COVID-19 State Civil Immunity Activity*

Updated as of 9/18/2020

State	Action/Proposal	Link to Bill Order	Status of Legislation/EO
State Federal	Action/Proposal Economic Security Act of 2020 includes: • Section 3103 Treatment of Respiratory Protective Devices as Covered Countermeasures • Provides permanent liability protection for manufacturers of personal respiratory protective equipment, such as masks and respirators, in the event of a public health emergency, to incentivize production and distribution (through the Public Health Service Act).	Liability Protections in CARES CARES Section by Section	Status of Legislation/EO Enacted
	Section 3215 Limitation on Liability for Volunteer Health Care Professionals During the COVID-19 Emergency Response Public Readiness and Emergency Preparedness Act of 2005, 42 U.S.C. § 247d-6d, also immunizes certain manufacturers and distributors from liability associated with providing certain medical treatments and devices where the Health and Human Services Secretary has made a declaration to that effect in a public health emergency. HHS Secretary Azar has made such a declaration for the coronavirus (and previous ones were made for Ebola and Zika).		
Alabama	Provides immunity for businesses and health care providers from certain damages claimed by	SB 330 proclamation - May 12, 2020	Passed Senate Committee

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

	individuals who allege they contracted or were exposed to COVID-19 during a declared state of emergency. Provides immunity for health care workers during the performance of their professional duties for treatment that resulted from, or was negatively impacted by COVID-19 or performed in the response to the state's response to the pandemic.		
	Gov. Ivey has signed a proclamation regarding liability protections for heath care and other businesses. It states that a "business, health care provider, or other covered entity shall not be liable for the death or injury to persons or		
	for damage to property in any way arising from any act or omission related to, or in connection with, COVID-19 transmission or a covered COVID-19 response activity, unless a claimant shows by clear and convincing evidence that the claimant's alleged death, injury, or damage was caused by the business, health care provider, or other covered entity's wanton, reckless, willful, or intentional misconduct."		
Alaska Enacted Legislation	SB 241 - On Page 34, Line 26 of this Comprehensive Coronavirus Bill, re LIABILITY: PERSONAL PROTECTIVE EQUIPMENT,	SB 241	Enacted on April 9, 2020.
	(a) In addition to the immunity available under AS 09.65.091, during the novel coronavirus disease (COVID-19) public health disaster emergency declared by the governor on March 11, 2020, as extended by sec. 2 of this Act, a health care provider or manufacturer of personal protective equipment is not liable for civil damages resulting from an act or omission in issuing,		
*This summary is provide be used for any other purp	ed only as a service to Chubb's business par pose without Chubb's prior express writter	rtners, and the information it consent. This summary is up	ontains is offered for informational purposes only, and may not to date only as of the date indicated and is not intended as a

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

	providing, or manufacturing personal protective equipment in the event of injury or death to the user of the personal protective equipment if the personal protective equipment was issued, provided, or manufactured in good faith to respond to the COVID-19 public health emergency. (b) Nothing in this section precludes liability for civil damages as a result of gross negligence, recklessness, or intentional misconduct. A health care provider or manufacturer of PPE that issues, provides, or manufacturers PPE to respond to COVID-19, shall notify the user of the PPE that the equipment may not meet established federal standards and requirements.		
Arizona	April 9, 2020, Governor Doug Ducey issued an Executive Order to provide protections to health care professionals treating patients during the COVID-19 health emergency, while also protecting patients against negligence or reckless misconduct.	EXECUTIVE ORDER 2020-27 "GOOD SAMARITAN" Farnsworth Civil Liability Leach Bill	The Arizona Legislature will not return until after the election at the earliest. Legislature is expected to take up COVID -19 policy bills when they return.
	The Executive Order provides civil liability protections to the following:		
	Licensed health care professionals and volunteer health professionals who are registered and recruited through the Arizona Emergency System for the Advance Registration of Volunteer Health Professionals;		
	Emergency Medical Care Technicians; and		
	Arizona health care institutions, treatment facilities and other sites designated by the Arizona Department of Health Services to		
*This summary is provide	aid in the state's response to the ed only as a service to Chubb's business pa	rtners, and the information it co	ontains is offered for informational purposes only, and may not

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

	COVID-19 public health emergency.		
Arkansas	Provides immunity for first responders and health care practitioners unless acting outside scope of practice, gross negligence, willful misconduct or bad faith.	Executive Order 20-18 Executive Order 20-33	Effective for duration of emergency. Effective for duration of emergency.
	Executive Order 20-33 attempts to provide immunity for businesses during the pandemic—and thereby facilitate their reopening—by immunizing them for COVID- 19 lawsuits save for willful, reckless, or intentional acts. Good faith compliance with state health and safety requirements would also be presumed not to be willful, reckless, or intentional misconduct. EO 20-34 includes similar immunity for health care providers providing services related to COVID-19.		
California	Disaster declaration by Governor triggered donation/volunteer immunity under CA Gov. Code § 8657.5. Protection limited to "voluntarily and without expectation and receipt of compensation."	Sec. § 8657.5	Effective for duration of emergency.
Colorado			
Connecticut	A health care professional or facility is immune from civil liability for an injury or death allegedly sustained because of an act or omission undertaken in good faith while providing care in support of the state's COVID-19.	Executive Order No. 7V	
	Applies to acts or omissions occurred any time after the declaration of a public health emergency on March 10, 2020, including actions prior to issuance of the Order, and remains in effect for the duration of the emergency.		

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

Delaware	The Order designates as "qualified medical personnel" health care volunteers who have held an active license or certification in any state that is now inactive, expired, or lapsed, and who register with the Medical Reserve Corps and work in a hospital that activates a crisis standard of care for COVID-19 that has been granted written approval by the Public Health Authority. This designation provides health care volunteers with immunity for any loss resulting from relief activities under 20 Del. C. § 3129. Does not apply if the death, injury, or damage to property was intentional or caused by the willful or wanton disregard of the rights of others.	Delaware Twelfth Modification of the Declaration of a State of Emergency Due to a Public Health Threat	
District of Columbia	District of Columbia – On March 17 th the Council passed Act 23-247, the COVID-19 Response Emergency Amendment Act of 2020, to address the needs of residents and businesses during the public health emergency. B23-0734, the COVID-19 Response Supplemental Emergency Amendment Act of 2020 was introduced on April 7th, which includes additional provisions. An amendment was added to the bill on April 21st and it is now under Council review. Of specific interest to Chubb: PART B, Section 401(a)(1)(B), Liability. Exempts from liability in a civil action a healthcare provider, first responder, or volunteer who renders care or treatment to a potential, suspected, or diagnosed individual with COVID-19 for damages resulting from such care or treatment of COVID-19, or	Act 23-247 Amendment 5 B23-0734 B23-0759	B-23-0734 was transmitted to Mayor on May 7 th with response due by May 21, 2020.

