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12 UNITED STATES DISTRICT COURT  
 13 SOUTHERN DISTRICT OF CALIFORNIA

14 GOOD TIMES BARBERSHOP and  
 15 RAVIVE HEALTH AND VITALITY,  
 16 LLC, on Behalf of Themselves and All  
 17 Others Similarly Situated,

18 Plaintiffs,

19 vs.

20 THE HARTFORD FINANCIAL  
 21 SERVICES GROUP, INC. and  
 22 SENTINEL INSURANCE COMPANY,  
 23 LTD.,

24 Defendants.

Case No.: '20CV1403 MMAJLB

**CLASS ACTION**

COMPLAINT FOR DECLARATORY  
 JUDGMENT, BREACH OF  
 CONTRACT, AND UNFAIR  
 BUSINESS PRACTICES

DEMAND FOR JURY TRIAL

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1 Plaintiffs Good Times Barbershop (“Good Times”) and Ravive Health and  
2 Vitality, LLC (“Ravive”) (collectively, “Plaintiffs”), on behalf of themselves and all  
3 others similarly situated, bring this class action against Defendants The Hartford  
4 Financial Services Group, Inc. and Sentinel Insurance Company, Ltd. (collectively  
5 “Defendants” or “Hartford”), and allege as follows based on personal knowledge as  
6 to themselves and upon information and belief as to other matters based on their  
7 counsel’s investigation. Plaintiffs believe additional evidentiary support exists for  
8 their allegations, given an opportunity for discovery.

9 **I. NATURE OF THE ACTION**

10 1. Plaintiffs and other businesses nationwide purchased commercial  
11 property insurance to protect their businesses if they had to temporarily shut down.  
12 They reasonably believed their policies would help protect their businesses in the  
13 unlikely event the government ordered them to stop or severely restrict operations (in  
14 connection with a pandemic or any other Covered Cause of Loss). However, after  
15 collecting billions of dollars in premiums, Defendants and other insurers are now  
16 categorically refusing to pay these legitimate claims for business interruption  
17 coverage.

18 2. California and the vast majority of states across the country have entered  
19 civil authority orders requiring residents to “stay-at-home” or “shelter-in-place” and  
20 suspending or severely limiting business operations of non-essential businesses that  
21 interact with the public and/or provide social gathering places (collectively, the  
22 “COVID-19 Civil Authority Orders”).

23 3. These broad COVID-19 Civil Authority Orders have been financially  
24 devastating for most non-essential businesses, especially salons, restaurants, retail  
25 stores, entertainment venues, and other small, medium, and large businesses who have  
26 been forced to close, furlough employees, and submit to a sudden shutdown of  
27 operations and cash flow that threatens their survival.

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1           4. Many businesses purchased insurance to protect against losses from  
2 catastrophic events like the current unforeseen COVID-19 pandemic through all-risk  
3 commercial property insurance policies. These policies promise to indemnify the  
4 policyholder for actual business losses incurred when business operations are  
5 involuntarily suspended, interrupted, curtailed, or when access to the premises is  
6 prohibited because of direct physical loss or damage to the property, or by a civil  
7 authority order that restricts or prohibits access to the property. This coverage,  
8 commonly known as “business interruption coverage,” is standard in most all-risk  
9 commercial property insurance policies.

10           5. Despite the provision of business interruption coverage in these policies,  
11 Hartford is denying its obligation to pay for business income losses and other covered  
12 expenses incurred by policyholders for the physical loss and damage to the insureds’  
13 property arising from the COVID-19 Civil Authority Orders.

14           6. Plaintiffs bring this action on behalf of a Nationwide Class and a  
15 California Sub-Class (defined below in ¶¶64 and 65) of policyholders who purchased  
16 standard Hartford commercial property insurance policies which provide for business  
17 income loss and extra expense coverage and do not exclude coverage for pandemics,  
18 and who have suffered losses due to measures put into place by COVID-19 Civil  
19 Authority Orders.

20           7. This action seeks a declaratory judgment that Hartford is contractually  
21 obligated to pay business interruption losses incurred due to Plaintiffs’ and other Class  
22 members’ compliance with COVID-19 Civil Authority Orders. In addition, Plaintiffs  
23 seek damages, attorneys’ fees and costs, and any other relief that this Court deems  
24 equitable and just, arising out of Hartford’s breach of contract and wrongful conduct.

25           8. Specifically, Plaintiffs, individually and on behalf of the Nationwide  
26 Class and California Sub-Class bring claims for: (1) declaratory judgment regarding  
27 business income coverage; (2) breach of contract regarding business income  
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1 coverage; (3) declaratory judgment regarding civil authority coverage; (4) breach of  
2 contract regarding civil authority coverage; (5) declaratory judgment regarding extra  
3 expense coverage; (6) breach of contract regarding extra expense coverage; and (7)  
4 unfair business practices under Business & Professions Code §17200, *et seq.*

5 **II. THE PARTIES**

6 **A. Plaintiffs**

7 9. Plaintiff Good Times Barbershop’s—principal place of business in  
8 Imperial Beach, County of San Diego, California. Good Times has been in business  
9 for five years, is owned by Adam Foxworth, and is located at 245 Imperial Beach,  
10 Imperial Beach, California 91932. Plaintiff Good Times was forced to close entirely  
11 on March 19, 2020 due to the applicable COVID-19 Civil Authority Orders.

12 10. Plaintiff Ravive Health and Vitality, LLC is a California corporation  
13 with its principal place of business in San Diego, California. Ravive has been in  
14 business for nearly three years, since October 2017, is owned by Howard Flamm, and  
15 is located at 2907 Shelter Island Drive, Suites 216 and 219, San Diego, California  
16 92106. Plaintiff Ravive was forced to close entirely on March 19, 2020 due to the  
17 applicable COVID-19 Civil Authority Orders.

18 **B. Defendants**

19 11. Defendant The Hartford Financial Services Group, Inc. (“Hartford  
20 Financial”) is a Delaware corporation with its principal place of business in Hartford,  
21 Connecticut. Hartford Financial owns subsidiaries, directly and indirectly, that issue,  
22 among other things, property insurance.

23 12. Defendant Sentinel Insurance Company, Ltd. (“Sentinel”) is a  
24 Connecticut corporation with its principal place of business in Hartford, Connecticut.  
25 Sentinel is a subsidiary of Hartford and is duly qualified and licensed to issue  
26 insurance in the State of California and other states.  
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1 13. Sentinel issued the Hartford Policy No. 65 SBA NY2050 to Good Times  
2 for the policy period of November 1, 2019 through November 1, 2020.

