

State agency COVID-19 related actions impacting liability

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This notice provides state actions impacting Liability claims. Updates to this notice will be made as new information becomes available.

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Alabama

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
DOI is telecommuting.	Jury trials are suspended through 4/16/2020.		<p>On March 26, 2020, the Governor issued a proclamation allowing notarization by videoconferencing.</p> <p>On May 8, 2020, the Governor issued a proclamation granting businesses and healthcare providers immunity from civil liability for claims of negligence related to COVID-19 leading to injury or property damage. The immunity is retroactive to March 13, 2020 and is in place until the end of the state of emergency.</p> <p>Senate Bill 30 provides immunity from liability for healthcare providers, business entities, and educational entities for COVID-related claims. The bill is retroactive to March 13, 2020 and is in effect until December 31, 2021 or one year after the end of the state of emergency—whichever is later.</p>

Alaska

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
As of March 17, 2020 DOI staff are still in the office.	All jury trials are suspended until April 3, 2020. All court proceedings will take place by phone.		<p>DOI issued Bulletin B 20-08 stating that carriers cannot cancel insurance policies for non-payment, effective until June 1, 2020.</p> <p>The Governor has extended the state of emergency through January 15, 2021.</p>

Arizona

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
			<p>The Governor issued Executive order 2020-26, effective April 10, 2020, permitting Remote Online Notarization. This is a permanent change.</p> <p>On April 9, 2020, the Governor issued Executive Order 20-27, providing civil liability immunity for healthcare providers and facilities providing services related to COVID-19. The Order expires on June 30, 2020. Executive Order 2020-42 extends the immunity protections to December 31, 2020.</p>

Arkansas

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
			<p>DOI issued bulletin 6-2020 creating a 60-day moratorium, beginning 3/1//20, on cancellations of any policy for nonpayment when a policyholder has been diagnosed with or has a positive test for COVID-19. The moratorium is not automatic and must be requested by the policyholder.</p> <p>DOI issued bulletin 12-2020 directing personal lines insurers not to cancel policies for 60 days from March 30th if the policyholder is unable to pay premiums due to job loss related to the coronavirus. Bulletin 21-2020 amends bulletin 12-2020 by extending the moratorium for 45 days from May 5, 2020. As noted above, policyholders must request the moratorium. The Bulletin also directs personal lines insurers that policies for Arkansas residents in effect as of May 5, 2020 will remain in effect until the end of the state of emergency. Bulletin 28-2020 extends the moratorium on cancellation until October 13, 2020. The Bulletin also notes that insurers may offset owed premium from claim payments. The DOI has stated that they do not intend to extend the bulletin beyond 10/13/20.</p> <p>The Governor issued Executive Order 20-13, requiring businesses to follow social distancing rules, and to post the rules at the business entrance. The order was effective April 6, 2020 and has no scheduled end date.</p> <p>On April 13, 2020, the Governor issued Executive Order 20-18, granting civil immunity to health care workers providing care during the COVID-19 pandemic. The Order is in effect through the end of the state of emergency.</p> <p>The Governor issued Executive Order 20-12, allowing remote notarization. The Order expires when the state of emergency ends.</p> <p>The Governor issued Executive Order 20-33 providing civil liability immunity from COVID claims to businesses open during the pandemic. The order applies to cases filed on or after June 15, 2020 through the end of the state of emergency.</p> <p>Executive Order 20-34 provides civil immunity from COVID-related claims to health care providers treating patients during the state of emergency.</p> <p>Executive Order 20-45 extends the state of emergency until October 16, 2020.</p>

California

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
<p>The CDI announced it has instituted steps to maintain operations while protecting public health.</p>	<p>All jury trials are suspended and continued for 60 days.</p> <p>Civil SOLs are tolled from April 6, 2020 until 90 days after the state of emergency is lifted. The Judicial Council has amended Emergency Order No. 9, advising that civil SOLs have been extended: until August 3, 2020 for actions with a SOL of 180 days or less, and until October 1, 2020 for actions with a SOL of greater than 180 days.</p> <p>The Judicial Council of California has modified the SOL rules. For SOLs of 180 days or less, the tolling period now ends on 8/3/20. For SOLs of more than 180 days, the tolling period now ends on 10/1/20.</p>	<p>Licenses expiring between March 1, 2020 and May 31, 2020 are extended. Non-commercial licenses are extended through May 31, 2020 and commercial licenses are extended through June 30, 2020.</p>	<p>The CDI issued a request on 4/9/2020 to auto insurers to provide coverage to delivery drivers for essential businesses, and to consider granting coverage retroactive to March 19, 2020. Any coverage evaluation of an auto loss should include verification of the insurer's response to the DOI request.</p> <p>Current California Govt. Code § 8659 provides civil immunity to healthcare providers and facilities for care delivered during a state of emergency.</p>