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

I am unable to access the his time due to a Chubb y certificate issue with my ptop accessing sites. I Insurance Commissioner Altmaier gave a tation to one of the Reopen to Task Force working today.	If interested, you may listen to full presentation, ~10 mins. It is here and starts around minute 39.	Key takeaways are: OIR's workers' comp memo was intended to be a summary of existing law (in other words, no new standards were created) Business interruption, as a general matter, does not include pendencies and doing see
_		standards were created)
ive Orders	05.12.20.02	EO: May 12, 2020
y 12, Governor Kemp	04.20.20.01	EO: April 20, 2020
Executive Order 20.02 classifying nal workers as "auxiliary ency management s" and thus receiving	04.14.20.01 O.C.G.A. Section 38-3-35(b)	EO: April 14, 2020
y o	certificate issue with my top accessing sites. Insurance Commissioner Itmaier gave a ation to one of the Reopen Task Force working today. We Orders 12, Governor Kemp Executive Order 20.02 classifying all workers as "auxiliary ncy management"	recertificate issue with my top accessing sites. Insurance Commissioner Iltmaier gave a listen to full presentation, ~10 mins. It is here and starts around minute 39. Task Force working today. Occ. G.A. Section 38-3-35(b) If interested, you may listen to full presentation, ~10 mins. It is here and starts around minute 39.

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

under GA law, now including workers of healthcare facilities as defined under GA law.

The EO references definitions of facilities across several GA statutes and appears to pull in those working at a broad group of facilities, excluding those where abortions are performed.

On April 20, GA Governor Kemp issued Executive Order **04.20.20.01**, extending the auxiliary emergency management worker designation to cardiac technicians, EMTs, paramedics, and to officers, directors, employees, staff and contractors of air ambulance, ambulance, EMS systems, EMSC programs and local coordinating authorities.

On April 14, GA Governor Kemp issued Emergency Order 04.14.20.01 Designating Auxiliary Emergency Management Workers and Emergency Management Activities.

The Order provides that employees, staff and contractors of healthcare institutions and medical facilities shall be considered auxiliary emergency management workers and further provides that during the Public Health State of Emergency, services provided or performed by healthcare institutions and medical facilities shall be considered emergency management activities.

Statute

O.C.G.A. Section 38-3-35(b)

provides:

Neither the state nor any political subdivision of the state nor, except in cases of willful misconduct, gross negligence, or bad faith, the employees, agents, or representatives of the state or

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

any political subdivision thereof, nor any volunteer or auxiliary emergency management worker or member of any agency engaged in any emergency management activity . . . shall be liable for the death of or the injury to person or for damage to property as a result of any such activity.

Please see the linked Executive Orders and statute for full information.

Pending Legislation Sent to Governor

SB 359 provides civil immunity from COVID-19 liability claims for healthcare facilities, providers, entities or individuals. COVID-19 liability claims include causes of action for:

- Exposure and acts or omissions in the healthcare setting.
- Manufacturing, labeling, donating or distributing personal protective equipment or sanitizer.
- Exposure on a premises.
 - o Rebuttable presumption claimant assumed the risk when specified statements are posted at entrance or included with receipt, proof of entry or ticket.
- Immunity does not apply to gross negligence, willful and wanton misconduct,

SB 359

Enacted August 5, 2020

reckless infliction of harm or intentional infliction of harm.

- Does not apply to crimes and offenses, state health law and regulations, workers' compensation or emergency management.
- Effective upon approval by Governor or upon becoming law without such approval or on August 7, whichever occurs first.

Applies to causes of action accruing until July 14, 2021.

Failed Legislation

House approved a substitute to HB 216 that incorporated COVID-19 immunity provisions. As currently drafted, <u>HB 216</u> now would:

- Apply to causes of action that occur between the date of the declaration of a COVID-19 state of emergency or disaster and two years after the date of the last executive order issued by the Governor declaring or extending such state of emergency or disaster.
- Provide civil immunity for premises, providers and facilities.
- The immunity shall not apply to gross negligence, willful and wanton misconduct, reckless infliction of harm, or intentional infliction of harm.

HB 216

Failed

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

The immunity provided shall only apply to causes of action that arise after the effective date of the bill except that punitive damages shall not be awarded regardless of when such cause of action arose.	HB 1188	Failed
HB 1188, provides broad immunity:		
No person shall be liable for any civil damages for the transmission of, or for injury or injuries resulting from, COVID-19 that arise out of activity with the object of direct or indirect profit or gain, benefit, advantage, or nonprofit activity unless actions during such activity were willful and wanton for such transmission or injury or injuries.	<u>HB 167</u>	Failed
HB 167 (committee substitute), the "Georgia Pandemic Business Protection Act" provides:		
 There is no cause of action for the transmission of, contraction of, or exposure to COVID-19 unless caused by willful and wanton misconduct or intentional infliction of harm. A health care facility, provider, entity, or other person that has legal responsibility for acts or omissions of a health care provider is immune from civil liability for any act or omission in the course of arranging for or 		
providing health care		

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

	services if arranging or providing health care service are related to treating COVID-19 OR are impacted, directly or indirectly, by decisions or activities in response to or as a result of the COVID-19 pandemic. This immunity does not apply to gross negligence, willful and wanton misconduct or intentional infliction or harm. Note: Health care facility is broadly defined and includes nursing homes ("personal care homes" and "skilled nursing facilities" are included in cross-referenced Section 31-6-2(17)). Applies upon approval. Note: The bill does not address whether it applies retroactively. The liability protections are not limited to the period of the COVID-19 emergency. There is no guest data.		
Hawaii	sunset date. Hawaii Executive Order 20-05 –	HI EXECUTIVE	
	 April 16, 2020. Orders all health care facilities, professionals, and volunteers to render assistance in support of the State's response to the COVID-19 disaster recognized by Emergency Proclamations. 	ORDER 20-05	
*This summary is provide	For health care facilities, rendering assistance includes cancelling or postponing elective surgeries and procedures as each facility determines to be appropriate under the circumstances presented by the COVID-19 emergency if	rtners and the information it o	ontains is offered for informational purposes only, and may not