3 14. Sentinel issued the Hartford Policy No. 72 SBA BB8096 to Ravive for  
4 the policy period of September 17, 2019 through September 17, 2020.

5 **III. JURISDICTION AND VENUE**

6 15. This Court has original jurisdiction over this action under 28 U.S.C.  
7 §1332(a) as well as the Class Action Fairness Act of 2005, 28 U.S.C. §1332(d)(2), as  
8 to the named Plaintiffs and every member of the Nationwide Class and California  
9 Sub-Class, because both of the proposed Classes contain more than 100 members, the  
10 aggregate amount in controversy exceeds \$5 million, and Class members reside in  
11 California and are therefore diverse from Defendants. The Court has supplemental  
12 jurisdiction over Plaintiffs’ state law claims pursuant to 28 U.S.C. §1367(a).

13 16. This Court has personal jurisdiction over Plaintiffs because Plaintiffs  
14 submit to the Court’s jurisdiction for the purpose of this Complaint. This Court has  
15 personal jurisdiction over Defendants because they do a substantial amount of  
16 business in California, including in this District, are authorized to conduct business in  
17 California, including in this District, and/or have intentionally availed themselves of  
18 the laws and markets of this District through the use, promotion, sale, marketing,  
19 and/or distribution of its products and services at issue in this Complaint. Defendants’  
20 liability to Plaintiffs, the Nationwide Class, and the California Sub-Class arises from  
21 and relates to Defendants’ conduct within the state of California. As set forth herein,  
22 Defendants acted within California to sell various business insurance policies within  
23 the state of California. Thus, Defendants have purposefully availed themselves of the  
24 benefits and protections of the state of California in conducting their unlawful  
25 enterprise, which purposeful availment constitutes sufficient minimum contacts with  
26 the state of California that the exercise of personal jurisdiction over Defendants with  
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1 regard to the claims of Plaintiffs, the Nationwide Class, and the California Sub-Class,  
2 and does not violate Due Process.

3 17. Venue is proper in this District pursuant to 28 U.S.C. §1391(b), because  
4 a substantial part of the events or omissions giving rise to the claims occurred in this  
5 District. Venue is also proper under 18 U.S.C. §1965(a), because Defendants transact  
6 a substantial amount of their business in this District. Alternatively, venue is proper  
7 under 28 U.S.C. §1391(b)(3) because this Court has personal jurisdiction over  
8 Defendants.

9 **IV. FACTUAL BACKGROUND**

10 **A. The COVID-19 Pandemic**

11 18. COVID-19 is an infectious disease caused by a recently discovered novel  
12 coronavirus known as SARS-CoV-2 (“Coronavirus” or “COVID-19”). The first  
13 instances of the disease spreading to humans were diagnosed in or around December  
14 2019.

15 19. On January 30, 2020, the World Health Organization (“WHO”) declared  
16 that the Coronavirus outbreak constituted a public health emergency of international  
17 concern.

18 20. On March 11, 2020, the WHO declared Coronavirus a worldwide  
19 pandemic.

20 21. On March 13, 2020, President Trump declared the COVID-19 pandemic  
21 to be a national emergency.

22 22. On March 16, 2020, the Centers for Disease Control and Prevention  
23 (“CDC”) and national Coronavirus Task Force issued guidance to the American  
24 public advising individuals to adopt social distancing measures.

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1 23. As of July 21, 2020, the number of confirmed cases of COVID-19 is over  
2 14 million worldwide, with over 607,000 deaths,<sup>1</sup> with the United States dealing with  
3 nearly 4 million confirmed cases and over 141,000 reported deaths – more than any  
4 other country in the world.<sup>2</sup>

5 **B. Governments Across the Country Order Everyone to “Stay at**  
6 **Home” and Non-Essential Businesses to Close**

7 24. On March 4, 2020, California Governor Gavin Newsom declared a state  
8 of emergency and on March 12, 2020, issued an executive order directing California  
9 residents to cancel large non-essential gatherings.

10 25. On March 16, 2020, San Diego’s mayor, Kevin Faulconer issued  
11 Executive Order No. 2020-1, prohibiting any gathering of 50 or more people and  
12 discouraging all non-essential gatherings of any size. On April 30, 2020, Mayor  
13 Faulconer issued Executive Order 2020-3, extending the executive order until May  
14 31, 2020.<sup>3</sup>

15 26. On March 19, 2020, Governor Newsom issued Executive Order N-33-  
16 20, requiring “all individuals living in the State of California to stay home or at their  
17 place of residence except as needed” for essential service and engage in strict social  
18 distancing. The Order incorporated by reference California Government Code §8665,  
19 which provides that “[a]ny person . . . who refuses or willfully neglects to obey any  
20 lawful order . . . issued as provided in this chapter, shall be guilty of a misdemeanor  
21

22  
23 <sup>1</sup> See *Coronavirus disease (COVID-19) Situation Report – 183*, World Health  
24 Organization, <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>  
(last visited July 21, 2020).

25 <sup>2</sup> See *Cases in the U.S.*, Center for Disease Control and Prevention,  
26 <https://www.cdc.gov/coronavirus/2019-ncov/cases-updates/cases-in-us.html> (last  
visited July 22, 2020).

27 <sup>3</sup> See *City of Executive Order No. 2020-3 By the Mayor*, the City of San Diego,  
28 [https://www.sandiego.gov/sites/default/files/mkf\\_executive\\_order\\_2020-04-30-  
2020\\_3.pdf](https://www.sandiego.gov/sites/default/files/mkf_executive_order_2020-04-30-2020_3.pdf) (last visited July 21, 2020).

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1 and, upon conviction thereof, shall be punishable by a fine of not to exceed one  
2 thousand dollars (\$1,000) or by imprisonment for not to exceed six months or by both  
3 such fine and imprisonment.” *Id.*

4 27. All California businesses not deemed essential, including Good Times  
5 and Ravive, were ordered to close their doors.

6 28. On June 15, 2020<sup>4</sup> and June 22, 2020,<sup>5</sup> Governor Newsom issued  
7 Executive Orders extending provisions of prior executive orders another 60 days.

8 29. On July 13, 2020, due to a surge in coronavirus cases, Governor Newsom  
9 announced that he was re-imposing restrictions on many indoor businesses statewide,  
10 including hair salons and barber shops, and imposing additional restrictions on  
11 businesses in 30 counties that had been on monitoring list for three consecutive days,  
12 including San Diego.<sup>6</sup>

13 30. Other states around the Country have implemented similar orders,  
14 requiring large scale business closures and imposing other limitations on businesses  
15 that prevent them from operating or limit their operations.

