

Hawaii COVID-19 Updates

DOI Link: <http://cca.hawaii.gov/ins/covid19/>

Description: HI COVID-19 P&C Insurance News Releases & Bulletins

(PDF) [Commissioner's Memorandum 2020-3I](#)

The Insurance Commissioner is issuing Memorandum 2020-3I to encourage insurers selling insurance coverage in the State for all lines of insurance to be mindful of the difficulties individuals and businesses in the State are experiencing due to COVID-19.

(PDF) [Commissioner's Memorandum 2020-4A](#)

The Commissioner's Memorandum incorporates and re-emphasizes all previous Memorandums issued by the Insurance Division in response to the impact of COVID-19 on the business of insurance in Hawaii and also adds instructions and guidelines to facilitate insurers' responses and accommodations to policyholders.

BUSINESS INSURANCE

Business Interruption insurance is a type of insurance that typically covers the loss of income that a business suffers after a disaster. The coverage is usually triggered under a commercial insurance policy when a covered risk or event causes physical damage to the insured property and the business cannot continue to operate. An example would be fire damaging all or part of a building, and the business cannot operate while repairs are made, or the structure is rebuilt. The income loss during repairs or rebuilding may be covered under this type of coverage.

A FAQs page specific to COVID-19 and business insurance is accessible at <https://cca.hawaii.gov/ins/covid-19-business-insurance-faqs/>.

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Please refer to the respective State website for more information.