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

- elective surgeries or procedures are performed at the health care facility. In addition, for health care facilities, rendering assistance must include measures such as increasing the number of beds, preserving personal protective equipment, or taking necessary steps to prepare to treat patients with COVID-19.
- For health care professionals, rendering assistance means providing health care services at a health care facility in response to the COVID-19 outbreak, or working under the direction of HIEMA or HDOH pursuant to the Emergency Proclamations.
- For health care volunteers, rendering assistance means providing services, assistance, or support at a health care facility in response to the COVID-19 outbreak, or working under the direction of HIEMA or HDOH pursuant to the Emergency Proclamations.
- During the Emergency Proclamations, health care facilities, professionals, and volunteers that in good faith comply completely with all state and federal orders regarding the disaster emergency are immune from civil liability for any death or injury to persons, or property damage alleged to have been caused by any act or omission that occurred in the course of rendering assistance to the State by providing health care services in response to the COVID-19 outbreak.
- Does not apply to willful misconduct, gross negligence, or recklessness.

Does not preempt or limit any applicable immunity from civil liability available to any health

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

	care facility, professional, or volunteer.		
Idaho HB 6 Enacted	Idaho HB 529 which provides civil immunity from liability to Architects, Engineers and Contractors in response to a declared national, state, or local emergency, a disaster, or a catastrophic event. This has been passed by the Idaho legislature in its second regular session and signed into law by the governor. It is effective July 1, 2020. Idaho HB 6 "Coronavirus Limited Liability Act", passed in Special Session and has been sent to Governor Little on August 26, 2020 for final consideration. The bill provides broad immunity	HB 529 HB 6	HB 529 Signed by the Governor on 3/19/20; Chapter No. 217. Effective July 1, 2020. HB 6 was signed by Governor Little on August 27, 2020. This Act is in full force and effect upon his approval and stays in effect until July 1, 2021.
	from civil liability. Upon approval by Governor Little this Act shall be in full force and effect on and after its passage and approval and stay in effect until July 1, 2021.		
Illinois	Executive Order 20-37 extends health care facilities, professionals and volunteers immunity from most liability during the State of Emergency. Renewed by the issuance of 20-39.	Illinois Executive Order 39	Executive Order 39 expired on June 27, 2020. Immunity not available.
Indiana	Due to the State of Emergency declared by Governor Eric Holcomb, Indiana statutes provide medical liability immunity.	Indiana State Department of Health Guidance	
Iowa Enacted Legislation	Iowa Department of Health issued an order regarding a shortage of PPE. The order discusses health care statutory immunity and lets health care entities know that this immunity is extended to health care	Iowa Department of Public Health PPE Shortage Order	
	workers, facilities, and corporations that comply with the Order.	SF 2338	Governor Reynolds signed SF 2338 on June 18, 2020.

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

	SF 2338 was a bill that originally addressed med mal caps and "phantom damage" consideration. It was amended to provide civil liability immunity to health care workers, facilities, and companies as well as immunity for facilities that manufacture PPE.		
Kansas Enacted Legislation	In a special session, HB 2016 a was introduced on June 3 rd and passed the House (107-12) on the same day, the bill passed the Senate (26-12) on June 4 th and has now been sent to the Governor. The signing deadline is June 14, 2020. Of particular interest to Chubb is Section 8 through 15 cited as the COVID-19 response and reopening for business liability protection act providing immunity from civil liability. Kansas Executive Order No. 20- 26 – April 22, 2020 Healthcare providers making clinical triage decisions and rendering assistance, testing, care, or advice in the care of suspected or confirmed COVID-19 patients are immune from suit. Does not apply to an adverse event or injury caused by the willful misconduct, gross negligence, recklessness, or bad faith. The order is "not intended to extend to medical treatment or procedures performed in the ordinary or customary course of practice." Applies beginning April 22, 2020, until the later of May 31, 2020, or the expiration of the statewide COVID-19 State of Disaster Emergency.	HB 2016 a Executive Order No. 20-26	HB 2016 a - Enacted

Kentucky Enacted Legislation	KY SB 150 was effective March 30, and provides in pertinent part:	<u>SB 150</u>	Enacted
	Section 1.		
	(5)(b) A health care provider who in good faith renders care or treatment of a COVID-19 patient during the state of emergency shall have a defense to civil liability for ordinary negligence for any personal injury resulting from said care or treatment, or from any act or failure to act in providing or arranging further medical treatment, if the health care provider acts as an ordinary, reasonable, and prudent health care provider would have acted under the same or similar circumstances. The aforesaid defense under this paragraph shall include a health care provider who:		
	1. Prescribes or dispenses medicines for off-label use to attempt to combat the COVID-19 virus, in accordance with the federal Right to Try Act, United States Public Law 115-176, and KRS 217.5401 to 217.5408;		
	2. Provides health care services, upon the request of health care facilities or public health entities, that are outside of the provider's professional scope of practice; or		
	3. Utilizes equipment or supplies outside of the product's normal use for medical practice and the provision of health care services.		
Louisiana Enacted	The following bills providing various areas of civil immunity from liability have been passed by the Louisiana legislature in its regular session and signed into law by the governor.	HB 826 SB 435 SB 508 SB 491	HB 826 - Signed by the Governor on 6/13/20; Act No. 336. Effective June 13, 2020. SB 435 - Signed by the Governor on 6/12/20; Act No. 362. Effective June 12, 2020. SB 508 - Signed by the Governor on 6/13/20; Act No. 305. Effective June 13, 2020.
*This summary is any	HB 826: This is a far-reaching immunity bill that protects each of the following types of entities	rtners and the information it of	SB 491 - Signed by the Governor on 6/12/20; Act No. 303. Effective June 12, 2020. ontains is offered for informational purposes only, and may not

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

from liability below the threshold of gross negligence or willful/wanton misconduct: those who allow use of their property for "sheltering individuals;" those who contract with the state for COVID assistance: those who render assistance at the request of the state; those who provide gratuitous emergency or rescue care; and those who make or distribute PPE. The bill would similarly limit liability for COVID exposure claims unless a person or entity is not acting in compliance with federal or state guidelines. Finally, the bill precludes employer liability to employees for COVID tort claims, regardless of whether the employee does or does qualify for workers' compensation, and excepting intentional acts. The bill is retroactive to March 11, 2020.