16 31. For example, on March 16, 2020, New York Governor Andrew Cuomo,  
17 New Jersey Governor Phil Murphy, and Connecticut Governor Ned Lamont ordered  
18 the closure of all gyms, movie theaters, bars, and casinos. They also ordered all  
19 restaurants to close except for take-out and delivery orders.

20 32. Altogether, 49 state governments have enacted at least one civil authority  
21 order prohibiting or severely limiting restaurants and other non-essential businesses.  
22 In addition to California, all but six states have enacted COVID-19 Civil Authority  
23 Orders, including “stay-at-home” or “shelter-in-place” orders; 35 states have closed  
24 \_\_\_\_\_

25 <sup>4</sup> <https://www.gov.ca.gov/wp-content/uploads/2020/06/6.15.20-EO-N-69-20-text.pdf>

26 <sup>5</sup> <https://www.gov.ca.gov/wp-content/uploads/2020/06/6.22.20-EO-N-70-20-text.pdf>

27 <sup>6</sup> <https://www.npr.org/sections/coronavirus-live-updates/2020/07/13/890602390/california-closes-indoor-businesses-statewide-as-covid-19-cases-surge>  
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1 all non-essential businesses, and other states are taking measures to limit business  
2 operations. All 50 states have closed schools, and all but one state (South Dakota)  
3 has closed restaurants and bars for services other than take-out and delivery.

4 **C. The Losses from These Business Closures Are Covered Business**  
5 **Interruptions Under Hartford’s Insurance Policies**

6 33. The insurance policies Hartford issued to Plaintiffs and other Class  
7 members are standard commercial property polices that cover loss or damage to the  
8 covered premises resulting from all risks other than those expressly excluded.

9 34. Plaintiffs’ Hartford Policies, as well as the policies of other Class  
10 members, are standard forms used by Hartford for all insureds with applicable  
11 coverage.

12 35. One of the coverages provided by Plaintiffs’ Hartford Policies is  
13 business interruption coverage, which generally indemnifies Plaintiffs for lost income  
14 and profits if their businesses are shut down.

15 36. Plaintiffs’ Special Property Coverage Forms, Form SS 00 07 07 05,  
16 provides coverage as follows:

17 **o. Business Income**

18 (1) We will pay for the actual loss of Business Income you  
19 sustain due to the necessary suspension of your “operations”  
20 during the “period of restoration”. The suspension must be  
21 caused by direct physical loss of or physical damage to  
22 property at the “scheduled premises”, including personal  
23 property in the open (or in a vehicle) within 1,000 feet of  
the “scheduled premises”, caused by or resulting from a  
Covered Cause of Loss.

24 37. Plaintiffs’ Special Property Coverage Forms, Form SS 00 07 07 05,  
25 provides coverage as follows:

26 **q. Civil Authority**

27 (1) This insurance is extended to apply to the actual loss of  
28 Business Income you sustain when access to your

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“scheduled premises” is specifically prohibited by order of a civil authority as the direct result of a Covered Cause of Loss to property in the immediate area of your “scheduled premises”.

38. In addition, Plaintiffs’ Special Property Coverage Forms, Form SS 00 07 07 05, provides coverage as follows:

**p. Extra Expense**

(1) We will pay reasonable and necessary Extra Expense you incur during the “period of restoration” that you would not have incurred if there had been no direct physical loss or physical damage to property at the “scheduled premises”, including personal property in the open (or in a vehicle) within 1,000 feet, caused by or resulting from a Covered Cause or Loss.

39. Under Plaintiffs’ Special Property Coverage Forms, Form SS 00 07 07 05, Business Income is defined as:

- (a) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred if no direct physical loss or physical damage had occurred; and
- (b) Continuing normal operating expenses incurred, including payroll.

40. Plaintiffs’ Special Property Coverage Forms, Form SS 00 07 07 05, defines Extra Expense as follows:

- (a) To avoid or minimize the suspension of business and to continue “operations”:
  - (i) At the “scheduled premises”; or
  - (ii) At replacement premises or at temporary locations, including:
    - (aa) Relocation expenses; and
    - (bb) Cost to equip and operate the replacement or temporary location, other than those costs necessary

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1 to repair or to replace damaged stock and equipment.

2 (b) To minimize the suspension of business if you cannot continue  
3 “operations”.

4 (c) (i) To repair or replace any property; or

5 (ii) To research, replace or restore the lost information on  
6 damaged “valuable papers and records”; to the extent it  
7 reduces the amount of loss that otherwise would have been  
8 payable under this Additional Coverage or Additional  
Coverage o., Business Income.

9 We will only pay for Extra Expense that occurs within 12  
10 consecutive months after the date of direct physical loss or  
11 physical damage. This Additional Coverage is not subject  
to the Limits of Insurance.

12 41. Plaintiffs’ Special Property Coverage Forms provide coverage for direct  
13 physical loss of or physical damage to Covered Properties at the premises described  
14 in the Declarations (also called “scheduled premises” in this policy) caused by or  
15 resulting from a Covered Cause of Loss.

16 42. The interruption of Plaintiffs’ and other Class members’ businesses was  
17 not caused by any of the exclusions set forth in the applicable policies.

18 43. Plaintiffs’ policies contain Limited Fungi, Bacteria or Virus Coverage,  
19 which excludes remediation measures for a rot, bacteria, or virus infestation at the  
20 insured property, but covers such an infestation if it is caused by an otherwise covered  
21 peril.

22 44. Plaintiffs and all Class members have suffered a direct physical loss of,  
23 and damage to, their properties because they have been unable to use their properties  
24 for their intended purposes.

25 45. Plaintiffs’ Fungi, Bacteria or Virus Coverage provision in its policies do  
26 not exclude Plaintiffs’ losses because the efficient proximate cause of losses was  
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1 precautionary measures taken by its state to prevent the spread of COVID-19 in the  
2 future, not because coronavirus was found on or around Plaintiffs’ insured properties.

3 46. Notwithstanding the foregoing, by way of letter dated March 27, 2020,  
4 Hartford denied Plaintiff Good Times’ claims for business interruption losses.

5 47. Notwithstanding the foregoing, Hartford also denied Plaintiff Ravive’s  
6 claims for business interruption losses through a denial letter dated June 26, 2020.

7 **D. Hartford’s Denial of Plaintiffs’ and Other Policyholders’ Insurance**  
8 **Claims**

9 48. On or about March 20, 2020, Plaintiff Good Times requested insurance  
10 coverage from Hartford. Hartford notified Good Times by letter one week later, on  
11 March 27, 2020, that it was denying Good Times’ claim for business interruption  
12 losses.