Colorado

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
<p>Two-thirds of staff are working remotely, with the entire staff moving to remote work eventually.</p>			<p>Effective March 26, 2020, Colorado has issued Emergency Regulation 20-E-03 instructing that insurers should not rely on the commercial use exclusion in personal auto policies for restaurant workers using personal vehicles to deliver food. Similarly, commercial automobile policies for restaurants should extend coverage even for employee drivers not named on the policy. The regulation is in place until further notice. The regulation is set to expire July 24, 2020.</p> <p>Effective July 22, 2020, the DOI issued Emergency Regulation 20-E-10 extending the terms of Emergency Regulation 20-E-03 noted above. Emergency Regulation 20-E-15, effective November 19, 2020 again extends the terms of 20-E-03.</p> <p>Effective March 27, 2020, the DOI used Bulletin No. B-5.38 directing insurers to make reasonable accommodations so policies are not cancelled for non-payment of premiums.</p> <p>The State issued a temporary rule, effective March 20, 2020, permitting remote notarization for individuals located in Colorado. On June 26, 2020 Colorado passed a law permanently authorizing remote notarization.</p> <p>The DOI issued Bulletin No. B-5.41 on May 5, 2020, directing insurers to accept, when possible, photographs, video, measurements, and other reasonable digital methods to document claims for property damage.</p> <p>The Bulletin also addresses vehicle replacement coverage. For third-party claims, when repairs are delayed due to COVID-19, the DOI is directing insurers to consider additional days of coverage. For first-party claims, when repairs are delayed due to COVID-19, the DOI is directing insurers to provide additional days of coverage.</p>

Connecticut

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
Offices closed to the public but functioning by phone and e-mail.	The Governor issued Executive Order 7G, suspending all SOLs and court deadlines, effective March 19, 2020 through the end of the state of emergency.		<p>Connecticut issued Executive Order 7S, mandating a 60-day grace period for premium payments, cancellations, and non-renewals for policyholders economically impacted by the COVID-19 pandemic from April 1, 2020 through June 1, 2020.</p> <p>The Governor issued Executive Order 7K, effective March 23, 2020, permitting remote notarization. The Order is effective through June 23, 2020.</p> <p>The Governor issued Executive Orders 7U and 7V, retroactive to March 10, 2020 and through the end of the state of emergency, granting immunity to healthcare workers and facilities for care provided in support of the state's response to COVID-19.</p>

Delaware

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
	The Supreme Court issued Administrative Order No.4, stating the SOLs and court deadlines expiring between March 23, 2020 and May 14, 2020, are extended to June 1, 2020.		<p>The Governor issued a declaration that during the State of Emergency, insurers must not cancel or non-renew policies for anyone who lost income due to COVID-19. The Governor extended this to the later of June 7, 2020 or the end of the state of emergency. This has now been extended to July 6, 2020. The Governor issued an order, effective July 1, 2020, terminating earlier orders that limited cancellation of policies. Insurers must grant policyholders at least 90 days to repay overdue premiums without penalty or interest.</p> <p>The Governor issued the 11th modification of the State of Emergency, authorizing remote notarization effective April 15, 2020. Senate Bill 247 has extended this authorization until June 30, 2021.</p>

District of Columbia

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
			<p>On April 27, 2020, the DOI issued Order 03-2020 prohibiting termination of insurance policies for non-payment and consumers will have at least 12 months to pay any overdue premiums beginning one month after the state of emergency ends. The order also prevents application of commercial or livery exclusions in personal auto policies.</p> <p>The same order also prevents personal auto insurers from relying on the commercial or livery exclusion when the driver is using a personal vehicle to deliver food or medicine as a result of the pandemic.</p> <p>D.C. enacted Act 23-317 providing for remote notarization via audio-video communication during the state of emergency. The Law expires August 11, 2020.</p> <p>The Mayor issued order 2020-079, extending the state of emergency through October 9, 2020. This extends Order 03-2020 noted above. The Mayor issued order 2020-103, further extending the state of emergency and Order 03-2020 through December 31, 2020. Mayor's Order 2020-127 extends the state of emergency through March 31, 2021. Mayor's Order 2021-004 revises the previous orders by extending the state of emergency only through March 17, 2021.</p>

Florida

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
		<p>Effective 3/27/20, the DMV will allow e-signatures for documents for total loss processing.</p>	<p>On March 29, 2021, Florida enacted legislation that requires a complaint that asserts a COVID-19 claim for damages, injury, or death to be pled with particularity and include an affidavit signed by an active physician, attesting that, within a reasonable degree of medical certainty, the alleged injuries or damages were the result of the defendant's actions or omissions. Should the plaintiff fail to comply with either requirement, the court must dismiss the lawsuit.</p> <p>In addition, the law requires the court to determine whether the defendant made a good faith effort to comply with government-issued health standards or guidelines. The plaintiff bears the burden of demonstrating the defendant lacked good faith efforts. A defendant found to have made such good faith efforts would be immune from civil liability. However, even if a defendant lacked such efforts, the plaintiff must still prove, by clear and convincing evidence, that the defendant acted with gross negligence.</p>

			<p>Finally, the new law contains a one-year statute of limitations for COVID-19 related lawsuits, and it applies retroactively. Thus, for causes of action that accrued before the law’s effective date of March 29, 2021, the statute of limitations would begin to run on the effective date.</p> <p>As drafted, the law provides legal protections for a broad range of individuals and entities, including businesses, charities, and educational and religious institutions. The law does not apply to health care providers, which will be addressed in separate legislation.</p>
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Georgia