SB 435: This bill provides liability protection from COVID-19 personal injury suits for persons or entities engaged in business who follow federal and state guidelines related to COVID-19 exposure. The protection could be overcome by clear and convincing evidence of gross negligence or willful or intentional conduct. The bill expressly does not affect workers' compensation eligibility one way or the other.

<u>SB 508</u>: This bill provides immunity (excepting gross negligence) for COVID-19 claims against food delivery and preparation services, retroactive to March 11, 2020.

SB 491: This bill provides immunity (excepting gross negligence) for those providing disaster relief, recovery services, or products during a declared

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

	state of emergency. The bill was obviously prompted by COVID-19 but is not specific to this emergency.		
Maine			
Maryland	Proclamation On May 6, Gov. Hogan issued a Renewal of Declaration of State of Emergency, directly addressing civil immunity as follows: • Health care providers who act in good faith under this catastrophic health emergency proclamation, including orders issued under the proclamation by the Governor and by other State officials acting at the direction of or under delegated authority from the Governor, have the immunity provided by § 14- 3A-06 of the Public Safety Article of the Maryland Code.	Renewal of State of Emergency Public Safety Immunity Act State of Emergency	EO: May 6, 2020
	 Statute Triggered This appears to clarify applicability of MD's Public Safety Immunity Act, which provides a health care provider with immunity from civil liability if that health care provider acts with "good faith" and under "a catastrophic health emergency proclamation." MD's Governor issued such a proclamation pursuant to Maryland Code, § 14-3A-01(b) of the Public Safety Article on, State of Emergency, on March 5, 2020. 	<u>letter</u>	
	Legislative Caucus Letter		
	"Maryland Small Business Jobs Caucus", a newly formed legislative caucus, sent a letter asking the Governor and other state officials for assistance and/or guidance on matters affecting Maryland small businesses. The letter specifically		ontains is offered for informational purposes only, and may not

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

	makes the second of the second		1
	notes the need to protect small businesses and their employees from potential liability related to COVID-19 provided they comply with strict physical distancing and appropriate safety protocol.		
Massachusetts Enacted Legislation	Governor Baker filed legislation to provide health care workers and facilities with protection against liability during the COVID 19 response.	<u>S 2640</u>	Enacted April 17, 2020
Michigan Pending Legislation	Section 8 of Michigan Executive Order 2020-61 provides immunity for health care workers and facilities.	Michigan Executive Order 2020-61 SB 899	
	Amends Emergency Act by providing health care workers with civil and criminal liability immunity under certain circumstances.	Michigan Executive Order 2020-150	SB 899 vetoed by Governor Whitmer
	Executive Order 2020-150 rescinds health care civil liability immunity granted in EO 2020-	<u>HB 6030</u>	
	61.	<u>HB 6031</u>	House bill package was amended and passed out of
	HB 6030, 6031, 6032 and 6101 are tied together. In summary,	HB 6032	the House Judiciary Committee on September 16 th . Meeting was cancelled. Senate bill package referred
	the bills provide laibility	HB 6101	to Economic and Small Business Development
	protection for employers and provides employee protections	SB 1022	Committee.
	for COVID-19 absences and other	<u>SB 1023</u>	
	activities. Similar package of bills SB 1022, SB 1023 and SB 1024 tied together in Senate.	SB 1024	
		HB 6159	
	UP 6150 actablishes the		
	HB 6159 establishes the Pandemic Health Care Immunity		
	Act". The Act would provide		
	protection from liability, with some exceptions, to a health care		
	provider or health care facility		
	that provided health care services		
	under specific circumstances		
	related to the COVID-19 pandemic. The Act would cover		
	the time period between after		ontains is offered for informational purposes only, and may not

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

Minnesota Pending Legislation	March 9, 2020, and before July 15, 2020. HF 4664 and SF 4606 would limit liability for products and supplies made, sold, or donated in response to COVID-19; provide minimum injury requirements for claims related to COVID-19; address premises liability related to COVID-19; preclude liability when conduct complies with government-issued	HF 4664 SF 4606	Introduced.
Mississippi	guidance related to COVID-19. No. 1471 provides immunity absent malice, reckless disregard or willful misconduct for Professionals and Facilities. Mississippi Governor Reeves has signed Executive Order No. 1497, which extends immunity from civil liability that was first granted to health care professionals and facilities in treating COVID-19 patients in Executive Order No. 1471, and later extended in Executive Order No. 1485 and 1494. The current order is in effect through July 1, 2020.	Executive Order No. 1497 Executive Order No. 1494 Executive Order No. 1485 Executive Order No. 1471 Executive Order No. 1470	Executive Order No. 1497 is in effect through July 1, 2020.
Missouri	The reservation of rights/.065 tort reform bill was amended to include health care civil liability reform language. The Missouri 2020 legislative session is scheduled to meet through May 15, 2020.	SCS HB 2049	Did not pass during regular legislative session.
Montana			
Nebraska			
Nevada Enacted Legislation	SB 4 provides that certain businesses conducted for profit, governmental entities and private nonprofit organizations are immune from civil liability for personal	SB 4	Signed by Governor August 11, 2020.