13 49. Likewise, on June 24, 2020, Plaintiff Ravive requested insurance  
14 coverage from Hartford. Hartford notified Ravive by letter two days later, on June  
15 26, 2020, that it was denying Ravive’s claim for business interruption losses.

16 50. Hartford denied Plaintiffs’ claims without any inspection or review of  
17 either of Plaintiffs’ physical locations or documents concerning their business  
18 activities in 2020.

19 51. Hartford has thereby waived any right to inspect these premises, deny  
20 coverage for any reason related to conditions at these locations, or raise any defense  
21 related to conditions at these locations or facts specific to Plaintiffs.

22 52. The speed with which Hartford denied Plaintiffs’ claims indicates that  
23 Hartford could not have engaged in a good faith or reasonable investigation of the  
24 claims which included assessment of facts or issues relevant to Plaintiffs.

25 53. Hartford accepted the premiums paid by Plaintiffs with no intention of  
26 providing lost business income, physical damage, civil authority, or other applicable  
27 coverage for claims like these submitted by Plaintiffs and the proposed Class  
28 members, and which were denied by Hartford.

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1           54. Hartford’s rejection of Plaintiffs’ claims was part of Hartford’s policy to  
2 limit its losses during this pandemic, despite the fact that the policies provide coverage  
3 for losses due to loss of use of property and from closure orders issued by civil  
4 authorities (among other coverage).

5           55. Although industry trade groups have argued that insurance companies do  
6 not have the funds to pay claims related to the Coronavirus and will require  
7 government assistance, the reality is that insurers are simply trying to minimize their  
8 exposure. Collectively, the U.S. property-casualty insurance industry has about \$800  
9 billion in surplus, the industry term for assets minus liabilities.<sup>7</sup>

10           56. Despite the billions of dollars Hartford has collected in insurance  
11 premiums, it is categorically denying claims brought by businesses ordered to close  
12 following the Coronavirus.

13           57. Hartford’s wrongful denials of Plaintiffs’ claims were not isolated  
14 incidents. Rather, on information and belief, Hartford has engaged in the same  
15 misconduct with claims submitted by numerous Hartford’s insureds who have  
16 suffered losses related to the Coronavirus pandemic and submitted claims which were  
17 categorically denied.

18           58. Plaintiffs’ claims and those of the proposed Class all arise from a single  
19 course of conduct by Hartford: its systematic and blanket refusal to provide any  
20 coverage for business losses related to the COVID-19 pandemic and the related  
21 actions taken by civil authorities to suspend business operations.

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25 <sup>7</sup> Leslie Scism and Brody Mullins, *The Legal Fight Between Insurers and*  
26 *Businesses is Expanding*, *The Wall Street Journal*, (April 29, 2020), available at  
27 [https://www.wsj.com/articles/the-legal-fight-between-insurers-and-businesses-is-](https://www.wsj.com/articles/the-legal-fight-between-insurers-and-businesses-is-expanding-11588166775?mod=searchresults&page=1&pos=3)  
28 [expanding-11588166775?mod=searchresults&page=1&pos=3](https://www.wsj.com/articles/the-legal-fight-between-insurers-and-businesses-is-expanding-11588166775?mod=searchresults&page=1&pos=3) (last visited July 21,  
2020).

1           59. Hartford’s wrongful conduct has caused significant damage, and if left  
2 unchecked will continue to cause significant damage, to Plaintiffs and the other  
3 members of the proposed Class.

4           60. Hartford’s categorical treatment, failure to investigate in good faith, and  
5 denial of Plaintiffs’ and the Class members’ claims appears to be part of a broader  
6 strategy being employed by the insurance industry generally, to broadly deny claims  
7 for business interruption coverage related to the Coronavirus pandemic, as has been  
8 widely reported by the media and resulted in numerous lawsuits brought by businesses  
9 against property insurance companies throughout the country.

10           61. Many small businesses that maintain commercial policies with business  
11 interruption coverage will have significant uninsured losses absent declaratory relief  
12 from this Court. Indeed, even if state and local governments re-open, small businesses  
13 will almost certainly still be under social-distancing mandates, and salons such as  
14 Good Times and Ravive, will continue to experience diminishing revenues.

15           62. A declaratory judgment is necessary to determine that the business  
16 income loss and extra expense coverage provided in standard Hartford commercial  
17 property insurance policies applies to the suspension, curtailment, and interruption of  
18 business operations resulting from Civil Authority Orders, and to prevent Plaintiffs  
19 and similarly situated Class members from being denied critical coverage for which  
20 they have paid premiums.

21 **V. CLASS ACTION ALLEGATIONS**

22           63. Pursuant to Federal Rules of Civil Procedure (“Fed. R. Civ. P.”)  
23 23(a),(b)(2), and (b)(3) Plaintiffs bring their claims on behalf of themselves and on  
24 behalf of all other persons similarly situated, and seek to represent the following  
25 “Nationwide Class” and “California Sub-Class”:

26           64. The Nationwide Class is defined as:

27 All persons and entities who have entered into a standard commercial  
28 property insurance policy with a Hartford insurance carrier to insure



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property in the United States, where such policy provides for business income loss and extra expense coverage and does not exclude coverage for pandemics, and who have suffered losses due to measures put in place by a COVID-19 Civil Authority Order.

65. The California Sub-Class is defined as:

All persons and entities who have entered into a standard commercial property insurance policy with a Hartford insurance carrier to insure property in California, where such policy provides for business income loss and extra expense coverage and does not exclude coverage for pandemics, and who have suffered losses due to measures put in place by a COVID-19 Civil Authority Order.

66. Excluded from each of the Classes are the Defendants, their employees, officers, directors, legal representatives, heirs, successors, and wholly or partly owned subsidiaries or affiliated companies; Class Counsel and their employees; and the judicial officers and their immediate family members and associated court staff assigned to this case.

67. Plaintiffs reserve the right to modify, expand, or amend the definitions of the proposed Classes after discovery and before the Court determines whether class certification is appropriate.

68. Class certification of Plaintiffs’ claims is appropriate because Plaintiffs can prove the elements of their claims on a class-wide basis using the same evidence as would prove those elements in individual actions alleging the same claims.

**A. Numerosity: Rule 23(a)(1)**

69. This action satisfies the requirements of Fed. R. Civ. P. 23(a)(1). The Classes number at least in the hundreds and consist of geographically dispersed business entities who are insured for business interruption losses. Hartford sells many insurance policies nationwide and in the State of California and, therefore, joinder of the Class members is impracticable.