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
<p>The governor has directed almost all state employees to work from home. The DOI remains closed to the public despite the Governor authorizing some businesses to reopen.</p>	<p>All deadlines and SOLs are tolled through April 13, 2020.</p>	<p>Licenses expiring between 3/25/20 and 6/1/20 are extended 120 days.</p>	<p>On 3/20/20 the DOI issued Directive 20-EX-5 instructing P&C insurers to refrain from cancelling for non-payment for 60 days any policies that include coverage for business interruption/business income. Note that the DOI has confirmed that this Directive expires on May 19, 2020.</p> <p>The Governor issued Executive Order 04.09.20.01 authorizing electronic signatures and notarization. The Order is in effect from April 9, 2020 until the end of the state of emergency.</p> <p>The Governor issued Order 04.14.20.01, effective April 14, 2020, granting immunity to healthcare workers and facilities providing care during the COVID-19 crisis. The Order is in place until the end of the state of emergency.</p> <p>The Governor has ordered that the state of emergency will expire on 6/12/2020.</p> <p>Georgia passed Senate Bill 359, effective August 5, 2020 through July 14, 2021 providing immunity for individuals, entities, and healthcare providers from “COVID-19 liability claims” in the absence of gross negligence. It also creates a rebuttable presumption that claimant assumed the risk when businesses place the following language at the point of entry:</p> <p style="text-align: center;">“Warning</p> <p>Under Georgia law, there is no liability for an injury or death of an individual entering these premises if such injury or death results from the inherent risks of contracting 129 COVID-19. You are assuming this risk by entering these premises.”</p>

			<p>The law does not require the posting but posting may allow the business owner to later rely on the rebuttable presumption if a claim is presented. The warning must be posted in one-inch Arial font and placed apart from any other text. There is also separate language for ticketed sports & entertainment venues.</p> <p>Act 175 became effective on July 1, 2021, and extends the protections outlined above in Senate Bill 359 until July 14, 2022</p> <p>The law does specifically note that it does not alter Worker’s Comp. laws so that might require some clarification for employees.</p>
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Hawaii

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
			<p>The Governor issued Executive Order 20-05 granting civil immunity to healthcare providers and facilities that comply with state and federal orders regarding COVID-19. The Order is in effect until the end of the state of emergency, which the Governor has extended to July 31, 2020 in the Ninth Supplementary Proclamation.</p>

Idaho

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
		<p>Expiring driver’s licenses and non-commercial registrations are extended for 90 days.</p>	<p>Current Idaho law, Id. St. § 39-1391c provides immunity from civil liability for doctors and hospitals providing emergency care and treatment. This may apply to claims related to COVID-19.</p> <p>House Bill 6, effective August 27, 2020, provides civil liability immunity from an individual’s claim of exposure to coronavirus unless there was intentional, willful, or reckless conduct. The Bill expires July 1, 2021.</p>

Illinois

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
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		As of 3/17/20, expiring licenses and registrations are extended for 30 days.	<p>DOI issued Company Bulletin 2020-2 instructing that travel insurance covering sickness, accident or death incident to travel must cover those risks relating to COVID-19 unless an exception in the policy applies.</p> <p>The Governor issued Executive Order 2020-14, permitting remote notarization and witnessing, which has been extended by Senate Bill 2135 to 30 days after the end of the state of emergency.</p> <p>The Governor issued Executive Order 2020-19, granting civil immunity to healthcare providers, facilities, and volunteers for injuries sustained while care was being provided in response to COVID-19.</p>
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Indiana

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
	The Supreme Court issued Orders on 3/23/20 and 4/3/20 in response to Administrative Rule 17, tolling SOLs through May 4, 2020.	Deadlines for renewing licenses and registrations are extended until a branch office is reopened in every county.	<p>DOI has issued a notice warning liability insurers not to cancel liability coverage for facilities providing childcare or meals to the community—without approval from the DOI. Executive Order 20-05 instructs DOI to place a 60-day moratorium on cancellations or policies for non-payment. On May 7th, the DOI issued Bulletin 254 indicating that the moratorium is in place through May 31, 2020.</p> <p>Indiana Code 34-30-13.5 provides civil immunity for healthcare providers and facilities providing care in response to the COVID-19 emergency.</p> <p>The Governor issued executive order 20-15, permitting electronic or remote notarization. This is a permanent change.</p>

Iowa

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
Many employees are working remotely but operations are ongoing.	All civil non-jury trials and hearings are continued to a date no earlier than June 15, 2020. All civil jury trials are continued to a date no earlier		<p>Iowa Code § 135.147 provides immunity for healthcare workers providing care during a public health emergency. The statute will not expire at the end of the state of emergency.</p> <p>The Governor issued a proclamation on 3/22/20 authorizing remote notarization and witnessing. The change is temporary and was set to expire on April 16, 2020 unless</p>

	<p>than August 3, 2020. SOLS are tolled from 3/17/20 through 6/1/20. The Court has indicated that the tolling period (76 days) will be added to SOLs expiring after 6/1/20.</p>		<p>extended. The state of emergency, and this proclamation, have been extended through March 7, 2021.</p> <p>Iowa enacted S 2338 providing immunity from civil liability for premises liability, for health care providers, and for individuals who have complied with COVID-19 guidelines. The law applies retroactively to January 1, 2020.</p>
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Kansas