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

New Hampshire	injury or death resulting from exposure to COVID 19, if the business, governmental entity or private nonprofit organization substantially complied with controlling health standards. This act becomes effective August 5, 2020. 2. Section 30 of this act expires by limitation on the later of: (a) The date on which the Governor terminates the emergency described in the Declaration of Emergency for COVID-19 issued on March 12, 2020; or (b) July 1, 2023. As a result of Executive Order	Executive Order 2020-	
	2020-04 and existing statute (21-P:41), nursing homes are immune from liability for any injury or death at a nursing home caused by denying access to visitors who are not permitted entrance under the Order.	04 N.H. Rev. Stat. Ann. § 21-P:41(I).	
New Jersey Enacted and Pending Legislation	In Executive Order 112, Governor Murphy announced limited liability protections for all providers and facilities for issues outside the normal scope of work and in support of the COVID-19 response. S2628 – Would establish general immunity for businesses etc, against actions relating to Coronavirus disease 2019 pandemic or related viral strain in subsequent years. LEGISLATION ENACTED S2333— Grants immunity for health care professionals/facilities.	Executive Order 112 S 2333 S 2628	S 2333 - Signed by Governor S 2628 - Introduced Chapter 2020-18 shall take effect immediately and section 1 shall be retroactive to March 9, 2020.
New Mexico			
New York Enacted Legislation	Executive Order 202.10 states in pertinent part:	Executive Order 202.10 (Bullet 5 on Page 2)	Emergency Disaster Treatment Act was enacted as part of the State budget. (Chapter 56).

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

	"Subdivision (2) of section 6527,	<u>S 7506B - A 90506B -</u>	
	Section 6545, and Subdivision (1)	Chapter 56	
	of Section 6909 of the Education	(Section GGG)	
	Law, to the extent necessary to		
	provide that all physicians,		
	physician assistants, specialist		
	assistants, nurse practitioners,		
	licensed registered professional		
	nurses and licensed practical		
	nurses shall be immune from civil		
	liability for any injury or death		
	alleged to have been sustained		
	directly as a result of an act or		
	omission by such medical		
	professional in the course of		
	providing medical services in		
	support of the State's response to		
	the COVID-19 outbreak, unless it		
	is established that such injury or death was caused by the gross		
	negligence of such medical		
	professional"		
	The Emergency Disaster		
	Treatment Protection Act was		
	enacted as part of the New York		
	budget. See the link to Senate Bill		
	7506B was enacted.		
	75002 Was chaecean		
North Carolina	Executive Order	Executive Order 130	EO: April 8, 2020
Enacted	On Annil O Francisco Onders to o		
Legislation	On April 8 Executive Order 130,		
	in pertinent part, provided that		
	all emergency management		
Pending	workers, including health care		
Legislation	workers authorized under the		
	Order, should be insulated from		
	civil liability to the maximum		
	statutory extent, except in cases		
	of willful misconduct, gross		
	negligence, or bad faith. (sections		
	3.B., 3.C. and 8, particularly 3.C.).		
	3.C. <u>Limitation of Liability</u>		
	under N.C. Gen. Stat. Section		
	166A-19.60		
	Defines "emergency " " " " " " " " " " " " " " " " " "		
	management workers".		
	Orders that all persons authorized under the Order		
	authorized under the Order to perform professional		
	skills in the field of health		
	care constitute "emergency		
	care constitute emergency		
	management workers".		

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

 Intends that all such emergency management workers should be insulated from civil liability to the maximum statutory extent, except in cases of willful misconduct, gross negligence, or bad faith.

LEGISLATION ENACTED

SB 704 provides civil immunity in two sections; both go beyond the EO noted above.

Section 3D.7 (pages 25-27; health care related):

Civil immunity provided for:

- Health care facility, health care provider, entity that has legal responsibility for acts or omissions of health care provider:
- Health care services the provision of which is impacted directly or indirectly by decisions or activities in response to as result of COVID-19.
- Health care services provided in good faith.
- Volunteer organizations also have immunity.

Does not apply to act or omission constituting gross negligence, reckless misconduct or intentional infliction of harm; acts omissions or decisions resulting from resource or staffing shortage shall not be considered to be any of these.

Applicable time period:

 Health care services during the COVID-19 emergency declaration (EO 16, March 10) including but not limited to services pursuant to a COVID-19 emergency rule (broadly defined, basically anything that changes applicable law regarding scope of practice). SB 704

SB 704 Enacted 05/04/2020

Section 4.14 (pages 43-44; essential business and emergency response related):

Civil immunity provided for:

- Essential business that provides goods or services with respect to claims for injury or death by customer or employee claiming to contract COVID-19 while doing business or employed.
- Emergency response entity for claims for injury or death from customer, user or consumer alleged to have been caused as a result of COVID-19 pandemic or while doing business with emergency response entity

Does not apply if injuries or death caused by gross negligence, reckless misconduct or intentional infliction of harm.

Does not preclude employee of essential business or emergency response entity from seeking appropriate remedy under NC's Workers Compensation Act for any injuries or death alleged to have been caused as a result of the employee contracting COVID-19 while employed.

Applicable time period is different from prior section:

 Applies to acts or omissions occurring on or after issuance of COVID-19 essential business EO (EO 121, March 27) and expires when COVID-19 emergency declaration (EO 116 issued March 10) is rescinded or expires.

SB 208 provides that an institution of higher education shall have immunity from claims by an individual, if all of the criteria specified in the bill apply.

SB 208 applies to alleged acts or omissions occurring on or after the issuance of the COVID-19 SB 208

Enacted July 1, 2020

emergency declaration until June 1, 2020. The provisions of this Article shall be in addition to all other immunities provided by applicable State law.		
Immunity language was incorporated by Committee Substitutes for <u>HB</u> 118 providing limited civil immunity as outlined below.	<u>HB 118</u>	HB 118 enacted July 2.
The bill would become effective when enacted and would apply to claims arising no later than 180 days after the expiration or rescission of Executive Order No. 116, issued March 10, 2020. Would not provide immunity from claims for injury or death resulting from gross negligence, wanton conduct, or intentional wrongdoing.		
HB 118 provides that in certain claims seeking damages for injury or death as a result of having contracted COVID-19, no person will be liable who has made reasonable efforts to comply with applicable executive orders and guidelines issued by CDC and DHHS for protecting against COVID-19 transmission. The PCS would not affect any immunity from liability provided by S.L. 2020-3 (Section 3D.7 and Section 4.14).		
Immunity currently is in place in NC as noted above but this would extend it beyond the currently provided time period.	<u>HB 902</u>	Engeted July o
HB 902 was amended to provide limited immunity from COVID-19 related claims arising from the reopening of privately owned community swimming pools in accordance with executive orders issued by the governor during the state of	<u>SB 232</u>	Enacted July 2. Enacted July 10.
emergency. SB 232 was provides that:		

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

- The owner or operator of a business establishment has criminal and civil immunity in connection with any provision of an executive order or municipal county ordinance requiring customers to wear face coverings inside the business establishment if the owner or operator clearly posts signage at the entrance of the establishment that face coverings are required.
- The business owner or operator that posts such signage shall not be held to be in violation of any executive order or any municipal or county ordinance that requires customers to wear face coverings in a business establishment.

