

From: [Eric Rewitzer](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#)
Subject: Supporting COVID-19 Orders for Business Interruption
Date: Monday, April 6, 2020 11:23:11 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

As the owner of 3 Fish Studios, a small business located in San Francisco, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346.

I have paid my insurer, The Hartford, for Business Interruption coverage for years, but have recently been told it must be triggered by a covered cause of loss. Neither Viral Outbreak nor Governmental Decisions are covered perils under my (or virtually any) policy.

I agree that we need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Thank you for your consideration, and for doing what you can to support small business owners like myself.

With gratitude,

Eric Rewitzer



Eric Rewitzer | Owner, Printmaker
| 3 Fish Studios
| t. 415.242.3474 | 4541 Irving Street San Francisco, CA 94122
| e. eric@3fishstudios.com



From: [David Nayfeld](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Mandelman, Rafael \(BOS\)](#); [Quan, Daisy \(BOS\)](#); [Matt Brewer](#); [Mar, Gordon \(BOS\)](#); [Stefani, Catherine \(BOS\)](#); [Peskin, Aaron \(BOS\)](#); [Haney, Matt \(BOS\)](#); [Preston, Dean \(BOS\)](#); [Breed, London \(MYR\)](#)
Subject: Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage
Date: Tuesday, April 7, 2020 10:44:50 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Supervisors,

I write to you as a resident of district 5 as well as the co-owner of the restaurants Che Fico and Che Fico Alimentari. We are doing everything in our power and within our financial resources to support our community as well as our 90 employees, the vast majority of whom are residents of San Francisco. We are grateful for the leadership San Francisco has shown during this time, but for our business to survive, we need the support of our elected leaders to ensure that our insurance companies fulfill our business interruption claims.

I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

I truly hope I can count on you to support this measure.

Best,

David Nayfeld
Chef Co-Owner
Che Fico, Che Fico Alimentari

www.chefico.com
www.cheficoalimentari.com

From: [Dennis Kelly](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Anthony Secviar](#)
Subject: Supporting COVID-19 Orders for Business Interruption as Necessary Due to Physical Property Loss or Damage
Date: Monday, April 6, 2020 1:38:56 PM
Attachments: [clip_image001.png](#)
[clip_image002.png](#)

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Board of Supervisors,

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption as Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346.

It is crucial that we hold private insurance companies accountable and support small businesses who have been paying into business interruption insurance for years and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Restaurants directly employ more than 16 million people in our country and indirectly employ millions more through a vast supply chain. We are the second leading employment sector behind the government in the United States. If insurance companies are allowed to turn their back on these paying clients, the rate of restaurant closures could reach 50%, slashing millions of jobs in the process.

Insurance companies rely on us to pay their premiums each month, and we are relying on them to provide the benefits that we are purchasing through these policies.

Again, I urge you to support Supervisor Mar's resolution and add my correspondence to File No. 200346.

Sincerely,

DENNIS KELLY, MS

Master Sommelier | Owner

M 707.291.1607

250 S. California Avenue

Palo Alto, California 94306

From: [Outerlands](#)
To: [Board of Supervisors, \(BOS\)](#); [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#)
Cc: [Stefani, Catherine \(BOS\)](#); [Peskin, Aaron \(BOS\)](#); [Haney, Matt \(BOS\)](#); [Mandelman, Rafael \(BOS\)](#)
Subject: Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage
Date: Monday, April 6, 2020 12:31:03 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear SF Board of Supervisors:

As small business owners, we urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346.

Our family business, Outerlands, has proudly served the Outer Sunset for 11 years. Upon notice of the SF Shelter in Place Mandate on March 16th, our full service restaurant of 50+ employees was downsized overnight to a tiny to-go operation, leaving 90% of our staff unemployed. Revenues were by far insufficient to cover remaining staff or other operating costs. On March 30th, out of concern for staff amid the continuing rise of COVID 19 cases in SF, we fully closed our doors. We are at risk of losing our business and our home, and our staff may permanently lose their jobs.

The effect of closures on the restaurant industry has been particularly hard-hitting, since cash reserves are typically minimal for small restaurants like ours. Our industry simply does not operate with the kind of capital needed to survive this crisis, and aid programs such as the PPP have not addressed the unique challenges restaurants face. Those restaurants that do manage to reopen their doors once the pandemic crisis has ceased will be up against serious long term effects: debt loads that exceed income resources, narrowing of an already slim workforce, and gaps in the supply chain due to the effects of closures on industry vendors and services.

We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health have devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Thank you,

David Muller and Lana Porcello
Owners, Outerlands
4001 Judah St., SF

Outerlands
4001 Judah St.
San Francisco, CA 94122
(415) 661-6140

From: [Kara Bratcher](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#); [Stefani, Catherine \(BOS\)](#); [Peskin, Aaron \(BOS\)](#); [Haney, Matt \(BOS\)](#); [Mandelman, Rafael \(BOS\)](#)
Subject: Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage
Date: Monday, April 6, 2020 1:24:27 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Hello,

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

It is factually untrue that the virus did not cause a dangerous condition to our property that forced us to cease operations of our 10 year old company and lay off our entire 200 person workforce. We were forced to shut down all of our businesses because of the interaction with physical surfaces, contaminated hands, and respiratory droplets. The greatest consideration was the well-being and safety of our team and of the wider community.

Thank you.