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
<p>DOI is closed to the public and has implemented alternative work arrangements which may result in a delay in processing times.</p>	<p>All jury trials set to begin after March 18th will be continued.</p> <p>The Chief Justice issued Administrative Order 2020-PR-016, suspending all SOLs and statutory deadlines until further notice. Order 2020-PR-047, issued 5/1/20, gives judges the ability to exempt individual cases from the order.</p>	<p>The Governor issued Executive Order 20-36, extending driver's license and registrations through the earlier of June 30, 2020 or the end of the state of emergency.</p>	<p>The Governor issued Executive Order 20-20 authorizing remote notarization when both the notary and the person signing are in the state. The order was effective April 9, 2020 and expires on the earlier of May 1, 2020 or when the state of emergency ends.</p> <p>The Governor issued Executive Order 20-26, effective April 22, 2020, extending civil liability immunity to health care workers providing care during the pandemic. The order expires on the earlier of May 31, 2020 or the end of the state of emergency. The immunity is not intended to extend to ordinary care provided during this time that is unrelated to the pandemic. House Bill 2016a has extended the state of emergency to September 15, 2020. The state of emergency was further extended by Senate Bill 14 through March 31, 2021.</p> <p>House Bill 2016 provides for immunity from civil liability through the end of the state of emergency for COVID-related claims made against anyone conducting business in the state who was in compliance with state directives.</p>

Kentucky

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
<p>License examinations are cancelled until further notice.</p>	<p>All civil trials and hearings are postponed through 4/10/20.</p>	<p>Driver's licenses (including commercial) and registrations are extended for 90 days beyond their current expiration date.</p>	<p>DOI issued guidance that insurers shall not deny a claim under a personal auto policy solely because the insured was engaging in delivery for a business affected by the COVID-19 crisis. The guidance covers policies in effect on or after March 16, 2020 up until the end of the state of emergency.</p> <p>Senate Bill 150 was enacted, which grants civil immunity to healthcare providers treating COVID 19 patients during the state of emergency.</p>

Louisiana

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
<p>State office buildings are closed to the public.</p>	<p>The Supreme Court has ordered that jury trials are continued until no sooner than June 30, 2020. SOLs and court deadlines are extended until June 15, 2020.</p> <p>On January 11, 2021, the Supreme Court issued an order prohibiting commencement of any jury trials before March 1, 2021 (unless already in progress).</p>	<p>The State issued Proclamation 30 JBE 2020 stating that licenses expiring between March 9, 2020 and May 10, 2020 are extended to May 20, 2020.</p>	<p>Emergency Rule 40 imposes a moratorium on cancellation of insurance policies that were in effect on or before March 12, 2020. The Rule is in effect until May 12, 2020. The Rule has expired without any extension.</p> <p>The Governor issued Proclamation Number 41 JBE 2020 authorizing remote notarization. The change expires April 30, 2020 unless it is extended.</p> <p>The state passed Senate Bill 508 granting immunity from civil liability related to COVID-19 for restaurants and their employees who comply with COVID-19 requirements.</p> <p>House Bill 826 provides immunity from civil liability related to COVID-19 for business operations and event hosts in compliance with COVID-19 guidelines during the state of emergency.</p> <p>Senate Bill 435 provides civil immunity to people engaging in operations that could expose people to COVID-19, as long as those operations are in compliance with COVID-19 guidelines.</p> <p>House Bill 59, retroactive to March 11, 2020, provides immunity from civil liability for COVID-19 related claims made against public and private schools, colleges and universities</p>

Maine

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
			<p>The Governor issued Executive Order No. 37 authorizing remote notarization effective April 8, 2020, expiring 30 days after the end of the state of emergency.</p> <p>Maine Rev. Stat. 22 § 816(1) provides immunity from civil liability for healthcare workers and facilities providing care during a public health emergency. This might have applicability for claims related to COVID-19.</p>

Maryland

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
State employees are expected to telecommute.	Federal jury trials are suspended until April 24, 2020. State jury trials are suspended until May 1, 2020. Court clerk's offices will reopen to the public on July 20, 2020. SOLs will be tolled until courts reopen—and 15 days is added to SOLs previously tolled once the courts open.	<p>Registrations and driver's licenses will not expire until 30 days after the end of the state of emergency.</p> <p>The DOI issued Bulletin 21-03 notifying insurers that they may not cancel a policy due to the expiration of a driver's license during the state of emergency. In addition all licensed drivers will have 30 days from the end of the state of emergency to obtain a renewal license.</p>	<p>The Governor issued Executive Order 20-03-30-04 authorizing remote notarization through the end of the state or emergency. The notary must inform the Secretary of State of the intent to complete a remote notarization.</p> <p>Current Law, Md. Code, Public Safety § 14-3A-06 states that a healthcare provider is immune from civil and criminal liability for care delivered in good faith under a health emergency proclamation. This could apply to claims during the COVID-19 emergency.</p> <p>On July 1, 2020, the Governor extended the state of emergency and clarified that the Md. Code section noted above does provide immunity for healthcare workers acting in good faith during the state of emergency.</p>

Massachusetts

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
	<p>The SJC updated its rules, effective May 4, 2020, noting that all SOLs, and any other statutory or court deadlines, are tolled through May 31, 2020. All jury trials are continued until July 1, 2020 at the earliest (bench trials are continued to June 1, 2020, but can be handled remotely before that by agreement of the parties.)</p> <p>The SJC has issued an order ending the tolling of SOLs as of June 30, 2020. They will not be extended further. Jury trials are further continued until at least September 8, 2020 and bench trials are continued until at least July 13, 2020, unless the trial judge orders an earlier virtual trial.</p>	Licenses and registrations expiring between March 1, 2020 and the end of the state of emergency are being extended (no end date for the extension has yet been provided.)	<p>Massachusetts is now allowing virtual inspections for auto damage up to \$3,000.</p> <p>Senate Bill 2640 provides for civil immunity for healthcare providers and facilities for care provided during the COVID-19 state of emergency. The law is effective retroactively to March 10, 2020 through the end of the state of emergency.</p> <p>Effective April 23, 2020, Senate Bill 2645 authorizes virtual notarization. The bill will be automatically repealed three days after the termination of the state of emergency.</p>