1           70. The identity of Class members is ascertainable, as the names and  
2 addresses of all Class members can be identified in Hartford's or their agents' books  
3 and records. Plaintiffs anticipate providing appropriate notice to the certified Classes  
4 in compliance with Fed. R. Civ. P. 23(c)(2)(A) and/or (B), to be approved by the  
5 Court after class certification, or pursuant to court order under Fed. R. Civ. P. 23(d).

6           **B. Typicality: Rule 23(a)(3)**

7           71. This action satisfies the requirements of Fed. R. Civ. P. 23(a)(3) because  
8 Plaintiffs' claims are typical of the claims of each of the Class members, as all Class  
9 members were and are similarly affected and their claims arise from the same standard  
10 policy provisions entered into with Hartford. Each Class members' insurance policy  
11 contains the same form providing coverage for business income loss. None of the  
12 forms exclude coverage due to a governmental action intended to reduce the effect of  
13 the ongoing global pandemic. As a result, a declaratory judgment as to the rights and  
14 obligations under Plaintiffs' policies will address the rights and obligations of all  
15 Class members.

16           **C. Adequacy: Rule 23(a)(4)**

17           72. Plaintiffs will fairly and adequately represent and protect the interests of  
18 the Class and California Sub-Class members. Plaintiffs have retained counsel  
19 competent and experienced in complex class action litigation, including insurance  
20 coverage and other consumer protection litigation. Plaintiffs intend to prosecute this  
21 action vigorously. Neither Plaintiffs nor their counsel have interests that conflict with  
22 the interests of the other Class members.

23           **D. Commonality and Predominance: Rule 23(a)(2)**

24           73. This action satisfies the requirements of Fed. R. Civ. P. 23(a)(2) because  
25 there are questions of law and fact that are common to each of the Classes. These  
26 common questions predominate over any questions affecting only individual Class  
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1 members. The questions of law and fact common to the Classes include, but are not  
2 limited to:

3 (a) Whether there is an actual controversy between Plaintiffs and  
4 Hartford as to the rights, duties, responsibilities, and obligations of the parties under  
5 the business interruption coverage provisions in standard commercial property  
6 insurance policies;

7 (b) Whether measures to reduce the spread of the COVID-19  
8 pandemic are excluded from Plaintiffs’ and Class members’ standard commercial  
9 property insurance policies;

10 (c) Whether the measures put in place by civil authorities to stop the  
11 spread of COVID-19 caused physical loss or damage to the covered commercial  
12 properties;

13 (d) Whether Hartford has breached the insurance policies with  
14 business interruption coverage by denying or intending to deny claims for coverage;

15 (e) Whether Hartford’s violations of the standard commercial  
16 property insurance policies were committed intentionally, recklessly, or negligently  
17 and;

18 (f) Whether Plaintiffs and Class members suffered damages as a  
19 result of Hartford’s breach.

20 **E. Superiority of Class Action: Rule 23(b)(3)**

21 74. This action satisfies the requirements of Fed. R. Civ. P. 23(b)(3). A class  
22 action is superior to other available methods for the fair and efficient adjudication of  
23 the rights of the Class members. The joinder of individual Class members is  
24 impracticable because of the large number of Class members who purchased  
25 commercial property insurance policies from Hartford.

26 75. Because a declaratory judgment as to the rights and obligations under the  
27 uniform insurance policies will apply to all Class members, most or all Class members  
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1 would have no rational economic interest in individually controlling the prosecution  
2 of specific actions. The burden imposed on the judicial system by individual litigation,  
3 and to Hartford, by even a small fraction of the Class members, would be enormous.

4 76. In comparison to piecemeal litigation, class action litigation presents far  
5 fewer management difficulties, conserves the resources of both the judiciary and the  
6 parties, and protects the rights of each Class member more effectively. The benefits  
7 to the parties, the Court, and the public from class action litigation substantially  
8 outweigh the expenses, burdens, inconsistencies, economic infeasibility, and  
9 inefficiencies of individual litigation. Class adjudication is superior to other  
10 alternatives under Fed. R. Civ. P. 23(b)(3)(D). Class treatment will also avoid the  
11 substantial risk of inconsistent factual and legal determinations on the many issues in  
12 this lawsuit.

13 77. Fed. R. Civ. P. Rule 23 provides the Court with the authority and  
14 flexibility to maximize the efficiencies and benefits of the class mechanism and  
15 reduce management challenges. The Court may, on motion of Plaintiffs or on its own  
16 determination, certify nationwide and statewide classes for claims sharing common  
17 legal questions; use the provisions of Rule 23(c)(4) to certify particular claims, issues,  
18 or common questions of law or of fact for class-wide adjudication; certify and  
19 adjudicate bellwether class claims; and use Rule 23(c)(5) to divide any class into Sub-  
20 Classes.

21 78. There are no individualized factual or legal issues for the court to resolve  
22 that would prevent this case from proceeding as a class action. Class action treatment  
23 will allow those who are similarly situated to litigate their claims in the manner that  
24 is most efficient and economical for the parties and the court. Plaintiffs are unaware  
25 of any difficulties that are likely to be encountered in the management of this action  
26 that would preclude its maintenance as a class action.

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1 **F. Rule 23(b)(2) Certification**

2 79. This action satisfies the requirements of Fed. R. Civ. P. 23(b)(2). The  
3 prosecution of separate actions by individual Class members would create a risk of  
4 inconsistent or varying adjudication with respect to individual Class members that  
5 would establish incompatible standards of conduct for the Defendants.

6 80. In addition, the prosecution of separate actions by individual Class  
7 members would create a risk of adjudications with respect to them that would, as a  
8 practical matter, be dispositive of the interests of other Class members not parties to  
9 the adjudications, or substantially impair or impede their ability to protect their  
10 interests.

11 81. Defendants have also acted or refused to act on grounds generally  
12 applicable to the Class as a whole, thereby making appropriate final declaratory and/or  
13 injunctive relief with respect to the members of the Class as a whole.

14 **VI. CAUSES OF ACTION**

15 **COUNT I**  
16 **DECLARATORY JUDGMENT – BUSINESS INCOME COVERAGE**  
17 **(On Behalf of the Nationwide Class and California Sub-Class)**

18 82. Plaintiffs hereby reallege and incorporate by reference the allegations  
19 contained in the paragraphs above, as if fully set forth herein.

20 83. Plaintiffs bring this Count individually and on behalf of the other  
21 members of the Nationwide Class and California Sub-Class.

22 84. Plaintiffs’ Hartford Policies, as well as those of the other Class members,  
23 are contracts under which Hartford was paid premiums in exchange for its contractual  
24 agreement to pay Plaintiffs’, and the other Class members’, losses for claims covered  
25 by the policies.