These provisions are effective when the bill becomes law and expire on March 32, 2021.

Failed Legislation

PCS for H 806 (Summary)
(Amendment)- The proposal
would provide limited immunity
to owners and operators of
private community pools and
their agents for claims and
actions seeking damages for
injury or death arising from
transmission of COVID-19
resulting from pool reopening in
accordance with applicable
executive orders of the Governor.
IT was amended in conference
Committee to add mandatory
reopening of fitness facilities.

HB 686 provides:

No person shall be liable civilly for any act or omission alleged to HB 806

HB 806 vetoed July 2 (immunity language included in HB 902).

HB 686

Vetoed July 2.

	have resulted in the contraction of COVID-19 during a parade, or firework display discharged in accordance with NC law, scheduled to occur between 5:00 P.M. on July 1st and 5:00 P.M. on July 1oth, unless the act or omission amounts to gross negligence, willful or wanton conduct, or intentional wrongdoing. This section does not apply to the following: Workers' Compensation Act claims. Claims arising later than one year after the expiration or rescission of Executive Order No. 116 issued March 10, 2020.		
North Dakota			
Ohio Enacted Legislation	The Ohio General Assembly passed 2017 HB 7 that took effect in March, 2019. The bill addresses medical liability during a disaster. President Trump had to declare a disaster in OH for it to take effect. SB 308 (Sixth Version) would revise the law governing immunity from civil liability and professional discipline for health care providers during disasters or emergencies, to provide qualified civil immunity to service providers providing services during and after a government-declared disaster, and to declare an emergency. Senate amended version of HB 606 generally tracks SB 308. It does not provide a workers'	SB 308 as passed by Senate HB 606 Enacted	HB 606 signed by Governor DeWine on September 14, 2020. SB 308 (Eighth Version with an amendment) passed Senate and moves on to House for further consideration.
	compensation presumption and does not include a wrnogful death liability threshold. Expires on september 30, 2021 as enacted.		

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

Oklahoma Enacted Legislation	A health care facility or provider is immune from civil liability for any loss to a person with a suspected or confirmed diagnosis of COVID-19 caused by an act or omission during the COVID-19 public health emergency first declared on March 15, 2020. Applies if the act or omission occurred in the course of arranging for or providing COVID-19 health care services for the treatment of the person who was impacted by the decisions, activities or staffing of, or the availability or capacity of space or equipment by, the health care facility or provider in response to or as a result of the COVID-19 public health emergency. Does not apply to gross negligence or willful or wanton misconduct. Does not apply to health care services provided to a person who did not have a suspected or confirmed diagnosis of COVID-19. Effective immediately and applies to any civil action filed on or after the effective date. Remains in effect until October 31, 2020 or until the Governor affirmatively concludes the public health emergency, whichever is later.	Oklahoma COVID-19 Public Health Emergency Limited Liability Act, S.B. 300	Enacted May 13, 2020.
Oregon			
Pennsylvania Executive Order	Executive Order	ovoqutivo orden	
Pending Legislation	On May 6, Governor Tom Wolf signed an executive order regarding civil liability immunity for health care practitioners during the COVID-19 pandemic.	executive order	EO signed May 6, 2020.
*This summary is provide	This order is effective immediately and shall remain in effect for the duration of the disaster emergency. It is not ed only as a service to Chubb's business particles.	rtners, and the information it co	ontains is offered for informational purposes only, and may not

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

retroactive to the initiation of the emergency declaration.

The Order is narrow in scope and appears to apply only to individuals providing health care services in the facilities noted in the Order. Immunity also is affirmed for those providing premises without compensation for emergency services.

The Order declares health care facilities agents of the state for purposes of civil immunity, then specifies that individuals providing emergency or disaster services related to COVID-19 in such facilities – and not the facilities or entities themselves – shall be immune from civil liability except in cases of willful misconduct or gross negligence.

Legislation Introduced

PA HB 2384/SB 1161 purports to provide civil and criminal immunity to a person engaging in a protected business operation unless the person causes "actual harm," defined as a documented injury or illness that is directly and proximately caused by the interaction with the person or the agents of the person.

A sponsorship memo has been circulated in the Senate. This is not detailed but it is thought the bill will be a companion to this one.

Legislation Introduced

HB 2546 providing liability protection to health care facilities and professionals, as well as businesses who have re-tooled to make Personal Protective Equipment, has been introduced in the House and referred to the State Government Committee. Similar legislation is likely to be

HB 2384

SB 1161

 ${\rm HB}$ 2384 Introduced, referred to House Judiciary April 6, 2020.

SB 1161 Introduced, referred to Senate Judiciary June 4, 2020

Introduced, referred to House State Government on May 26.

HB 2546

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

introduced in the Senate in the near future.

The immunity granted would apply to an act or omission made in response to the proclamation of disaster emergency issued by the Governor on March 6 and any renewal of the state of disaster emergency.

More specifically:

- A person (includes individual, corporation, partnership, organization, association or government entity as well as officers and directors) is not subject to civil liability arising from the use, nature or condition of equipment or other goods manufactured, modified, produced for or utilized, including an atypical or novel utilization, by a health care facility or health care practitioner.
- There is an exception if injury or death results from recklessness or intentional misconduct.
- Immunity from civil and criminal liability for medical care is provided except in cases of intentional or grossly negligent acts or omissions.
- Immunity is provided for child care providers.