Michigan

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
	<p>The Supreme Court issued Administrative Order 2020-3 extending any civil SOLs and court deadlines through the end of the state of emergency.</p> <p>***On October 12, 2020, the State Supreme Court ruled that the Governor’s Executive Orders related to COVID-19 “are of no continuing legal effect.” However, some of the issues addressed by Executive Orders have been replicated in statutes or by regulations.***</p>	<p>The Governor issued Executive Order 2020-78, extending until July 31, 2020 any licenses or registrations set to expire between February 1, 2020 and June 30, 2020.</p>	<p>Executive Order 2020-30 grants civil immunity to healthcare professionals and facilities working in support of the state’s response to COVID-19. The order is effective March 29, 2020 through the end of the state of emergency.</p> <p>Executive Order 2020-41 authorizes electronic signatures and remote notarization through May 6, 2020.</p> <p>House Bill 6297, effective November 5, 2020, permits remote/electronic notarizations for the time period from April 30, 2020 through December 31, 2020.</p> <p>House Bill 6030, effective retroactive to March 1, 2020, indicates that a person in compliance with all laws and orders related to COVID-19 will be immune from liability for a COVID-19 claim.</p>

Minnesota

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
	<p>The Supreme Court has ordered that jury trials be postponed to June 1, 2020 at the earliest. MN enacted H.F. No. 4556 suspending SOLs until 60 days after the end of the state of emergency.</p>		

Mississippi

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
<p>Offices are closed to the public but operating by phone.</p>			<p>The DOI issued Bulletin 2020-3 instructing insurers that, effective March 24, 2020, there is a 60-day moratorium on cancellation of policies for non-payment. This Bulletin expired May 23, 2020.</p> <p>Executive Order 1467 authorizes remote notarization and electronic signatures.</p>

			<p>The Governor issued Executive Order 1471, effective April 10, 2020, granting civil immunity to healthcare professionals and facilities providing care in support of the COVID-19 response. The Order expires on May 15, 2020.</p> <p>The state passed Senate Bill 3049 extending liability protections to healthcare providers, premises owners and occupants, and people providing services for claims related to COVID-19. The bill is retroactive to March 14, 2020 and in effect until a year after the expiration of the state of emergency.</p>
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Missouri

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
	Until April 3rd, courts are open for essential business only.		Executive Order 1467 authorizes remote notarization.

Montana

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
			<p>Montana Code § 10-3-110 already extends immunity from civil liability for healthcare professionals providing care during a declared state of emergency. It could apply to claims related to COVID-19.</p> <p>Montana Senate Bill 65 provides immunity from liability for COVID-related claims. The bill is effective February 10, 2021 through January 1, 2031.</p>

Nebraska

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
		Executive Order No. 20-05 extended expiring licenses and registrations, effective March 19, 2020 until 30 days after the end of the state of emergency. The Governor issued Executive Order 20-25, extending for	

		one year driver's licenses for drivers 72 and older. The order applies to licenses that expire before January 1, 2021. The Governor, with Executive Order No. 20-36, extended the validity of licenses that expired on or after March 1, 2020. The extension is in place through August 31, 2020.	
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Nevada

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
Some branches are closed and most staff is working remotely.	Emergency Directive 009 (revised) tolls SOLs from April 1, 2020 through 30 days after the end of the state of emergency.		<p>The State issued Emergency Directive 011 granting civil immunity to providers of medical services related to COVID-19. This is in effect until further notice.</p> <p>Senate Bill 4, effective August 11, 2020, grants immunity from civil COVID-19 personal injury or death claims to premises owners that comply with controlling health standards. The immunity also applies to university hospitals.</p>

New Hampshire

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
	The Supreme Court ordered that in-person proceedings are cancelled at all circuit courts from April 7, 2020 to May 4, 2020. All SOLs expiring between 4/7/20 and 5/3/20 and/or the last day of the state of emergency are extended to 5/4/20 and/or the last day of the emergency. SOLs not expiring between those dates are not extended.		<p>DOI Bulletin No. 20-021-AB clarifies that insurers are permitted to use electronic signatures as necessary.</p> <p>The Governor issued Emergency Order #11 of Executive Order 2020-04 authorizing remote notarization. The Order is temporary, but no end date is listed.</p>

New Jersey

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
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	<p>All trials are suspended until further notice. Any Court rules requiring signatures are relaxed to permit electronic signatures.</p> <p>The time period for dismissal of civil action for lack of prosecution is tolled from March 16, 2020 to April 26, 2020.</p> <p>The N.J. Supreme Court issued an order that jury selection and trials will resume beginning 9/21/20.</p>		<p>Assembly Bill 3903, effective April 14, 2020, permits remote notarization by New Jersey notaries. The law expires when the state of emergency ends.</p> <p>On April 1, 2020, the Governor issued an Executive Order granting civil immunity to health care providers for conduct “undertaken in good faith” as part of the State’s COVID-19 response. The Order covers acts/omissions during the state of emergency.</p> <p>The state also enacted Senate Bill 2333 providing civil and criminal immunity for health care providers for care administered during the state of emergency in support of the State’s response to the pandemic.</p> <p>The DOI issued Bulletin 20-19, effective April 24, 2020, instructing auto insurers providing PIP coverage to offer and allow telemedicine and telehealth options. The Bulletin is in effect until the end of the state of emergency.</p> <p>The Governor issued Executive Order 123, effective April 9, 2020, establishing a 90-day grace period during which insurers cannot cancel policies and must pay claims regardless of premium payments. The Order is in place until further notice.</p>
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New Mexico

