



FOR IMMEDIATE RELEASE

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Insurance Department Warns of Risks, Increased Liability with Non-Compliance of Business Closure Orders

Harrisburg, PA – Pennsylvania Insurance Commissioner Jessica Altman today reminded businesses of the importance of complying with Governor Tom Wolf and Department of Health Secretary Rachel Levine’s orders – for counties in both the red and yellow phases.

In addition to the critical public health objectives, Commissioner Altman warned non-compliant businesses defying the governor and secretary’s business closure orders that many insurance policies contain provisions that exclude coverage for businesses or individuals engaging in illegal acts or conduct. These exclusions may apply to property coverage, liability coverage, advertising injury coverage, and a host of other essential coverages.

“Businesses and residents rely on insurance coverage to protect them from liability, pay for covered losses, and compensate those who may be injured or harmed,” said Altman. “It is the duty of every business and resident in Pennsylvania to ensure that they and the public at large are provided with the maximum level of protection afforded by insurance. Any actions that could potentially create coverage gaps are the antitheses of the civil duty required of all residents during these times of emergency.”

This reminder is offered to all Pennsylvania businesses and residents, regardless of in what county they reside. The department strongly encourages businesses or residents who have questions or concerns regarding insurance coverage during the phased reopening of businesses in this commonwealth to reach out to their insurance carrier to discuss concerns.

Find more information on Gov. Wolf’s latest orders [here](#).

FAQs for businesses in each phase can be found [here](#).