A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 2245.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

Sec. 2245. (1) An insurer that delivers, issues for delivery,
or renews in this state a business interruption insurance policy
shall include in the business interruption insurance policy
coverage for business interruption due to the novel coronavirus
(COVID-19). The coverage under this subsection must indemnify the
insured, subject to the limits under the policy, for any loss of
business or business interruption for the duration of the
declaration of state of emergency under Executive Order No. 2020-
04.

(2) This section applies to a business interruption policy in
force on the effective date of the amendatory act that added this
section and that is issued to an insured that has less than 100
eligible employees in this state. As used in this subsection,
"eligible employee" means a full-time employee who works a normal
workweek of 25 or more hours.

(3) As used in this section, "business interruption insurance"
means coverage against loss or damage to property, including the
loss of use and occupancy and business interruption.