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
		<p>Licenses and registrations expiring from March 16 thru April 30, 2020 are extended for 90 days from the expiration date.</p>	<p>The Governor issued Executive Order 2020-015 authorizes remote notarization through June 20, 2020.</p>

New York

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
	<p>Executive Order 202.8 states that SOLs are tolled until April 19th. Executive Order 202.14 extends SOLS through May 7, 2020. Executive Order 202.48 extends the tolling through</p>	<p>Licenses and registrations set to expire March 1, 2020 or after are extended. All DMV operations must be performed online.</p>	<p>NY issued executive Order 202.13 imposing a 60-day moratorium on cancelling insurance policies, effective through 4/28/20. The Governor issued Executive Order 202.28 extending the moratorium through June 6, 2020. The moratorium is now extended through July 6, 2020 pursuant to Executive Order 202.38. The DFS issued guidance to clarify that each policyholder is entitled to only one 60-day moratorium per policy. Executive Order 202.48 indicates that the</p>

	<p>August 5, 2020. Executive Order 202.67 ends the tolling as of November 3, 2020.</p> <p>The Governor issued Executive Order 202.29 extending the reviver window under the Child Victims Act through January 14, 2021 (an additional 5 months), due to court shutdowns for the coronavirus.</p>		<p>Governor did not extend the moratorium beyond July 6, 2020.</p> <p>NY has passed a law granting civil and criminal immunity to health care providers, facilities, and volunteers for claims arising out of care that occurred between March 7, 2020 and the end of the state of emergency.</p>
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North Carolina

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
<p>Governor has ordered most state employees to work from home.</p>			<p>The DOI issued Bulletin 20-B-06 and 20-B-07 providing that consumers can request 60-day extensions for premium payments and that insurers cannot cancel policies for nonpayment during the time covered by the bulletin. (March 27, 2020 through May 26, 2020). This Moratorium on cancellation expired May 27, 2020.</p> <p>Senate Bill 704 was enacted, effective May 4, 2020, providing for the following:</p> <ul style="list-style-type: none"> --civil immunity for health care facilities and workers providing care during the state of emergency --civil immunity for claims related to the pandemic for essential businesses providing goods and services --electronic notarization and witnessing when necessary <p>House Bill 118 provides limited immunity from liability for the transmission of COVID-19 in the absence of gross negligence, willful or wanton conduct, or intentional wrongdoing. Also, premises owners will not be liable for individuals who fail to comply with posted notices and guidelines to reduce transmission of COVID-19. The law applies to claims made up to 180 days after March 10, 2020.</p> <p>On February 9, 2021, the Governor issued Executive Order 193 providing liability protections for those involved in COVID-19 vaccination and testing. The order is effective through May 10, 2021.</p>

North Dakota

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
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		<p>The Governor issued Executive Order 2020-36.1, extending the validity of drivers' licenses that expired after March 1, 2020. The length of the extension varies depending on the month of the expiration. The Order is in effect until December 31, 2020.</p>	<p>The DOI issued bulletin 2020-1 indicating that travel insurance policies covering sickness, accident or death incidental to travel must cover those risks for COVID-19 unless an exception on the policy applies.</p> <p>The bulletin will be rescinded on May 1, 2020 unless renewed by the DOI.</p>
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Ohio

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
<p>The DOI remains open with most employees telecommuting.</p>	<p>The state enacted H.B. 197 tolling SOLs from March 9, 2020 to July 30, 2020. The Supreme Court issued Tolling Order 2020-Ohio-1166, suspending court deadlines for the same timeframe.</p>	<p>The DMV is closed for almost all transactions—5 offices remain open for issuing or renewing CDL licenses. Licenses and registrations expiring during the state of emergency are extended for 90 days or until December 1, 2020, whichever is first.</p>	<p>The DOI issued Bulletin 2020-02 reminding carriers that travel insurance covering sickness, accident, disability, or death during travel must cover such risks related to COVID-19 unless a specific exclusion applies.</p> <p>DOI issued Bulletin 2020-7, an order requiring all insurers to provide a 60-day grace period for payment of premiums. The bulletin remains in effect until the end of the state of emergency.</p> <p>Ohio enacted H.B. 7 in 2018 granting civil immunity for healthcare workers providing care during a declared state of emergency. This may apply to care provided during the COVID-19 response. House Bill 606, effective March 9, 2020 through September 30, 2021, provides tort immunity to healthcare providers for claims arising out of exposure to coronavirus, unless their conduct was reckless or intentional.</p>