Best wishes,

Kara Bratcher
Flour+Water, Flour+Water Pizzeria, Trick Dog, Central Kitchen, Salumeria

--



Kara Bratcher
CFO, PARTNER

2403 Harrison Street
San Francisco, CA, 94110
415.826.1500 # office
kara@netimeas.com
www.netimeas.com

From: [Rogat, Sher](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#)
Subject: Supporting COVID-19 and such..
Date: Monday, April 6, 2020 6:22:27 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

To whom it may concern,

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Regards,

Sheryl Rogat

sheryl rogat
co-owner & founder
[piccino.com](#) | [noonallday.com](#)
1001 minnesota street | san francisco, ca 94107

From: [Jamie Kelty](#)
To: [Board of Supervisors, \(BOS\)](#)
Subject: support small restaurants
Date: Monday, April 6, 2020 2:03:01 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

To the Board of Supervisors,

Please consider supporting Gordon Mar's D4 resolution urging insurance companies to accept their claims. Restaurants provide community and employ many people. Please consider helping them and small businesses.

Best regards,

Jamie Kelty

From: [Dan Clegg](#)
To: [Board of Supervisors, \(BOS\)](#)
Subject: Support of D4 Gordon Mar's resolution
Date: Monday, April 6, 2020 2:14:39 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

To whom it may concern,

I'm writing in support of Gordon Mar's resolution to urge insurance companies to honor claims made by local restaurants in the wake of the COVID-19 pandemic.

The city must do all it can to protect local businesses during this crisis.

Sincerely,

Dan Clegg

From: [Emily Gable](#)
To: [Board of Supervisors, \(BOS\)](#)
Subject: Support for Supervisor Mar's Resolution
Date: Monday, April 6, 2020 1:46:29 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Hello,

I'm writing to show my support for Supervisor Mar's resolution to stop insurance companies from denying claims to small businesses that have been filed due to the coronavirus pandemic. Small businesses and restaurants contribute so much to our wonderful city and they need to be able to stay on their feet and recover from the damage that this pandemic has caused.

Thank you very much for your service to the city and its residents.

Sincerely,

Emily Gable

From: [August Navarro](#)
To: [Board of Supervisors, \(BOS\)](#)
Subject: Support for Gordon Mar's Resolution to support Restaurants
Date: Monday, April 6, 2020 5:22:02 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

To the members of the SF Board of Supervisors,

Our restaurants are the backbone of our communities here in San Francisco — and our community of local residents and local business owners are extremely concerned about the future of the restaurant and small business community during this incredibly challenge time.

I'd like to express my support for Gordon Mar's resolution to urge insurance companies to step up and approve the claims of our local restaurants and businesses during this unprecedented time of need.

San Francisco has a long and important history of fighting for those in need of our support during times of need — and i believe this to be one of the moments where our city has the opportunity to help show the rest of this country what we know and believe to be fair and just.

Thanks for hearing my support for our neighborhood's restaurants — Insurance companies should do their part to make sure their claims are approved and support is delivered wherever possible.

Thank you.
August

August Navarro
1466 45th Ave
San Francisco, CA

From: [Matt Hirst](#)
To: [Board of Supervisors, \(BOS\)](#)
Subject: Support for Gordan Mar's resolution
Date: Monday, April 6, 2020 2:30:59 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

I support it. Please look after our restaurants and small businesses

Matt Hirst

--

West

www.west.ventures

From: [Hanson Li](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#)
Subject: Support for COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage
Date: Monday, April 6, 2020 1:49:28 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Supervisors,

As a small business owner of many restaurants in San Francisco, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346.

We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers. Our businesses in San Francisco support several hundred jobs and contribute significant tax base for the city.

Salt Partners Group's businesses include:

- Atelier Crenn
- Humphry Slocombe Ice Cream
- Bar Crenn
- Petit Crenn
- Horsefeather
- Last Rites
- B-Side

Sincerely,
Hanson Li
www.saltpg.com

From: [Jeni Kam with Fiery](#)
To: [Board of Supervisors, \(BOS\)](#); [Stefani, Catherine \(BOS\)](#); [Peskin, Aaron \(BOS\)](#); [Haney, Matt \(BOS\)](#); [Mandelman, Rafael \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#)
Subject: Support for Business Insurance
Date: Tuesday, April 7, 2020 2:24:21 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Board of Supervisors,

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Your support is greatly appreciated.

Best regards,

Jeni Kam

(415) 335-5591

Fiery ~ Hot Pot Buffet

1626 Taraval St.
San Francisco, Ca 94116

Fiery Cafe

1316 Noriega St.
San Francisco, Ca 94122

From: [Erica Maver Murach](#)
To: [Board of Supervisors, \(BOS\)](#); [Stefani, Catherine \(BOS\)](#); [Peskin, Aaron \(BOS\)](#); [Haney, Matt \(BOS\)](#); [Mandelman, Rafael \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#)
Subject: Supporting COVID-19 Orders for Business Interruption
Date: Tuesday, April 7, 2020 9:52:09 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Hi all -

I am writing in support of Supervisor Mar's resolution Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage. Please add my correspondence to File No. 200346. I am a small business owner in the Outer Sunset and feel it is totally necessary that private insurance companies are held accountable and support the small businesses who have been paying into business interruption insurance and whose claims have been denied during this crisis.

The Shelter in Place Orders have totally interrupted our businesses and now we need support from private insurers and the public sector. It is crucial that insurers "insure" us for this crisis. Or what is the point in having insurance? Please hold these companies accountable!

Thank you for your ongoing support of small businesses in SF, I feel fortunate to have a business in this city and hope I can make it through this crisis.

