

## Steven Badger Quoted in Hawaii Civil Beat: Hospitality Industry Pushing for Insurers to Pay Business Interruption Claims

April 8, 2020

Steven Badger, a partner in the Dallas office of Zelle, was quoted in *Hawaii Civil Beat* for an article titled “Hawaii Businesses Affected By COVID-19 Could Face Tough Fights With Insurers.”

According to Badger, determining whether the insurance coverage is triggered generally requires a three-part analysis. The first question is whether the policy has an exclusion for viruses, the second question is two-fold: is the virus present, and if so, did the virus cause tangible damage to the property?; and the third is whether there is coverage under the civil authority policy language.

[Click here to read “Hawaii Businesses Affected By COVID-19 Could Face Tough Fights With Insurers.”](#)