File No.	200346	Committee Item No.		
		Board Item No.	23	

COMMITTEE/BOARD OF SUPERVISORS

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Committee: Board of Su	pervisors Meeting	Date: Date:	April 7, 2020
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OTHER			
Prepared by:	Jocelyn Wong	Date: Date:	April 3, 2020

1	[Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage]
2	Troporty 2000 of Bamage
3	Resolution supporting the COVID-19 orders by civil authority interrupting and
4	prohibiting access to businesses as necessary, due to physical property loss or
5	damage; and urging the California Insurance Commissioner to consider it a material
6	misrepresentation to deny in any public filing that the Coronavirus does not have the
7	propensity to cause property loss or damage.
8	
9	WHEREAS, On February 25, 2020, San Francisco Mayor London N. Breed, under her
10	civil authority, issued a Proclamation Declaring the Existence of a Local Emergency,
11	establishing the existence of an emergency within the City and County of San Francisco due
12	to the ongoing spread of a novel coronavirus, referred to as Coronavirus Disease 2019 or
13	"COVID-19"; and
14	WHEREAS, On March 6, 2020, the City and County of San Francisco Health Officer
15	("Health Officer") under his civil authority declared a Local Health Emergency based on the
16	scientific literature, facts, and circumstances described in documents on file with the Clerk of
17	the Board of Supervisors in File No. 200265, finding an imminent and proximate threat to
18	public health from the introduction of Coronavirus in the City and County of San Francisco;
19	and
20	WHEREAS, On March 16, 2020, the Health Officer under his civil authority issued a
21	Public Health Order, requiring all San Francisco residents to shelter in place to slow the
22	spread of the novel Coronavirus in the community, and requiring all businesses to cease
23	operations, except for those deemed essential businesses; and
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1	WHEREAS, On March 31, 2020, the Health Officer under his civil authority issued a
2	Public Health Order, extending and expanding sheltering in place, further limiting essential
3	business activities, and further ceasing non-essential business operations; and
4	WHEREAS, The need for current and future business interruption and restrictions that
5	were placed upon businesses is in response to the risk of the rapid spread of the Coronavirus
6	due to its propensity to spread between people via inanimate surfaces, contaminated hands,
7	and respiratory droplets; and
8	WHEREAS, A March 2020 study by Kampf, et. al, Persistence of Coronaviruses on
9	Inanimate Surfaces, in The Journal of Hospital Inspection states that coronaviruses can
10	persist on inanimate surfaces like metal, glass or plastic for up to nine days; and
11	WHEREAS, The Center for Disease Control in its study of the Diamond Princess
12	Cruise ship reported that the novel Coronavirus was identified on a variety of surfaces in
13	cabins up to 17 days after cabins were vacated; and
14	WHEREAS, Business entitiesincluding many small businesses and restaurantshave
15	business interruption insurance that protect them from direct physical loss or damage, or
16	closure due to a civil authority; now, therefore, be it
17	RESOLVED, That the Board of Supervisors supports the orders by civil authority
18	interrupting businesses and prohibiting access to businesses because they are necessary to
19	protect the public from the Coronavirus, its propensity to spread from person to person, and
20	the physical property loss or damage due to its proclivity to adhere to surfaces for prolonged
21	periods of time; and, be it
22	FURTHER RESOLVED, That the Board of Supervisors declares the proclivity of the
23	virus to adhere to the surfaces of property for prolonged periods of time, physically causing
24	property loss or damage, to be an extreme danger to the public; and, be it

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1	FURTHER RESOLVED, That the Board of Supervisors urges the California Insurance
2	Commissioner to consider it a material misrepresentation for any entity or business
3	transacting business in the State, including domestic and foreign insurers, to deny in any
4	public filing that the Coronavirus does not have the propensity to cause property loss or
5	damage by adhering to the surfaces of property, which causes an extreme danger to the
6	public; and, be it
7	FURTHER RESOLVED, That the Board of Supervisors urges the California Insurance
8	Commissioner to consider it a material and dangerous misrepresentation for any insurer to
9	claim that the Coronavirus has not caused property loss or damage in the San Francisco area
10	as a means to deny civil authority coverage under any policy of insurance; and, be it
11	FURTHER RESOLVED, That the Board of Supervisors of the City and County of San
12	Francisco directs the Clerk of the Board to transmit copies of this Resolution to Insurance
13	Commissioner Ricardo Lara and the California Department of Insurance, the State
14	Legislature, and the City Lobbyist upon passage with a request to take all action necessary to
15	achieve the objectives of this Resolution.
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Print Form

Introduction Form

By a Member of the Board of Supervisors or Mayor

Time stamp or meeting date I hereby submit the following item for introduction (select only one): 1. For reference to Committee. (An Ordinance, Resolution, Motion or Charter Amendment). 2. Request for next printed agenda Without Reference to Committee. 3. Request for hearing on a subject matter at Committee. 4. Request for letter beginning: "Supervisor inquiries" 5. City Attorney Request. 6. Call File No. from Committee. 7. Budget Analyst request (attached written motion). 8. Substitute Legislation File No. 9. Reactivate File No. 10. Topic submitted for Mayoral Appearance before the BOS on Please check the appropriate boxes. The proposed legislation should be forwarded to the following: Ethics Commission Small Business Commission ☐ Youth Commission Building Inspection Commission Planning Commission Note: For the Imperative Agenda (a resolution not on the printed agenda), use the Imperative Form. Sponsor(s): Mar, Ronen, Walton, Westow Subject: Supporting COVID-19 Orders for Business Interruption As Necessary Due to Physical Property Loss or Damage The text is listed: Resolution supporting the COVID-19 orders by civil authority interrupting and prohibiting access to businesses as necessary, due to physical property loss or damage; and urging the California Insurance Commissioner to consider it a material misrepresentation to deny in any public filing that the Coronavirus does not have the propensity to cause property loss or damage. Signature of Sponsoring Supervisor:

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