Best,
Erica Murach

--

Erica Murach
ESTABLISH
3811 Noriega Street
San Francisco, CA 94122
www.establishsf.com

From: [John Lindsey](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Mar, Gordon \(BOS\)](#); [Quan, Daisy \(BOS\)](#); [Stefani, Catherine \(BOS\)](#); [Peskin, Aaron \(BOS\)](#); [Haney, Matt \(BOS\)](#); [Mandelman, Rafael \(BOS\)](#)
Subject: Supervisor Mar"s resolution on insurance
Date: Monday, April 6, 2020 4:30:36 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Take good care,

John

.....
John Lindsey

The Great highway

<http://www.thegreathighway.com>

Studio: 415-680-3891

Cell: 415-205-0860
.....

From: [Jeff Hanak](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#); [Stefani, Catherine \(BOS\)](#); [Peskin, Aaron \(BOS\)](#); [Haney, Matt \(BOS\)](#); [Mandelman, Rafael \(BOS\)](#)
Subject: Supervisor Mar resolution for Business Interruption, File No. 200346
Date: Monday, April 6, 2020 10:00:04 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Good Evening

As a small business owner or over 20 years in San Francisco, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers. No matter if we are in operation or closed due to a mandated Shelter in Place, we are required to keep carrying our business liability insurance. I have made claims for all of my restaurants and to this point all have been denied. The legal fees it will require to fight, will limit the amount of restaurants that will be able to pursue what we are rightfully due.

Sincerely,

Jeff Hanak, Co-Owner

nopa

nopalito

liholiho yacht club

dear inga

From: [greg](#)
To: [Board of Supervisors, \(BOS\)](#); [Quan, Daisy \(BOS\)](#); gordon.mar@sfgov.org.
Cc: [Stefani, Catherine \(BOS\)](#); [Peskin, Aaron \(BOS\)](#); [Haney, Matt \(BOS\)](#); [Mandelman, Rafael \(BOS\)](#); [Michael](#)
Subject: Small Business Help
Date: Monday, April 6, 2020 8:44:21 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

To my representatives,

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

We have been in business at this address for almost 20 years now. We weathered the dot com boom and crash. We have weathered the crash of 2009. There is a big difference with this one though as we could continue to work.

This is NOT the case this time around. All of us have paid into insurance for a lot of years. Spryscapes has never filed a claim prior to this. It is time for the insurance industry stepped up.

Cell # 415-235-4872

Warm Regards,
Greg Spry
Spryscapes Construction, Inc.
General & Landscape Contractors
1255 Vicente Street
San Francisco, CA 94116

Phone: 415-242-1196
Email: greg@spryscapes.com
Web: www.spryscapes.com
Fax: 415-242-4397
State Lic. # B, C-27 -776680

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From: [Alison Merz](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [me](#)
Subject: Save our restaurants!!!
Date: Monday, April 6, 2020 2:47:18 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Hello SF Board of Supervisors,

I am writing to express my support for SF restaurants, hospitality businesses, and small businesses of all kinds. Covid-19 loss claims are being denied by insurance companies. This is outrageous! I support the @D4Gordanmar Resolution and urge insurance companies to step up and do the right thing. Restaurants and hospitality businesses make our amazing city tick and to lose so many of them would be a major tragedy for so many people and their families. So many people depend upon these industries and we cannot stand by as we watch them flounder because of a global pandemic that is out of their control. Please act now!

My dear friends, Lana and Dave, at Outerlands have done everything in their power to support their staff, their families, and their customers by shifting their business to social distancing take-out orders literally overnight. They did this on behalf of so many people who depend upon them. Then they made a very difficult decision to close (hopefully temporarily) to support the stay at home orders and protect the safety of their staff. They should not have to resort to crowdfunding (they have a Go Fund Me campaign to support their staff) to try to help their loyal staff make ends meet. This is precisely the time when local, state and federal government should step in to do the right thing by the hardworking people of SF.

My heart breaks for my friends and all those impacted by this. Please please please please please use your power to support SF residents, restaurants, and small businesses. Their livelihoods and families depend upon you!

Sincerely,
Alison Merz

From: [Eric Lilavois](#)
To: [Stefani, Catherine \(BOS\)](#); [Peskin, Aaron \(BOS\)](#); [Haney, Matt \(BOS\)](#); [Mandelman, Rafael \(BOS\)](#); [Board of Supervisors \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#)
Subject: Restaurants need your help
Date: Monday, April 6, 2020 3:37:52 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Supervisors Stefani, Peshkin, Hany and Mandleman,

As the owner of 2 small restaurants in San Francisco (Little Gem), I urge you to please support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346.

We need to hold private insurance companies accountable and support small businesses like ours who, for years, have been paying into business interruption insurance and whose claims are now being denied.

The Shelter in Place Orders and general State of Emergency that's been declared have devastatingly interrupted our businesses. Of our two restaurants, one is completely shut. The other is open for delivery only but operating on a 90% decline in business.

We need support now from both the public sector and private insurers.

I trust you will get behind us on this matter.

Thank you.