26 85. As part of standard business interruption coverage, Hartford agreed to  
27 pay for insureds’ loss of Business Income sustained due to the necessary suspension  
28 of their operations during the “period of restoration.” Hartford also agreed to pay its

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1 insureds’ actual loss of Business Income sustained due to the necessary “suspension  
2 of [their] operations” during the “period of restoration” caused by direct physical loss  
3 or damage. “Business Income” under the policies means the “Net Income (Net Profit  
4 or Loss before income taxes) that would have been earned or incurred,” as well as  
5 “[c]ontinuing normal operating expenses incurred, including payroll.”

6 86. The COVID-19 Civil Authority Orders caused direct physical loss and  
7 damage to Plaintiffs’ and the other Class members’ Covered Properties, requiring  
8 suspension of operations at the Covered Properties. Accordingly, losses caused by the  
9 COVID-19 Civil Authority Orders triggered the Business Income provision of  
10 Plaintiffs’ and the other Class members’ Hartford policies.

11 87. Plaintiffs and other Class members have complied with all applicable  
12 provisions of the policies and/or those provisions have been waived by Hartford or  
13 Hartford is estopped from asserting them. Yet Hartford has abrogated its insurance  
14 coverage obligations pursuant to the policies’ clear and unambiguous terms and has  
15 wrongfully and illegally refused to provide the coverage to which Plaintiffs and Class  
16 members are entitled.

17 88. Hartford has denied Plaintiffs’ and other Class members’ claims for  
18 business interruption losses caused by COVID-19 Civil Authority Orders on a  
19 uniform and class-wide basis without individual bases or investigations, so the Court  
20 can render declaratory judgment regardless of whether a particular Class member has  
21 filed a claim.

22 89. An actual case or controversy exists regarding Plaintiffs’ and the other  
23 Class members’ rights and Hartford’s obligations under the policies to pay for losses  
24 incurred by Plaintiffs and the other Class members in connection with the business  
25 interruption caused by COVID-19 Civil Authority Orders.

26 90. Pursuant to 28 U.S.C. §2201, Plaintiffs and other Class members seek a  
27 declaratory judgment from this Court as follows:  
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(a) Plaintiffs’ and the other Class members’ Business Income losses incurred due to COVID-19 Civil Authority Orders are insured losses under their Hartford policies; and

(b) Hartford is obligated to pay Plaintiffs and other Class members for the full amount of their Business Income losses (up to the maximum allowable amount under the policies) incurred in connection with the COVID-19 Civil Authority Orders during the period of restoration and the necessary interruption of their businesses stemming therefrom.

**COUNT II**  
**BREACH OF CONTRACT – BUSINESS INCOME COVERAGE**  
**(On Behalf of the Nationwide Class and California Sub-Class)**

91. Plaintiffs hereby reallege and incorporate by reference the allegations contained in the paragraphs above, as if fully set forth herein.

92. Plaintiffs bring this Count individually and on behalf of the other members of the Nationwide Class and California Sub-Class.

93. Plaintiffs’ Hartford Policies, as well as those of other Class members, are contracts under which Hartford was paid premiums in exchange for its promise to pay Plaintiffs’, and the other Class members’, losses for claims covered by the policies.

94. As part of standard business interruption coverage, Hartford agreed to pay for insureds’ actual loss of Business Income sustained due to the necessary suspension of their operations during the “period of restoration.” Hartford also agreed to pay its insureds’ actual loss of Business Income sustained due to the necessary “suspension of [their] operations” during the “period of restoration” caused by direct physical loss or damage. “Business Income” under the policies means the “Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred,” as well as “[c]ontinuing normal operating expenses incurred, including payroll.”

1 95. The COVID-19 Civil Authority Orders caused direct physical loss and  
 2 damage to Plaintiffs’ and the other Class members’ Covered Properties, requiring  
 3 suspension of operations at the Covered Properties. Accordingly, losses caused by the  
 4 COVID-19 Civil Authority Orders triggered the Business Income provision of  
 5 Plaintiffs’ and the other Class members’ Hartford policies.

6 96. Plaintiffs and the other Class members have complied with all applicable  
 7 provisions of their policies and/or those provisions have been waived by Hartford  
 8 and/or Hartford is estopped from asserting them. Yet Hartford has abrogated its  
 9 insurance coverage obligations under the policies’ clear and unambiguous terms. By  
 10 denying coverage for any Business Income loss incurred by Plaintiffs or other Class  
 11 members as a result of the COVID-19 Civil Authority Orders, Hartford has breached  
 12 its coverage obligations under the policies.

13 97. As a result of Hartford’s breaches of contract, Plaintiffs and other Class  
 14 members have sustained substantial damages for which Hartford is liable in an  
 15 amount to be established at trial.

16 **COUNT III**  
 17 **DECLARATORY JUDGMENT – CIVIL AUTHORITY COVERAGE**  
 18 **(On Behalf of the Nationwide Class and California Sub-Class)**

19 98. Plaintiffs hereby reallege and incorporate by reference the allegations  
 20 contained in the paragraphs above, as if fully set forth herein.

21 99. Plaintiffs bring this Count individually and on behalf of the other  
 22 members of the Nationwide Class and California Sub-Class.

23 100. Plaintiffs’ Hartford Policies, as well as those of other Class members, are  
 24 contracts under which Hartford was paid premiums in exchange for its promise to pay  
 25 Plaintiffs’, and other Class members’, losses for claims covered by the policies.

26 101. Plaintiffs’ Hartford Policies provide for “Civil Authority” coverage,  
 27 which promises to pay “the actual loss of Business Income you sustain and necessary  
 28 Extra Expense caused by action of civil authority that prohibits access to the described



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1 premises due to direct physical loss of or damage to property, other than at the  
2 described premises, caused by or resulting from any Covered Cause of Loss.”  
3 Accordingly, the COVID-19 Civil Authority Orders triggered the Civil Authority  
4 provision under Plaintiffs’ and the other Class members’ Hartford policies.

5 102. Plaintiffs and Class members have complied with all applicable  
6 provisions of the policies and/or those provisions have been waived by Hartford  
7 and/or Hartford is estopped from asserting them. Yet Hartford has abrogated its  
8 insurance coverage obligations under the policies’ clear and unambiguous terms and  
9 has wrongfully and illegally refused to provide coverage to which Plaintiffs and Class  
10 members are entitled.

11 103. Hartford has denied claims related to COVID-19 on a uniform and class-  
12 wide basis without individual bases or investigations, so the Court can render  
13 declaratory judgment regardless of whether a particular Class member has filed a  
14 claim.