Legislation Introduced

SB 1181 provides limited civil immunity for health care services during the state a disaster by practitioners or providers as well as for any person or entity that manufactures, distributes or uses health care equipment in response to the state of disaster. No vicarious liability shall attach to the employer of an individual with immunity. The act or omission giving rise to the claim must be associated with the response to the state of disaster emergency and the immunity would not apply to any criminal

Introduced and referred to Senate Judiciary Committee on June 4, 2020

Introduced June 8, 2020

SB 1194

SB 1181

action, intentional tort or Introduced July 8, 2020; referred to House Judiciary incident of gross negligence. **Legislation Introduced** SB 1194, the COVID-19 Exposure Liability Act, provides civil liability, except in instances of gross negligence, when there is a **HB 2661** good faith attempt to comply with orders and guidance during the COVID-19 disaster declaration. Legislation Introduced HB 2661 is not specific to COVID-19 but would establish immunity protections for manufacturers operating during the COVID-19 pandemic. HB 2661 provides civil liability for a manufacturer or seller if conditions, primarily related to compliance with an approval, license or similar determination of a government agency, or a standard, rule, regulation, order or other action of a government agency pursuant to statutory authority, where the statute or standard, rule, regulation, order or other action is relevant to the event or risk allegedly causing the harm, are met. The immunity would not apply to a product that departs from its intended design due to a flaw created during the manufacturing process. It also would not apply if the manufacturer or seller sold the product or service after the effective date of an order of a government agency to remove the product or service from the Introduced July 8, 2020; referred to House Judiciary market or intentionally withheld or misrepresented information material to the approval or maintaining of approval of the product or service, or made an illegal payment to an official or

The bill would take effect 60 days after enactment and does not have a sunset provision.

employee of a government

agency for the purpose of securing or maintaining approval of the product or service.

Legislation Introduced

HB 2681

HB 2681 does not specifically mention COVID-19. This bill provides that a person is immune from civil and criminal liability and from imposition of an administrative sanction for engaging in a protected operation, except if liability arises from, or is based upon, the person causing actual harm.

A "protected operation" is defined as any of the following during a declared disaster emergency or after an order is issued under specified acts:

- Conducting a business transaction.
- Engaging in the duties and responsibilities attendant to the person's operation, trade, profession, occupation or office.
- Keeping a physical business location, office, building or property open to the public.

This bill would apply retroactively to March 6, 2020 and be effective immediately.

Legislation Introduced

SB 1239 would provide limited civil liability, if definitions/conditions in bill are met, for

- A manufacturer, distributor, donor or labeler of personal protective equipment.
- A user of personal protective equipment.
- A person providing business services on premises.
- Covered medical providers.
- No vicarious liability shall attach to the employer of any person immune under the bill.

The bill would take effect immediately and is tied to the proclamation of disaster Introduced; referred to Senate Judiciary on July 27

SB 1239

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

	emergency and guidelines related thereto.		
	The immunity applies absent clear and convincing evidence of recklessness, willful misconduct or intentional infliction of harm. An act or omission in compliance with or in good faith belief of compliance with guidelines shall not be considered willful misconduct or intentionally designed or harm, or reckless.		
Rhode Island	The Governor issued an executive order that includes "Immunity for Responding Health Care Facilities, Health Care Workers and Others"	Executive-Order-20-21	
South Carolina			
South Dakota			
Tennessee	Trigger of Statute	Executive Order 14	EO: March 12, 2020.
Executive Order Triggers Statute	On March 12, Executive Order 14 declaring a state of emergency was issued.		
	Declaration of an emergency in response to a catastrophic or major disaster automatically triggers civil immunity for voluntary health care providers, including hospitals and community mental health care centers, that participate in the Emergency Management Assistance Compact or Southern Regional Emergency Management Assistance Compact in providing healthcare to victims of the disaster as long as the services are provided within the limits of the provider's license, certification, or authorization. Tenn. Code Ann. § 58-2-107(l)(1). If additional medical resources are required, the governor <i>may</i> extend this liability protection to certain other health care providers. Does not apply to gross		
	negligence or willful misconduct.		

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

Legislation Passed	The liability protection does not extend for more than 30 days unless extended by the governor for an additional 30 days to ensure the provision of emergency services in response to the catastrophic or major disaster. Executive Order 53 Executive Order 53 provides limited COVID-related liability protection for health care providers except in cases of gross negligence or willful misconduct.	Executive Order <u>53</u> SB 8002	The Order is effective from July 2 through August 17, when it was rescinded. SB 8002 – Enacted August 17, 2020
	Legislation Passed	HB 8001	
	TN HB 8001 and companion bill, SB 8002 were filed in the TN special legislative session. The enacts the "Tennessee COVID-19 Recovery Act" and: • Provides immunity from civil liability for loss, damages, injury, or death arising from COVID-19, unless the claimant proves by clear and convincing		
	evidence of gross negligence or willful misconduct.		
	 Requires any action to file a verified complaint and a certificate of good faith with a written statement from a physician. 		
	Applies to all claims arising from COVID-19, except those filed or given written notice prior to suit on or before August 3, 2020.		
	Provides for repeal on July 1, 2022 but would continue to apply to any loss, illness, injury, or death occurring before that date to which none of the exceptions apply.	<u>HB 2623</u>	Failed

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

Legislation Failed HB 2623 was amended (No. 1) to provide for broad-based immunity from civil liability for COVID-19 related claims. Immunity would not apply to conduct involving gross	
provide for broad-based immunity from civil liability for COVID-19 related claims. Immunity would not apply to conduct involving gross	
negligence or willful misconduct. This does contain references to public health guidance on the COVID-19 virus and contains standards for filing suit and meeting a specified burden of proof. Not retroactive. Includes a rebuttable presumption that an entity that acted in substantial compliance with applicable guidance did not act with gross negligence or willful misconduct. SB 2381 was amended and passed. The Senate's version of immunity closely follows the intent and effect of the House version, but is retroactive, applying to all causes of action accruing on or after March 5, 2020.	
Texas	
Utah SB 3002 provides limited SB 3002 Filed.	
Legislation immunity under certain	
Introduced circumstances to medical	
personnel providing services	
during a declared medical	
emergency, and to those	
providing assistance to the state	
to "manufacture, distribute,	
dispense, administer, or provide	
a qualified treatment" during an	
emergency, if the assistance is	
provided under contract with and	
at the direction of the state.	
Vermont Health care facilities, providers, Vermont Addendum	
and volunteers who provide GOVID to emergency: 9 to Exec. Order 01-	
COVID-19 emergency management services or response	
activities are immune from civil	
liability for any death, injury, or	
loss resulting from these services	
or activities.	
For health care facilities and providers, an emergency	
management service or	
response activity, includes,	
but is not limited to:	