Eric Lilavois
917.295.2364

@littlegem.restaurant

From: [tommy guerrero](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#)
Subject: Please support Supervisor Mar's Resolution to the Insurance Commissioner
Date: Tuesday, April 7, 2020 12:48:43 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Members of the Board of Supervisors,

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

From: [DPH-Sam-mff](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#)
Subject: Please support Supervisor Mar's Resolution to the Insurance Commissioner
Date: Monday, April 6, 2020 8:27:38 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Members of the Board of Supervisors,

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Thanks
Sam



Sent from my iPhone

From: ronboyd138@gmail.com
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#)
Subject: Please support Supervisor Mar's Resolution to the Insurance Commissioner
Date: Monday, April 6, 2020 9:47:53 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Members of the Board of Supervisors,

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

From: [erin lang](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#)
Subject: Please support Supervisor Mar's Resolution to the Insurance Commissioner
Date: Tuesday, April 7, 2020 2:35:09 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Members of the Board of Supervisors,

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Sent from my iPhone

From: [AndrewJohnstone](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#)
Subject: Please support Supervisor Mar's Resolution to the Insurance Commissioner
Date: Tuesday, April 7, 2020 10:35:57 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Members of the Board of Supervisors,

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Sincerely

Andrew Johnstone
Owner

The Little Chihuahua Mexican Restaurant's

292 Divisadero St SF CA 94117
4123 24th St, SF CA 94114
581 Valencia St, SF CA 94110 (**Closed**)
Harvey Milk Terminal 1, SFO International Airport (**Closed**)
1431 Polk St, SF CA 94109

From: Laiko@KeeferBahrsPR.com
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#)
Subject: Please support Supervisor Mar's Resolution to the Insurance Commissioner
Date: Tuesday, April 7, 2020 12:37:13 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Members of the Board of Supervisors,

As a supporter of San Francisco restaurant owners, a small business consultant, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Thank you.

Sincerely,

Laiko Bahrs
SF resident
Small business consultant

Laiko Bahrs | [Keefer BahrsPR](#)
415-794-9882
laiko@keeferbahrspr.com
[Facebook](#) | [Instagram](#)

From: [Christina Tan](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#)
Subject: Please support Supervisor Mar's Resolution to the Insurance Commissioner
Date: Tuesday, April 7, 2020 12:44:24 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Members of the Board of Supervisors,

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

From: [Kenneth Zankel](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#); [Stefani, Catherine \(BOS\)](#); [Peskin, Aaron \(BOS\)](#); [Haney, Matt \(BOS\)](#); [Mandelman, Rafael \(BOS\)](#); [Anna Zankel](#)
Subject: PLEASE Support COVID-19 Orders for Business Interruption
Date: Monday, April 6, 2020 11:45:02 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

All,

Hello from The Grove. Hope you are safe and healthy! More important than anything else.

I am writing on behalf of my wife Anna who is co-owner and Creative Director of the restaurants, and myself.

We and so many other rest and retail entrepreneurs who are part of the fabric of the city are facing financial catastrophe.

As a small business owner, I urge you to please support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346.

We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied.

The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Thank you for this opportunity to share our thoughts.

Ken and Anna

Kenneth Zankel
President / Founder

The Grove
Design District / Fillmore / Hayes / Yerba Buena

[415.254.9315](tel:415.254.9315)

kzankel@TheGroveSF.com
TheGroveSF.com

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From: hilarypassman@yahoo.com
To: [Board of Supervisors, \(BOS\)](#); [Mar, Gordon \(BOS\)](#); [Quan, Daisy \(BOS\)](#)
Subject: Please help our small businesses!
Date: Tuesday, April 7, 2020 8:26:16 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Thank you.

Hilary Passman, owner

Devil's Teeth Bakery
Sunset Reservoir Brewing Company

From: [Corinne Pusawong](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#)
Subject: Pass Supervisor Mar's Resolution on Small Business Claims Impacted by COVID19
Date: Tuesday, April 7, 2020 8:52:05 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear San Francisco Board of Supervisors:

Please pass Supervisor Mar's Resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage and hold private insurance companies accountable and support small businesses.

I am a small business owner (full service restaurant) for almost 20 years in San Francisco and this pandemic has a tremendous impact on me and others - both mentally and financially. I have been paid my dues to my insurance company monthly and never missed a payment. Therefore, the insurance companies should support small businesses like me and other small business owners through this CRISIS.

We all COUNTING on you!

Thank You.

Sincerely,

Corinne Pusawong
Pirro's Pizzeria
2244 Taraval Street
San Francisco, CA 94116
(415) 731-4545

From: [Tamara Lea Spira](#)
To: [Board of Supervisors, \(BOS\)](#)
Subject: Keeping SF Alive by Supporting Restaurants and Small Businesses
Date: Monday, April 6, 2020 2:51:44 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Hello SF Board of Supervisors,

I am writing to express my support for SF restaurants, hospitality businesses, and small businesses of all kinds. Covid-19 loss claims are being denied by insurance companies. This is outrageous! I support the @D4Gordanmar Resolution and urge insurance companies to step up and do the right thing. Restaurants and hospitality businesses make our amazing city tick and to lose so many of them would be a major tragedy for so many people and their families. So many people depend upon these industries and we cannot stand by as we watch them flounder because of a global pandemic that is out of their control. Please act now!

My dear friends, Lana and Dave, at Outerlands have done everything in their power to support their staff, their families, and their customers by shifting their business to social distancing take-out orders literally overnight. They did this on behalf of so many people who depend upon them. Then they made a very difficult decision to close (hopefully temporarily) to support the stay at home orders and protect the safety of their staff. They should not have to resort to crowdfunding (they have a Go Fund Me campaign to support their staff) to try to help their loyal staff make ends meet. This is precisely the time when local, state and federal government should step in to do the right thing by the hardworking people of SF.

My heart breaks for my friends and all those impacted by this. Please please please please please use your power to support SF residents, restaurants, and small businesses. Their livelihoods and families depend upon you!

As a Bay Area born and raised resident, this is what makes our city special, and supporting small businesses like Outerlands is vital for all of SF and the Bay.

Sincerely,
Tamara Spira

From: [Kenneth Lew](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#)
Subject: Insurance re interruption of business
Date: Monday, April 6, 2020 10:42:38 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Board of Supervisors,
We are writing in support of Supervisor Mar's resolution to compel insurance company to pay claims for business interruptions from Covid- 19.