15 104. An actual case or controversy exists regarding Plaintiffs’ and other Class  
16 members’ rights and Hartford’s obligations under the policies to reimburse Plaintiffs  
17 and other Class members for the full amount of covered Civil Authority losses  
18 incurred by Plaintiffs and other Class members in connection with COVID-19 Civil  
19 Authority Orders and the necessary interruption of their businesses stemming  
20 therefrom.

21 105. Pursuant to 28 U.S.C. §2201, Plaintiffs and other Class members seek a  
22 declaratory judgment from this Court declaring the following:

23 (a) Plaintiffs’ and other Class members’ Civil Authority losses  
24 incurred in connection with COVID-19 Civil Authority Orders and the necessary  
25 interruption of their businesses stemming therefrom are insured losses under their  
26 policies; and  
27  
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1 (b) Hartford is obligated to pay Plaintiffs and other Class members for  
2 the full amount of their Civil Authority losses (up to the maximum allowable amount  
3 under the policies) incurred in connection with the COVID-19 Civil Authority Orders  
4 and the necessary interruption of their businesses stemming therefrom.

5 **COUNT IV**  
6 **BREACH OF CONTRACT – CIVIL AUTHORITY COVERAGE**  
7 **(On Behalf of the Nationwide Class and California Sub-Class)**

8 106. Plaintiffs hereby reallege and incorporate by reference the allegations  
9 contained in the paragraphs above, as if fully set forth herein.

10 107. Plaintiffs bring this Count individually and on behalf of the other  
11 members of the Nationwide Class and California Sub-Class.

12 108. Plaintiffs’ Hartford Policies, as well as those of other Class members, are  
13 contracts under which Hartford was paid premiums in exchange for its promise to pay  
14 Plaintiffs’, and the other Class Members’, losses for claims covered by the policies.

15 109. Plaintiffs’ Hartford Policies provide for “Civil Authority” coverage,  
16 which promises to pay “the actual loss of Business Income you sustain and necessary  
17 Extra Expense caused by action of civil authority that prohibits access to the described  
18 premises due to direct physical loss of or damage to property, other than at the  
19 described premises, caused by or resulting from any Covered Cause of Loss.”  
20 Accordingly, the COVID-19 Civil Authority Orders triggered the Civil Authority  
21 provision under Plaintiffs’ and the other Class members’ Hartford policies.

22 110. Plaintiffs and the other Class members have complied with all applicable  
23 provisions of the policies and/or those provisions have been waived by Hartford  
24 and/or Hartford is estopped from asserting them. Yet Hartford has abrogated its  
25 insurance coverage obligations under the policies’ clear and unambiguous terms. By  
26 denying coverage for any business losses incurred by Plaintiffs and other Class  
27 members in connection with the COVID-19 Civil Authority Orders, Hartford has  
28 breached its coverage obligations under the policies.

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111. As a result of Hartford’s breaches of contract, Plaintiffs and other Class members have sustained substantial damages for which Hartford is liable in an amount to be established at trial.

**COUNT V  
DECLARATORY JUDGMENT – EXTRA EXPENSE COVERAGE  
(On Behalf of the Nationwide Class and California Sub-Class)**

112. Plaintiffs hereby reallege and incorporate by reference the allegations contained in the paragraphs above, as if fully set forth herein.

113. Plaintiffs bring this Count individually and on behalf of the other members of the Nationwide Class and the California Sub-Class.

114. Plaintiffs’ Hartford Policies, as well as those of other Class Members, are contracts under which Hartford was paid premiums in exchange for its promise to pay Plaintiffs’, and other Class members’, losses for claims covered by the policies.

115. Plaintiffs’ Hartford Policies provide that Hartford would pay necessary Extra Expense that its insureds incur during the “period of restoration” that the insureds would not have incurred if there had been no direct physical loss or damage to the described premises. “Extra Expense” means expenses “[t]o avoid or minimize the suspension of business and to continue ‘operations,’” and to repair or replace property. Due to the COVID-19 Civil Authority Orders, Plaintiffs and other Class members incurred Extra Expense at their Covered Properties.

116. Plaintiffs and other Class members have complied with all applicable provisions of the policies and/or those provisions have been waived by Hartford and/or Hartford is estopped from asserting them. Yet Hartford has abrogated its insurance coverage obligations under the policies’ clear and unambiguous terms and has wrongfully and illegally refused to provide coverage to which Plaintiffs and Class members are entitled.

117. Hartford has denied claims related to COVID-19 on a uniform and class-wide basis without individual bases or investigations, so the Court can render

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1 declaratory judgment regardless of whether a particular Class member has filed a  
2 claim.

3 118. An actual case or controversy exists regarding Plaintiffs’ and other Class  
4 members’ rights and Hartford’s obligations under the policies to reimburse Plaintiffs  
5 and the other Class members for the full amount of Extra Expense losses incurred by  
6 Plaintiffs and Class members in connection with COVID-19 Civil Authority Orders  
7 and the necessary interruption of their businesses stemming therefrom.

8 119. Pursuant to 28 U.S.C. §2201, Plaintiffs and other Class members seek a  
9 declaratory judgment from this Court declaring the following:

10 (a) Plaintiffs’ and other Class members’ Extra Expense losses  
11 incurred in connection with the COVID-19 Civil Authority Orders and the necessary  
12 interruption of their businesses stemming therefrom are insured losses under their  
13 policies; and

14 (b) Hartford is obligated to pay Plaintiffs and other Class members for  
15 the full amount of their Extra Expenses losses (up to the maximum allowable amount  
16 under the policies) in connection with the COVID- 19 Civil Authority Orders and the  
17 necessary interruption of their businesses stemming therefrom.

18 **COUNT VI**  
19 **BREACH OF CONTRACT – EXTRA EXPENSE COVERAGE**  
20 **(On Behalf of the Nationwide Class and California Sub-Class)**

21 120. Plaintiffs hereby reallege and incorporate by reference the allegations  
22 contained in the paragraphs above, as if fully set forth herein.

23 121. Plaintiffs bring this Count individually and on behalf of the other  
24 members of the Nationwide Class and California Sub-Class.

25 122. Plaintiffs’ Hartford Policies, as well as those of the other Class members,  
26 are contracts under which Hartford was paid premiums in exchange for its promise to  
27 pay Plaintiffs’, and the other Class members’, losses for claims covered by the policy.  
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123. Plaintiffs’ Hartford Policies provide that Hartford agreed to pay necessary Extra Expense that it incurred during the “period of restoration” that would not have incurred if there had been no direct physical loss or damage to the described premises. “Extra Expense” means expenses “[t]o avoid or minimize the suspension of business and to continue ‘operations,’” and to repair or replace property. Due to the COVID-19 Civil Authority Orders, Plaintiffs and other Class members incurred Extra Expense at their Covered Properties.

