRUISES

'Totally freaked out': Grand Princess passengers share coronavirus fears; 1,406 disembark

<u>David Oliver</u> and <u>Morgan Hines</u> USA TODAY Published 9:40 a.m. ET Mar. 10, 2020 | Updated 6:14 a.m. ET Mar. 11, 2020



### **COVID-19 Timeline in Michigan**

- 1/30/20: World Health Organization declares outbreak a Public Health Emergency of International Concern.
- <u>2/28/20</u>: Gov. Whitmer announces the state will activate its emergency operations center to prepare for potential cases.
- 3/10/20: Michigan confirms its first two COVID-19 cases and declares state of emergency.
- <u>3/11/20</u>: World Health Organization designates COVID-19 as a pandemic.
- 3/13/20: Michigan announces closure of all Michigan K-12 schools, bans all gatherings of 250 or more, and announces other restrictions.
- <u>3/16/20</u>: Michigan bans gatherings of 50 or more and issues order to close all dine-in bars/restaurants, gyms, and other establishments.
- <u>3/23/20</u>: Michigan issues stay-at-home order for all non-essential workers.





## **Employees: OSHA Complaints**

From January 1<sup>st</sup> through early April, more than 3,000 OSHA complaints filed regarding COVID-19 from employees at a wide range of workplaces (e.g., healthcare facilities, factories, funeral homes and Yosemite National Park):



- Shortage or complete unavailability of masks/gloves
- Not being allowed to wear PPE because it might make customers uncomfortable or is being "saved" for others
- Unable to practice social distancing due to work place layout (e.g., shoulder to shoulder in factory)
- Having to personally provide cleaning supplies for their workplace









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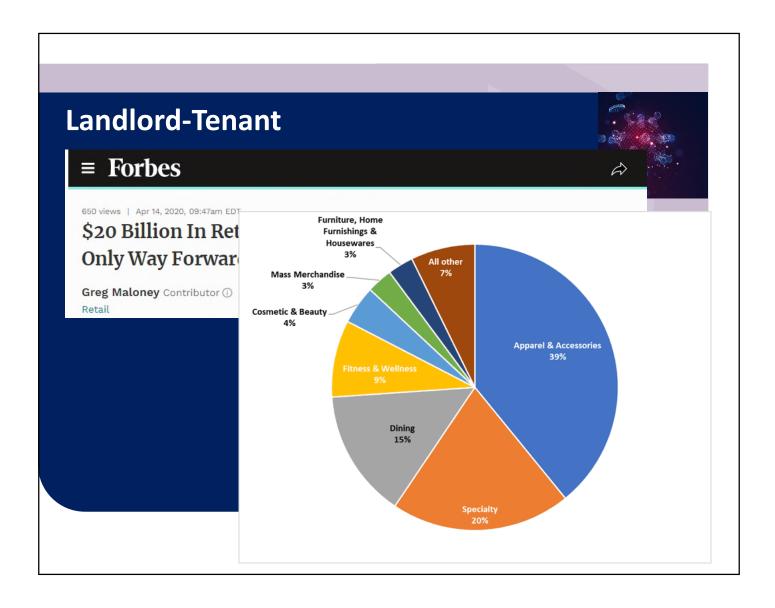












### **B2B: Real Estate and Construction**



- Construction projects come to a halt: Force Majeure clauses are being dusted off
- Municipal processes delayed
- On the transaction side, deals are being held up
- Financing unknowns driving uncertainty
- Litigation in this area will ramp up:
  - Construction / lien disputes
  - Deals-gone-bad litigation
  - Lease default litigation
  - Receiverships for distressed properties

### **Insurance**



- 49. State and local governmental authorities, and public health officials around the Country, acknowledge that COVID-19 and the Pandemic cause direct physical loss and damage to property. For example:
  - a. The state of Colorado issued a Public Health Order indicating that "COVID-19... physically contributes to property loss, contamination, and damage..." (Emphasis added);
  - b. The City of New York issued an Emergency Executive Order in response to COVID-19 and the Pandemic, in part "because the virus physically is causing property loss and damage." (Emphasis added);