Thanh Long has been in the Sunset neighborhood since 1971 and have never encountered such devastating business interruption and income loss. Thanh long remains closed since Shelter in Place and have no firm date as when we can reopen.

Business interruption insurance is suppose to cover our income loss from a disaster and the COVID 19 is a terrible disaster to hit us all.

Therefore, we are relying on board of supervisors to help us small business to survive this disaster.

Thank you.

Best regards,
Monique An

Kenneth Lew

Thang Long Restaurant

--

Warm Regards,

Kenneth Lew

Crustacean Restaurant

Thanh Long Restaurant

AnTheGo Food Truck

P (415) 776-2722

F (415) 776-1069

www.houseofan.com

www.crustaceansf.com

www.thanhlongsf.com

[www.twitter.com/anthegosf](https://twitter.com/anthegosf)

www.facebook.com/anthegosf

<https://vimeo.com/246650881>-Crustacean

<https://vimeo.com/259975724>-Thanh Long

From: [Michael Hsu](#)
To: [Board of Supervisors, \(BOS\)](#); [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#)
Subject: Insurance Companies need to step it up!
Date: Monday, April 6, 2020 5:14:03 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers. I reached out to my insurance agent and he informed me " no business income loss coverage can be triggered mainly due to Exclusion of Loss due to Virus or Bacteria BOP BP0601 01/07. This exclusion is included in almost all policies issued in recent years. Coupled with the exclusion, any first party claims arising out of the Coronavirus are not covered because they require "direct physical loss or damage" to covered property.

I'm hoping they can change their mind and offer another solution for small business owners!

--

Mike H.
Footprint SF
1701 Taraval St
San Francisco, CA 94116
C: 415.706.6973

From: [Marla Marcianelli](#)
To: [Board of Supervisors \(BOS\)](#); [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#); [Stefani, Catherine \(BOS\)](#); [Peskin, Aaron \(BOS\)](#); [Haney, Matt \(BOS\)](#); [Mandelman, Rafael \(BOS\)](#)
Subject: Hold insurance companies accountable and help small business
Date: Tuesday, April 7, 2020 1:09:44 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Garibaldis has been serving our community for over 30 years, and now we need your support to keep this vibrant local business thriving and to continue to employ our loyal and dedicated staff who have no other source of income. Please sign on with your support. We're counting on you now in our time of need.

*Marla Marcianelli
CoOwner,
Garibaldis Restaurant on Presidio
347 Presidio Ave
San Francisco*

From: [Andrea Spira](#)
To: [Board of Supervisors, \(BOS\)](#)
Subject: Help save our restaurants
Date: Monday, April 6, 2020 4:08:38 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Please help us save our wonderful restaurants. Many insurance claims are being denied and both owners and workers are being put out of business. These same restaurants bring many tourists into our wonderful city and we need to do whatever we can to help them keep on going in these hardest of times.

Thank you,
Andrea Spira

From: christian.david.reynoso
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#)
Subject: HELLO + Please support Supervisor Mar's Resolution to the Insurance Commissioner
Date: Monday, April 6, 2020 9:05:19 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Members of the Board of Supervisors,

As a small business owner, employee, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.board.of.supervisors@sfgov.org

thank you!!!!

--

Christian Reynoso
www.christianreynoso.com

From: [Paula Wells](#)
To: [Board of Supervisors, \(BOS\)](#); [Stefani, Catherine \(BOS\)](#); [Peskin, Aaron \(BOS\)](#); [Haney, Matt \(BOS\)](#); [Mandelman, Rafael \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#)
Subject: FILE NUMBER 200346
Date: Monday, April 6, 2020 10:51:14 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

As a small business owner of a cafe and bakery, I urge you to support Supervisor Mar's resolution supporting "COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage" and add my correspondence to **file number 200346**.

We have been paying for business interruption insurance for the past eight years and the insurance companies MUST be held accountable and support businesses such as ours now that we are in dire need *due to business interruption!!*

The Shelter in Place Orders has been an incredible blow to our businesses and to our dear staff, most of whom (just like small business owners) do not have reserves upon which to draw when they are not receiving wages and tips from their jobs.

We need support now from the public sector and private insurers.

We greatly appreciate your support of this resolution as an important step to restoring some sense of 'business' to our business.

Thank you,

Paula Wells
Managing Member
Timeless Coffee Roasters, LLC
510-798-3171
paula@timelesscoffee.roasters.com

From: [Case for Making](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Mar, Gordon \(BOS\)](#); [Quan, Daisy \(BOS\)](#); [Stefani, Catherine \(BOS\)](#); [Peskin, Aaron \(BOS\)](#); [Haney, Matt \(BOS\)](#); [Mandelman, Rafael \(BOS\)](#)
Subject: File No. 200346
Date: Monday, April 6, 2020 11:40:00 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

--

Case for Making

4037 Judah Street

san francisco ca 94122

—

caseformaking.com

From: [don](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#)
Subject: demand the insurance companies honor their insureds" losses
Date: Monday, April 6, 2020 9:03:06 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

please pass the resolution promoted by Supervisor Mar to make the insurance companies pay out their insureds' losses!!! all our small businesses need that and it is their right to get it.

From: [Annie Stoll](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Mar, Gordon \(BOS\)](#); [Quan, Daisy \(BOS\)](#); [Craig Stoll](#); [Stefani, Catherine \(BOS\)](#); [Peskin, Aaron \(BOS\)](#); [Haney, Matt \(BOS\)](#); [Mandelman, Rafael \(BOS\)](#)
Subject: Delfina Restaurant - re: Supervisor Mar's resolution
Date: Monday, April 6, 2020 1:08:12 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

To Whom it may concern,

Dear Board of Supervisors,

As small business owners, we urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary due to Physical Property Loss or Damage, and to please add our correspondence to File No. 200346.

