

Halprin in Law360: Policyholders See Notable But Limited Win In NC Virus Suit

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PRACTICES Insurance Recovery, Litigation

Haynes Boone Partner [Peter Halprin](#) spoke with *Law360* after North Carolina's top court handed policyholders a rare victory last week in finding that the "direct physical loss" requirement for "all-risk" insurance can cover losses connected to the coronavirus pandemic.

Halprin told *Law360* that he felt the court did a good job of accounting for both the insurer and policyholder arguments, and added that he felt it was important to the court that North State lacked a virus exclusion in its policy.

"I think in terms of trying to understand a policyholder's reasonable expectations when they're buying an all-risk policy that protects against business interruption — I think the absence of the exclusion is pretty telling," Halprin told *Law360*.

To read the full article from *Law360*, click [here](#).