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

- Expedited postponement of non-essential adult elective surgery and medical and surgical procedures, including dental procedures, in the safest but most expedient way possible, as ordered by Addendum 3 of the Executive Order, if elective surgeries and medical and surgical procedures are performed at the Health Care Facility or by the Health Care Provider;
- Cancelling or denying elective surgeries or procedures or routine care to the extent determined necessary for the health, safety and welfare of a patient or as necessary to respond to the COVID-19 outbreak;
- Redeployment or cross training of staff not typically assigned to such duties, to the extent necessary to respond to the COVID-19 outbreak;
- Planning, or enacting, crisis standard-of-care measures, including, but not limited to, modifying numbers of beds, preserving PPE, and triaging access to services or equipment as necessary to respond to the COVID-19 outbreak; and
- Reduced record-keeping to the extent necessary for Health Care Providers to respond to the COVID-19 outbreak.
- For health care volunteers, emergency management services or response activities also includes providing services, assistance, or support at a health care facility in response to the COVID-19 outbreak.
- Does not apply to gross negligence or willful misconduct.
- Initially effective April 10 through May 15, 2020.
 Extended to June 15, 2020

	by Addendum 14 to Executive Order 01-20.		
Virginia	Executive Order	Executive Order Sixty	EO: April 28, 2020
	VA Governor Northam on April 28 signed Executive Order Sixty, which reinforces certain existing statutory liability protections for Virginia healthcare workers (Sections 8.01-225.01 and 8.01-225.02 of the Code of Virginia).	Executive Order 51	EO: March 12, 2020
	Trigger of Statute		
	On March 12, Executive Order 51 declaring a state of emergency was issued.		
	Issuance of a State of Emergency automatically triggers liability protections related to abandonment for health care providers and credentialing for hospitals under Va. Code Ann. § 8.01-225.01(A) .		
	 A health care provider who responds to a disaster by delivering health care to persons injured in such disaster is immune from civil liability for any injury or wrongful death arising from abandonment by the health care provider of a person to whom such health care provider owes a duty to provide health care when (i) a state or local emergency has been or is subsequently declared; and (ii) the provider was unable to provide the requisite health care to the person to whom he owed such duty of care as a result of the provider's voluntary or mandatory response to the relevant disaster." A hospital or other entity credentialing health care providers to deliver health care in response to a disaster. 		
	is immune from civil liability for any cause of action arising out of such credentialing or granting of practice privileges if (i) a state or local emergency has		

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

Legislation Pending	been or is subsequently declared and (ii) the hospital has followed procedures for such credentialing and granting of practice privileges that are consistent with the applicable standards of an approved national accrediting organization for granting emergency practice privileges. • Does not apply to gross negligence or willful misconduct. Health care provider is defined broadly under Va. Code Ann. § 8.01-581.1.	SB 5082	Passed by Senate as amended, September 3
	SB 5082, certain hospices, home care organizations, private providers, assisted living facilities, and adult day care centers.	<u>HB 5059</u>	Passed by House, September 4; referred to Senate Judiciary
	HB 5050, certain hospices, home care organizations, private providers, assisted living facilities, and adult day care centers.	HB 5073	In House Courts of Justice Committee; no movement Re-referred to House Courts of Justice Committee following amendment
	HB 5073, health care providers.	HB 5074	
Failed Legislation	HB 5074, provides immunity from civil claims related to the transmission of or exposure to the COVID-19 virus and use of personal protective equipment.	<u>HB 5019</u>	Failed
	HB 5019 Provides immunity to persons, as defined in the bill, from civil causes of action arising from any act or omission alleged to have resulted in the contraction of or exposure to the COVID-19 virus. Includes PPE. Immunities expire two years after		Failed

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

	the expiration or revocation of all	<u>HB 5037</u>	Failed
	states of emergency declared by the Governor related to the		
	COVID-19 pandemic.	<u>HB 5040</u>	
	<u>HB 5037</u> See HB 5019		
			Failed
	HB 5040 Provides immunity to persons, as defined in the bill, from civil causes of action arising from any act or omission alleged to have resulted in the contraction of or exposure to the	<u>SB 5098</u>	
	COVID-19 virus.		
	CD =000 Decelle		Failed
	SB 5098 Provides immunity to persons, as defined in the bill, from civil causes of action arising from any act or omission alleged	<u>SB 5099</u>	Failed
	to have resulted in the contraction of or exposure to the COVID-19 virus. Includes PPE.	SB 5067	Failed
	<u>SB 5099</u> See SB 5098.	SB 5023	
	SB 5067 Immunity from civil claims related to the transmission of or exposure to the COVID-19 virus; emergency.		Failed
	SB 5023 provides that, in he absence of gross negligence, a health care provider who withholds the provision of certain health care procedures in accordance with the provisions of an Order of Public Health Emergency shall be immune from civil liability.	<u>SB 5072</u>	
	SB 5072, sheriffs' offices and regional jails.		
Washington			
West Virginia			

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

Wisconsin Enacted Legislation	Wisconsin Legislature passed a COVID-19 Response Package signed by Governor Evers. A section of the bill provides a civil liability waiver for health care workers and the entities that employ them.	2019 Wisconsin Act 185	Signed by Governor Evers.
Wyoming	The Wyoming Legislature met May 15 th and 16 th in special session to consider COVID-19 related issues. Bill SF 1002 , which addresses several issues of importance to business, to include:	SF 1002	Signed by Governor Mark Gordon on May 20, 2020.
	 Expanding the public health emergency liability immunity to healthcare provider and "business entities" that act in good faith in following state or local health officers' instructions or otherwise act in good faith in responding to the public emergency. Declaring that for the period from January 1, 2020 through December 30, 2020, employees infected with COVID-19 shall be presumed to have contracted it because of the increased risk presented by the nature of the person's employment. This language removes COVID-19 from the general workers' compensation exclusion from coverage of communicable diseases. And, Prohibiting the charging to an employer's experience rating any claim for COVID-19 that is filed before December 30, 2020. 		
	The bill also requires the state to fund this increase in cost of workers compensation coverage from funds that may be available under the federal CARES Act or other federal funds related to the		

^{*}This summary is provided only as a service to Chubb's business partners, and the information it contains is offered for informational purposes only, and may not be used for any other purpose without Chubb's prior express written consent. This summary is up to date only as of the date indicated and is not intended as a substitute for legal, technical, or other professional advice. You should always consult with your professional advisers including legal counsel and refer directly to the source material. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

(Monopolistic State for WC).		