We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied.

The Shelter in Place Orders for public health have devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Respectfully,

Annie & Craig Stoll

--

Annie Stoll

DELFINA

Restaurant Group

delfinasf.com

p. 415.552.4055

3621 18th St. San Francisco CA, 94110

From: [Judah](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#); [Stefani, Catherine \(BOS\)](#); [Peskin, Aaron \(BOS\)](#); [Haney, Matt \(BOS\)](#); [Mandelman, Rafael \(BOS\)](#)
Subject: Business Interruption Insurance
Date: Monday, April 6, 2020 11:55:35 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

*I have owned and operated American Gymnastics Club at 2520 Judah street since 1981. Children I have taught 30 and 40 years ago are bringing their children and grandchildren to this same gym to learn not only gymnastics but the life lessons we have successfully taught them. AGC employs 10 full time and 20 part time employees who are currently out of work because we cannot work from home. I have always carried Business Interruption Insurance and to have my claim denied at a time like this is devastating and will have long term consequences on my family and staff.
Thank you.*

*Elizabeth Selig
American Gymnastics Club
415 994 6906*

From: [May Seto Wasem](#)
To: [Board of Supervisors, \(BOS\)](#); [Mar, Gordon \(BOS\)](#); [Quan, Daisy \(BOS\)](#)
Cc: [Stefani, Catherine \(BOS\)](#); [Peskin, Aaron \(BOS\)](#); [Haney, Matt \(BOS\)](#); [Mandelman, Rafael \(BOS\)](#)
Subject: Business interruption insurance resolution
Date: Monday, April 6, 2020 9:37:04 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Board of Supervisors,

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

While our businesses are in Oakland, I am a San Francisco native who believes that Oakland city administrators will follow the path you lead. Thank you for your service to our community during this time and always.

Sincerely,
May Seto Wasem

--

May Seto Wasem



Grand Lake Kitchen

Lake Merritt
576 Grand Avenue
Oakland, California, 94610
phone: 510-922-9582

Dimond
2042 MacArthur Blvd
Oakland, California, 94602
phone: 510-866-2639

email: may@grandlakekitchen.com
website: www.grandlakekitchen.com

From: [Steven Oliver](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Mar. Gordon \(BOS\)](#); [Quan, Daisy \(BOS\)](#)
Subject: Business Interruption Insurance Resolution
Date: Monday, April 6, 2020 11:43:22 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

San Francisco Board of Supervisors,

"As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Sincerely, Steven Oliver, Manager
Cockscomb Restaurant

--



STEVEN OLIVER

MAITRE D'

564 4TH STREET, SAN FRANCISCO CA. 94107

(R) [415-974-0700](tel:415-974-0700) | (C) [415-760-5177](tel:415-760-5177)

soliver@cockscombsf.com | cockscombsf.com

From: [Elizabeth DePalmer](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Mar. Gordon \(BOS\)](#); [Quan, Daisy \(BOS\)](#)
Subject: Business Interruption Insurance Help
Date: Monday, April 6, 2020 10:19:10 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Board of Supervisors,

As a Managing Partner in two small businesses, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346.

We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. Our insurance company quickly denied our claim for business interruption due to the Covid-19 pandemic.

Even though the Shelter in Place Orders are appropriate and responsible for the good of public health, they have devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

I greatly appreciate your consideration.

**Elizabeth DePalmer
Managing Partner/Business Director
State Bird Provisions & The Progress restaurants**

--

**Elizabeth DePalmer
Managing Partner/Business Director
The Progress & State Bird Provisions**



<http://theprogress-sf.com>
office@theprogress-sf.com
[415.673.1294](tel:415.673.1294)
[facebook](#)
[twitter](#)

From: [grace garza](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#)
Subject: Business Interruption Ins must reimbursement
Date: Monday, April 6, 2020 5:05:06 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Thanking Supervisor Mar for this very important resolution.
The statement/ letter is on behalf of
Carla & Co Hair Studio and the 3 independent/self employed Cosmetologist that operate there.

Carla Ugarte (Owner/Independent Operator):

Due to the COVID-19 We're shut down. My business of 30 years has had to close. The unfortunate part is that it effects not only ourselves and the domino effect it has in our household but also all the vendors we receive goods from. Any assistance at this point would allow us to start up again when time allows.

Sincerely,

Carla Ugarte

Sandra Gonzales: (Independent Operator/Renter)

As a hairdresser I have to be close and personal with my clients. Due to COVID-19 and the mandated stay at home order I am unable to conduct my services which in turn has left me without income for 3 to 7 weeks or as long as this pandemic requires physical distancing. I am still obligated to pay my bills and as a self employee this has put a huge strain no only on my business but my family. I have been doing this for over 28 years and would like to get assistance as soon as possible.

Sincerely,

Sandra Gonzales

Grace Garza (Independent Operator/Renter)

An unimaginable devastating blow & Everything is at stake. I have worked here 21 years. In one swoop COVID-19 completely DISABLED my business. The Financial devastation of Covid-19 predicted worse than the Great Depression

Insurance companies Here's a message:

: YOUR ARE A FIDUCIARY

You are paid premiums by YOUR clients to INDEMNIFY your clients for Business Interruption...Standby your clients!