Oklahoma

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
<p>DOI is closed to the public.</p>	<p>Effective March 16, 2020, the civil SOL and other deadlines are extended 30 days. All jury trials are continued until the next available docket. Bench trials should be rescheduled.</p> <p>The Supreme Court updated</p>		<p>On April 6, 2020, the DOI amended PC Bulletin No. 2020-1 directing all P&C carriers to extend any grace period for premium payments by 45 days. The Bulletin is in effect until the state of emergency ends, currently set to expire June 12, 2020. The Governor has extended the state of emergency to June 29, 2020. The Bulletin has expired and the State has clarified that it does not permit premium offsets from claim payments to an insured who owes premium.</p> <p>P&C carriers also must suspend all claims reporting deadlines for the duration of the</p>

	<p>the above in SCAD No. 2020-29, extending SOLs through May 15, 2020 and continuing jury trials to the next available docket after May 15, 2020.</p>		<p>state of emergency and extend all policyholder rights or benefits related to deadlines until 90 days after the state of emergency ends.</p> <p>The DOI further amended the bulletin No. 2020-1 on April 29, 2020, to clarify that if a policyholder fails to pay the premium after the end of the grace period, the insurer can cancel the policy retroactive to the original due date. This amendment also authorizes e-signatures and e-notarization for claim documents, and instructs that insurers must accept any claim or claim-related document signed or notarized electronically.</p> <p>The State enacted Senate Bill 300, providing civil liability immunity for health care providers and facilities for care provided to COVID-19 patients. The law applies to any civil action filed on or after May 12, 2020 and is in place through the latter of October 31, 2020 or the end of the state of emergency.</p> <p>Effective May 21, 2020, the State enacted S. 1946 providing that a person or entity conducting business in the state will not have civil liability for a claim of exposure to COVID-19 if the person or entity was in compliance with government orders related to the pandemic.</p>
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Oregon

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
		<p>The DMV has put a grace period in place for renewing licenses and registrations.</p>	<p>Oregon has notified insurers that they must suspend cancellations and non-renewals, extend claim reporting and other deadlines, and extend a grace period for premium payments through May 23, 2020. Oregon has terminated the original notice and now requires a single 60-day grace period for premium payment. The new Order is effective May 24, 2020, and affects policies from March 25, 2020 through June 22, 2020. Insurers must also extend claim deadlines for submitting claims and responding to communications. Oregon has extended the order through August 30, 2020. Effective January 21, 2021, Oregon permits insurers to cancel commercial liability policies due to the expiration of the state's COVID-19 emergency order.</p> <p>The DFR issued a memorandum prohibiting insurers from cancelling liability coverage for childcare providers due to an increase in hazard so long as the provider complies with the guidelines in the state of emergency as set forth in Executive Order 20-12.</p>

Pennsylvania

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
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	<p>The Supreme Court has closed all courts to the public through April 30, 2020. SOLs and court deadlines are tolled through April 30, 2020.</p>		<p>Senate Bill 841, effective April 20, 2020, permits remote notarization by Pennsylvania notaries. The law expires 60 days after the end of the state of emergency.</p> <p>House Bill No. 2370, effective June 30, 2020, authorizes remote notarization permanently.</p> <p>The Governor issued an Executive Order, effective May 6, 2020 through the end of the state of emergency, granting civil immunity to healthcare providers and facilities.</p>
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Rhode Island

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
<p>Insurance Bulletin No. 2020-2 waives the requirement for in-person appraisals for vehicles with damage of more than \$2500. This change is in effect until the state of emergency ends. The State amended this bulletin on July 1, 2020 to reinstate the requirements for in-person appraisals.</p>		<p>Expiring licenses and registrations are extended for 30 days. DMV satellite offices are closed.</p>	<p>The Secretary of State has authorized remote online notarization for the duration of the COVID-19 crisis.</p> <p>The Governor issued Executive Order 20-33 granting immunity from civil liability for healthcare workers and facilities responding to the COVID-19 crisis. The Order is in effect until June 7, 2020.</p>

South Carolina

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
<p>All non-essential state employees will no longer report to work in person.</p>			

South Dakota

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
			<p>House Bill 1046, effective from January 1, 2020 through December 31, 2022, provides immunity from liability for COVID claims against premises owners, healthcare providers, and others unless there was intentional exposure with the intent to transmit COVID that resulted in a COVID diagnosis.</p>

Tennessee

Department of Insurance	Courts	Department of Motor Vehicles	Additional details

	<p>The Supreme Court issued ADM2020-00428 stating that SOLs set to expire between March 13, 2020 and May 5, 2020 are extended through May 6th. Jury trials and in-person court proceedings are suspended through April 30, 2020.</p>		<p>The Governor issued Executive Order No. 26 authorizing remote notarization and witnessing. The Order expires May 18, 2020.</p> <p>The Governor issued Executive Order 53, effective 7/2/20-7/31/20, providing liability protections from claims of exposure to or diagnosis of COVID-19 made against health care workers providing care during the pandemic.</p> <p>Tennessee has enacted a COVID-19 law, providing civil immunity to persons and entities from claims related to COVID-19 in the absence of gross negligence. The law also requires that any complaint be accompanied by verification of consultation with a physician who supports the claim.</p>
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Texas

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
	<p>The Supreme Court has tolled civil SOLs from March 13, 2020 to June 1, 2020.</p>	<p>Texas has suspended the requirement that a title application be submitted within a certain timeframe. The suspension last until 60 days after normal titling services resume.</p>	<p>The State has suspended the requirement for elevator inspections and current boiler certificates through June 30, 2020.</p>

