



Board of Chosen Freeholders

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MEDIA RELEASE

FOR IMMEDIATE RELEASE

DATE: March 24, 2020

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Hunterdon County Freeholders Call for Congressional Action on Business Interruption Insurance

On behalf of the Hunterdon County Freeholder Board, Director Shaun C. Van Doren called upon U.S. Senators Menendez and Booker along with Representative Tom Malinowski, to address the virus carveout contained within business interruption insurance policies as part of any bipartisan economic stimulus package under consideration in the Congress.

“I’ve heard from far too many small business owners that they cannot access business interruption insurance because losses associated with a virus, like COVID-19, are not considered an eligible claim. Now more than ever our small business owners need access to liquidity so they can continue to pay their bills and provide for their families” Van Doren said.

Numerous insurance carriers are denying small businesses claims across the State of New Jersey citing that the losses incurred are not a result of physical damage to a business which is common with many claims involving business interruption insurance. “Unfortunately for small businesses like restaurants, this news is devastating and could result in them closing their doors forever” noted Van Doren.

Van Doren wrote in his letter to federal officials, “Small business owners have been willing partners and have dutifully followed the guidance issued by federal, state, and local officials. Many restaurants for example have attempted to adjust their business models to make ends meet through offering carryout, but that is no substitute to formerly filled dining rooms and bars.”

Hunterdon County has many restaurants and small businesses that are a critical part of the economic vitality of the County, including a host of renowned restaurants throughout numerous downtown shopping districts.” Van Doren went on to state, “This public health emergency is of no fault of our small business community and now more than ever they need their insurance carriers help whom have happily collected their premiums over the years.”