Sincerely,

Grace Garza

POPS Executive Board

[Sent from Yahoo Mail for iPhone](#)

From: [Leila Marcucci DVM](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#)
Subject: Business Interruption Coverage
Date: Monday, April 6, 2020 9:45:58 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Supervisors,

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. I want to thank those who have already co-sponsored the resolution (Supervisors Ronen, Walton, Preston, Fewer, Yee and Safai).

We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Although my small veterinary hospital remains open I am already seeing significant reduced income. I cannot imagine the distress of my fellow small business owners who have had to completely shutter their businesses.

Thank you,

Leila Marcucci DVM, Dip ABVP (Avian)
Bay Area Bird and Exotics Hospital

From: [Melissa Perello](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#)
Subject: Business Interruption Claims - restaurants need your support
Date: Monday, April 6, 2020 2:10:39 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers. Our businesses will not survive without your support.

Melissa Perello
Chef - Owner

[Frances](#) / [Octavia](#) / [M.Georgina](#)

From: [Natalia Bushyager](#)
To: [Board of Supervisors, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#); [Mar, Gordon \(BOS\)](#); [Stefani, Catherine \(BOS\)](#); [Peskin, Aaron \(BOS\)](#); [Haney, Matt \(BOS\)](#); [Mandelman, Rafael \(BOS\)](#); [Leigh Loper](#)
Subject: Business Interruption & Civil Authority Insurance Claim
Date: Monday, April 6, 2020 9:59:20 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

I filed a claim with The Hartford & they denied both claims.

*Natalia Bushyager
510 225 5147
Picnic on Third
493 Third Street*

-Natalia-



A [culinary cafe](#), women owned & operated

From: [Board of Supervisors, \(BOS\)](#)
To: [BOS Legislation, \(BOS\)](#)
Subject: FW: San Francisco Chamber of Commerce Support of File #200346
Date: Monday, April 6, 2020 8:36:42 AM

From: Board of Supervisors, (BOS) <board.of.supervisors@sfgov.org>
Sent: Monday, April 6, 2020 8:26 AM
To: BOS-Supervisors <bos-supervisors@sfgov.org>
Cc: Carroll, John (BOS) <john.carroll@sfgov.org>
Subject: FW: San Francisco Chamber of Commerce Support of File #200346

From: Emily Abraham <eabraham@sfchamber.com>
Sent: Monday, April 6, 2020 8:23 AM
To: Emily Abraham <eabraham@sfchamber.com>
Cc: Jay Cheng <jcheng@sfchamber.com>; Rodney Fong <rfong@sfchamber.com>
Subject: San Francisco Chamber of Commerce Support of File #200346

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Board of Supervisors,

On behalf of the San Francisco Chamber of Commerce, I want to express our deep support for Supervisor Mar's recently introduced emergency legislation, File #200346, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage.

Many of our members have reached out to us in despair with their inability to receive business interruption claims due to damage caused by the COVID-19 public health crisis. This legislation would greatly assist in considering COVID-19 a cause for physical property damage, due to its propensity to stay on surfaces for a long period of time, and ultimately help small businesses get the insurance coverage they need to survive this crisis.

The Chamber of Commerce sincerely thanks Supervisor Mar for authoring the legislation, and Supervisor Ronen, Supervisor Walton, Supervisor Preston, Supervisor Fewer, Supervisor Yee, and Supervisor Safai for your co-sponsorship.

We encourage the approval of this resolution, and thank you all for your consideration.

Sincerely,

Emily Abraham

Emily Abraham

Public Policy Manager

SF Chamber of Commerce

From: [Board of Supervisors, \(BOS\)](#)
To: [BOS-Supervisors; BOS Legislation, \(BOS\)](#)
Subject: FW: Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption as Necessary Due to Physical Property Loss or Damage
Date: Monday, April 6, 2020 8:35:11 AM

From: Laurie Aaronson <laurie@aocsf.com>
Sent: Sunday, April 5, 2020 3:17 PM
To: Board of Supervisors, (BOS) <board.of.supervisors@sfgov.org>; Stefani, Catherine (BOS) <catherine.stefani@sfgov.org>; Peskin, Aaron (BOS) <aaron.peskin@sfgov.org>; Haney, Matt (BOS) <matt.haney@sfgov.org>; Mandelman, Rafael (BOS) <rafael.mandelman@sfgov.org>
Cc: Quan, Daisy (BOS) <daisy.quan@sfgov.org>; gordon.mar@sfgov.org.
Subject: Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption as Necessary Due to Physical Property Loss or Damage

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Supervisors,

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346.

We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied.

The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Sincerely,

Laurie Aaronson
(AOC SF, The Cavalier, Pizzeria Delfina, Octavia, Garibaldi's on Presidio, Bon Voyage, Emporium)

Laurie Aaronson

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From: [Board of Supervisors, \(BOS\)](#)
To: [BOS-Supervisors](#)
Cc: [BOS Legislation, \(BOS\)](#)
Subject: FW: Support for Supporting COVID-19 Orders for Business Interruption
Date: Monday, April 6, 2020 8:35:01 AM

From: Doug Marschke <doug@underdogstoo.com>
Sent: Sunday, April 5, 2020 4:50 PM
To: Board of Supervisors, (BOS) <board.of.supervisors@sfgov.org>
Cc: Quan, Daisy (BOS) <daisy.quan@sfgov.org>; Mar, Gordon (BOS) <gordon.mar@sfgov.org>
Subject: Support for Supporting COVID-19 Orders for Business Interruption

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As a restaurant owner for 3 separate restaurants in San Francisco, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

I have been paying for many of these insurance policies for 10+ years, and have never had to file a claim. To my dismay, I learned that they all had "virus exclusions" but in no paperwork have I ever seen such an exclusion. The insurance companies have made hundreds of thousands of dollars off me at each location and are now walking away without any liability. As a small business owner, I have no recourse to fight these claims. I understand insurance companies are a "for profit" business, but there must be a middle ground, other than a claim denial.