Utah

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
<p>DOI employees are working from home.</p>			<p>Utah enacted S.B. 3002, effective 5/4/20, granting immunity for health care and experimental medical treatments provided during a public health emergency.</p> <p>Utah enacted S.B. 3007a granting civil immunity to businesses and property owners for claims of injury arising from COVID-19 exposure on the premises or due to their operations.</p>

Vermont

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
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	<p>All SOLs that would expire during the state of emergency are tolled for 60 days after the end of the state of emergency.</p>	<p>The Governor has extended the date for most vehicle inspections due in April 2020 for 60 days.</p> <p>All in-person transactions are suspended.</p>	<p>Effective April 10, 2020, the Governor issued addendum 9 to Executive Order 01-20, providing legal immunity to healthcare providers and facilities providing care during the COVID-19 emergency. The Governor has extended the order through July 15, 2020.</p> <p>The Secretary of State has authorized notarization over “Secure Communication Link” when in-person notarization is not safe or possible. The change was effective March 25, 2020 and for 180 days thereafter.</p> <p>VT enacted Senate Bill 114, effective April 28, 2020, stating that documents that normally require notarization may now satisfy the requirement by inserting this language above the signature and date: “I declare that the above statement is true and accurate to the best of my knowledge and belief. I understand that if the above statement is false, I will be subject to the penalty of perjury or other sanctions in the discretion of the court.” This change is in place until 30 days after the end of the state of emergency.</p>
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Virginia

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
	<p>All SOLs, court proceedings and deadlines are extended through April 26, 2020.</p>	<p>Closed until April 2, 2020. Licenses and registrations expiring between March 15 and May 15, 2020 are extended for 60 days.</p>	<p>On 4/28/20 the Governor issues Executive Order 60, clarifying that the liability protections in Virginia Code Ann. § 8.01-225.01-225.02 provide immunity from civil liability for health care providers and first responders delivering care during a state of emergency. The statute will not expire after the state of emergency ends. On 12/11/20, the Governor issued an update to Executive Order 60, clarifying that the liability protections extend to persons and entities providing healthcare, including the COVID-19 vaccine.</p>

Washington

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
<p>Offices are closed to the public.</p>			<p>DOI issued Emergency Order 20-03 prohibiting insurers from cancelling policies for non-payment through May 9, 2020. This Order was allowed to expire.</p> <p>The Governor issued Proclamation 20-27 authorizing electronic remote notarization through April 26, 2020.</p>

West Virginia

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
	<p>The courts issued an administrative order that all jury trials and in-person</p>	<p>The DMV has modified the motor vehicle power of attorney form (DMV-9-TR) so the vehicle owner’s signature no longer needs to be</p>	<p>On April 1, 2020, the Secretary of State issued an emergency rule authorizing remote notarization. The rule expires when the state of emergency ends.</p>

	proceedings are stayed through May 1, 2020. SOLs expiring between March 23, 2020 and May 1, 2020 are extended to May 4, 2020.	notarized.	Effective March 18, 2020, the DOI issued Emergency Order 20-EO-02 stating that insurers must not cancel a policy if the reason for cancellation arises out of the COVID-19 emergency. The order is in effect until further notice. On October 15, 2020, the DOI issued Executive Order 20-EO-09 lifting the prohibition on cancellations due to COVID-19.
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Wisconsin

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
		<p>The DMV is open for very limited in-person services by appointment (CDL, ID and licenses required for voting). They have expanded online services.</p> <p>Effective May 11, 2020, the road test requirement for a driver's license can be waived by a parent/guardian of a 16 or 17-year-old who has completed the required training.</p>	<p>Wisconsin has issued guidance that auto carriers should extend coverage under a commercial auto policy to restaurant employees using personal vehicles to deliver food. This guidance expired when the state of emergency was lifted on May 13, 2020. The DOI issued a Bulletin on June 18, 2020 asking insurers to notify consumers of the termination of this extended coverage</p> <p>Wisconsin passed Assembly Bill 1038, granting civil immunity to health care providers from claims of negligence for care provided during the COVID-19 outbreak. The Bill is effective retroactive to March 12, 2020 until 60 days after the end of the state of emergency.</p> <p>Wisconsin has authorized remote online notarization.</p> <p>Effective February 26, 2021, Wisconsin signed into law Senate Bill 1 which creates a new section of the Wisconsin Statutes, Wis. Stat. §895.476. The new statute provides in relevant part:</p> <p>(2) Beginning March 1, 2020, an entity is immune from civil liability for the death of or injury to any individual or damages caused by an act or omission resulting in or relating to exposure, directly or indirectly, to the novel coronavirus identified as SARS-CoV-2 or COVID-19 in the course of or through the performance or provision of the entity's functions or services.</p> <p>(3) Subsection (2) does not apply if the act or omission involves reckless or wanton conduct or intentional misconduct</p>

Wyoming

Department of Insurance	Courts	Department of Motor Vehicles	Additional details
	Court proceedings, other than emergencies, are suspended until April 10, 2020.	The Governor issued Executive Order 2020-4 providing a 90-day grace period for driver's licenses expiring between March 15, 2020 and June 1, 2020. Executive Order 2020-09	<p>The Secretary of State has permitted remote online notarization until the end of the state of emergency or when the state issues additional guidance.</p> <p>Effective May 20, 2020, the State enacted S.F. 1002 granting immunity to healthcare providers and any business entities who act in good faith and follow instructions related</p>

		further extends the grace period to 180 days for licenses expiring between March 15, 2020 and September 30, 2020. to a declared state of emergency.
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