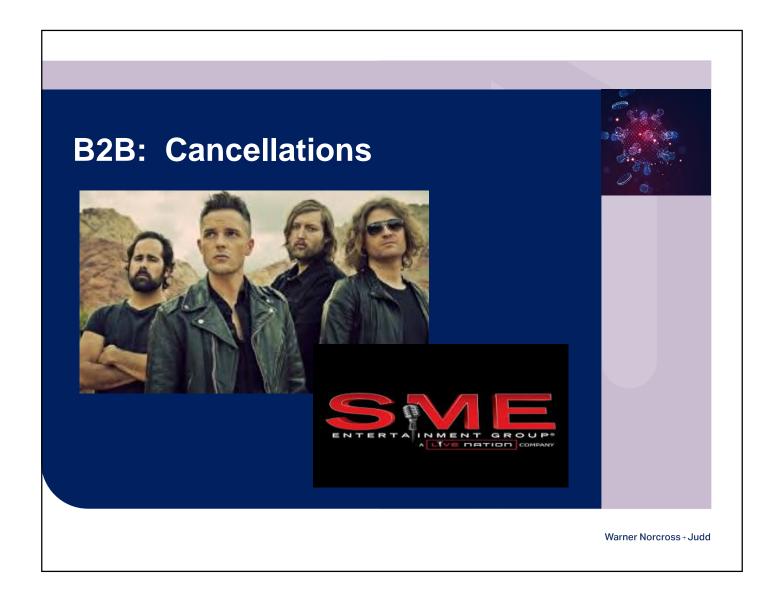
#### **Insurance**

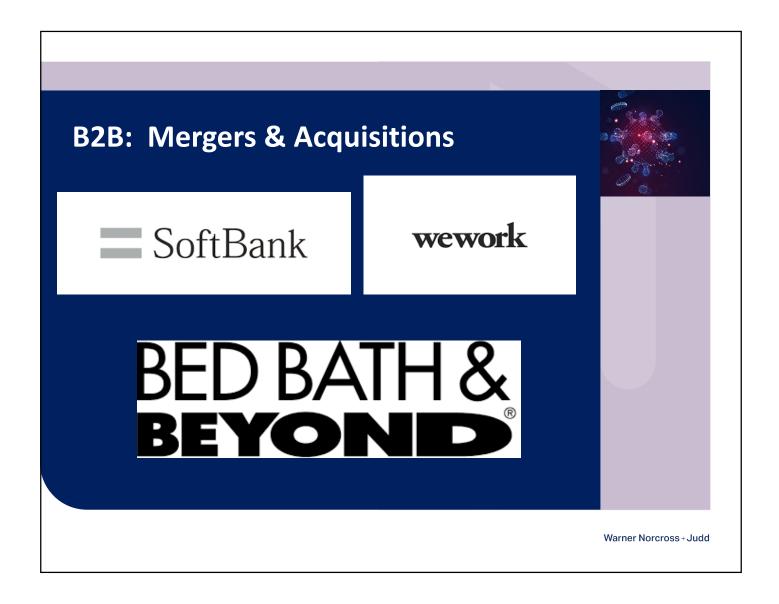


"We are banding together to launch BIG legal action in every state against insurers who deny funds for civil authority coverage.

Immediate payment is due on policies that do not contain a virus exclusion. We are willing to support federal subsidies for insurers who cooperate with us, but the window for a solution is closing fast."

JOHN HOUGHTALING

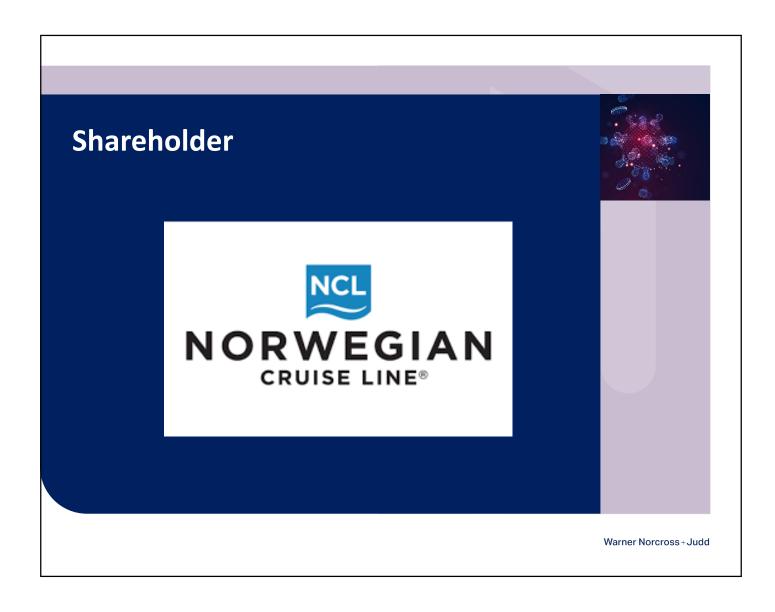


















# **Upcoming Webinars**

<u>April 24</u>: Strategies and Pitfalls for Retaining, Terminating and Returning Employees to Work in the World of COVID-19

<u>April 29:</u> What's Next? How Landlords, Tenants and Lenders are Navigating the COVID-19 Pandemic

#### "Return to Work" Series:

- April 24: From the Capitol: COVID-19 Update
- April 27: Returning Employees to Work After COVID-19
- April 29: Preparing the Facility for Operations After COVID-19
- May 1: Managing External Relationships and Supply Chains After COVID-19