*Doug Marschke
Taco Shop at Underdogs
Underdogs Too
Tacko
(415) 902-5702*

From: [Board of Supervisors, \(BOS\)](#)
To: [BOS-Supervisors](#)
Cc: [BOS Legislation, \(BOS\)](#)
Subject: FW: need your help
Date: Monday, April 6, 2020 8:34:46 AM

From: Jorge Martinez <jorgeml@me.com>
Sent: Sunday, April 5, 2020 4:51 PM
To: Board of Supervisors, (BOS) <board.of.supervisors@sfgov.org>
Subject: need your help

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to all the supervisors of San Francisco we call on your help As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

thank you for your help
lolo family
Jorge Martinez Lillard
lolo restaurant
974 Valencia
sf 94110

From: [Board of Supervisors, \(BOS\)](#)
To: [BOS Legislation, \(BOS\)](#)
Cc: [Quan, Daisy \(BOS\)](#)
Subject: FW: Please Co-Sponsor Business Interruption Coverage Resolution
Date: Monday, April 6, 2020 8:34:27 AM

Hello Daisy,

I am looping in Legislation to help with your request.

Thank you,

Eileen

From: Quan, Daisy (BOS) <daisy.quan@sfgov.org>
Sent: Sunday, April 5, 2020 6:09 PM
To: Board of Supervisors, (BOS) <board.of.supervisors@sfgov.org>
Cc: yukaioroi@cassavasf.com
Subject: Fwd: Please Co-Sponsor Business Interruption Coverage Resolution

Please add to the legislative file 200346

Get [Outlook for iOS](#)

From: Yuka Ioroi <yukaioroi@cassavasf.com>
Sent: Sunday, April 5, 2020 2:37 PM
To: Peskin, Aaron (BOS); Haney, Matt (BOS); Mandelman, Rafael (BOS)
Cc: Quan, Daisy (BOS)
Subject: Please Co-Sponsor Business Interruption Coverage Resolution

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Hi, my husband and I have our restaurant called Cassava in the Outer Richmond. We are having a hard time with our insurance carrier denying our business interruption coverage, as mentioned in a recent Eater SF article found here.

<https://sf.eater.com/2020/4/2/21205970/insurance-restaurants-coronavirus-covid-19-cassava-nancy-pelosi-kamala-harris>

I learned that you have yet to sign on the resolution presented by Sup Mar. With a unanimous voice from the board of Supervisors from one of the most influential cities regarding this matter can help the businesses all over our state of California, and the precedent of insurers paying out for these claims will help the business owners in the entire country.

Please do your part and use your position of influence to help millions of people by signing this resolution.

Best regards



Yuka Ioroi
General Manager/Beverage Director
Cassava
yukaioroi@cassavasf.com
Direct: (626) 419-2190

From: [Board of Supervisors. \(BOS\)](#)
To: [BOS-Supervisors](#)
Cc: [BOS Legislation. \(BOS\)](#)
Subject: FW: Request for Support of Supervisor Mar's Resolution
Date: Monday, April 6, 2020 8:33:41 AM

From: Chow, Albert <president@sf-pops.com>
Sent: Sunday, April 5, 2020 10:37 PM
Subject: Request for Support of Supervisor Mar's Resolution

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Dear Honorable Supervisor,

As a small business owner, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346. We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Albert Chow, President
People of Parkside Sunset (POPS)
945 Taraval Street, #350
San Francisco, Ca. 94116

From: [Board of Supervisors, \(BOS\)](#)
To: [BOS-Supervisors; BOS Legislation, \(BOS\)](#)
Subject: FW: Supporting Supervisor Mar's Resolution on Business Interruption Denials
Date: Monday, April 6, 2020 8:30:12 AM

From: Kagawaya Udon <kagawaya.udon@gmail.com>
Sent: Sunday, April 5, 2020 6:49 PM
To: Board of Supervisors, (BOS) <board.of.supervisors@sfgov.org>
Cc: Quan, Daisy (BOS) <daisy.quan@sfgov.org>; Mar, Gordon (BOS) <gordon.mar@sfgov.org>; Stefani, Catherine (BOS) <catherine.stefani@sfgov.org>; Peskin, Aaron (BOS) <aaron.peskin@sfgov.org>; Haney, Matt (BOS) <matt.haney@sfgov.org>; Mandelman, Rafael (BOS) <rafael.mandelman@sfgov.org>
Subject: Supporting Supervisor Mar's Resolution on Business Interruption Denials

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Hello there!

As a small business owner of an udon shop here in San Francisco, I urge you to support Supervisor Mar's resolution, Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage, and add my correspondence to File No. 200346.

We need to hold private insurance companies accountable and support small businesses who, for decades, have been paying into business interruption insurance and whose claims are now being denied. Even though the COVID-19 didn't present any physical damage to my restaurant; there was still damage to the business' income due to the mandated shelter in place order. This is a classic example of an unfortunate occurrence we couldn't predict, similar to an earthquake or fire.

The Shelter in Place Orders for public health has devastatingly interrupted our businesses and we need support now from both the public sector and private insurers.

Insurance companies need to take some more responsibilities and realize that we are in unprecedented times and replying with "sorry it's not covered" is not acceptable.

Thank you for taking the time to help us voice our concerns!
Please stay safe Supervisors.

Best Regards,
Katherine Chiao
Owner of Kagawa-Ya Udon