124. Plaintiffs and other Class members have complied with all applicable provisions of the policies and/or those provisions have been waived by Hartford and/or Hartford is estopped from asserting them. Yet Hartford has abrogated its insurance coverage obligations under the policies’ clear and unambiguous terms.

125. By denying coverage for any business losses incurred by Plaintiffs and other Class members in connection with the COVID-19 Civil Authority Orders, Hartford has breached its coverage obligations under the policies.

126. As a result of Hartford’s breaches of the policies, Plaintiffs and the other Class members have sustained substantial damages for which Hartford is liable in an amount to be established at trial.

**COUNT VII**  
**UNFAIR BUSINESS PRACTICES UNDER**  
**BUS. & PROF. CODE §17200, *ET SEQ.***  
**(On Behalf of Plaintiffs and the California Sub-Class)**

127. Plaintiffs hereby reallege and incorporate by reference the allegations contained in the paragraphs above, as if fully set forth herein.

128. Plaintiffs bring this Count individually and on behalf of the other members of the Nationwide Class and California Sub-Class.

129. By its conduct, Hartford has engaged in unlawful, unfair, and fraudulent business practices in violation of California Business & Professions Code §17200, *et seq.* (the “UCL”)

1           130. Hartford’s conduct violates the “unlawful” prong of the UCL because it  
2 violated the letter and spirit of California’s Insurance Code, including California  
3 Insurance Code §790, *et seq.* because Hartford failed or refused to perform a fair,  
4 objective, and thorough investigation of the Plaintiffs’ and the California Sub-Class  
5 members’ claims. Hartford denied Plaintiffs’ and the California Sub-Class members’  
6 claims as part of Hartford’s policy of categorically denying all business interruption  
7 claims related to Coronavirus and ignored other California requirements concerning  
8 the proper and fair evaluation of claims and interpretations of its policies. Hartford’s  
9 conduct also constituted breach of contract.

10           131. Hartford’s conduct violates the “unfair” prong of the UCL, including but  
11 not limited to Hartford’s: (a) categorical and wrongful denial of Plaintiffs’ and the  
12 California Sub-Class members’ claims; (b) failure and refusal to perform a fair,  
13 objective, good-faith, and thorough investigation of the claims as directed by the  
14 California Insurance Code; (c) denial of Plaintiffs’ and the California Sub-Class  
15 members’ claims as part of a policy of categorically denying claims related to  
16 Coronavirus; and (d) failing to interpret its policies in an equitable manner and/or up  
17 to the standards required by California law (including but not limited to California  
18 Insurance Code §790, *et seq.*).

19           132. Hartford’s conduct is immoral, unethical, oppressive, unscrupulous,  
20 unconscionable, and/or substantially injurious to Plaintiffs and the California Sub-  
21 class.

22           133. Hartford’s conduct also violates California public policy, including the  
23 policy reflected in California Insurance Code §790, *et seq.* and elsewhere in the  
24 California Insurance Code.

25           134. Hartford’s conduct violates the “fraudulent” prong of the UCL. Among  
26 other things, Hartford: (a) promised Plaintiffs and the California Sub-Class coverage  
27 that was not provided and that Hartford had no intention of providing; (b) promised  
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1 to evaluate each claim individually, reasonably, and in good faith, which Hartford did  
2 not do with respect to Plaintiffs’ and the California Sub-Class members’ claims; and  
3 (c) falsely and misleadingly indicated to Plaintiffs and the California Sub-Class that  
4 it was investigating in good faith (and had investigated in good faith) their claims,  
5 which Hartford did not do and knew that it did not do. Hartford collected Plaintiffs’  
6 and the California Sub-Class members’ premiums in exchange for coverage that was  
7 not provided, induced those premiums by promising to evaluate each claim  
8 individually, reasonably, and in good faith and did not, and denied Plaintiffs’ and the  
9 California Sub-Class members’ claim as part of a policy of categorically denying  
10 claims related to Coronavirus as part of a strategy to reduce its insurance payments  
11 related to Coronavirus.

12 135. Hartford’s fraudulent and deceptive conduct was false and misleading,  
13 had a tendency to deceive reasonable insureds, and did deceive Plaintiffs and the  
14 California Sub-Class. Plaintiffs and members of the California Sub-Class reasonably  
15 relied on Hartford’s deceptions and omissions, including, but not limited to, by paying  
16 premiums to Hartford.

17 136. By reason of Hartford’s unlawful, unfair, and fraudulent conduct in  
18 violation of the UCL, Plaintiffs and members of the California Sub-Class suffered and  
19 continue to suffer damages, including, but not limited to, premiums they have paid to  
20 Hartford and the non-receipt of insurance benefits that Famers owes them.

21 137. Plaintiffs and the California Sub-Class are entitled to restitution from  
22 Hartford (with interest thereon), to disgorgement of all Hartford’s profits arising out  
23 of its violations of the UCL (with interest thereon), and payment of benefits due to  
24 Plaintiffs and members of the California Sub-Class that Hartford has wrongfully  
25 retained through its violations of the UCL.

26 138. Pursuant to California Code of Civil Procedure §1021.5, Plaintiffs are  
27 entitled to recover their reasonable attorneys’ fees.

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1 **VII. PRAYER FOR RELIEF**

2 WHEREFORE, Plaintiffs, individually and on behalf of all similarly situated  
3 individuals and entities, pray for relief and judgment against Defendants as follows:

4 A. Determining that this action is a proper class action under one or  
5 more provisions of Federal Rule of Civil Procedure 23, appointing Plaintiffs to serve  
6 as a Class Representatives, and appointing its counsel to serve as Class Counsel;

7 B. Issuing a Declaratory Judgment declaring the parties' rights and  
8 obligations under the insurance policy provisions at issue;

9 C. Awarding Plaintiffs and the Classes compensatory damages  
10 against Defendants, jointly and severally, for all damages sustained as a result of  
11 Defendants' breach of the policies in an amount to be proven at trial, including  
12 interest thereon;

13 D. Awarding Plaintiffs and the Classes pre-judgment and post-  
14 judgment interest as well as reasonable attorneys' fees and expenses incurred in this  
15 action; and

16 E. Awarding such other relief as the Court may deem just and proper.

17 **VIII. JURY DEMAND**

18 Plaintiffs demand a trial by jury on all issues so triable.

19 Dated: July 22, 2020

HAEGGQUIST & ECK, LLP  
AMBER L. ECK  
ALREEN HAEGGQUIST  
ROBERT PRINE



24 By: \_\_\_\_\_

25 AMBER L. ECK

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Attorneys for Plaintiffs and Proposed Class

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