

## Insights

# New Orleans Restaurant Wins with Covid Damages Ruling

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Last week, Oceana Grill, a 500-seat seafood restaurant in New Orleans, won the first appellate victory for an insured business in a Covid-19 business-interruption case.

Cajun Conti, the company that owns Oceana Grill, was the first policyholder to file an insurance coverage lawsuit for losses related to the Covid-19 pandemic.

Cajun Conti initiated the suit against its insurer, Lloyd's of London, at the beginning of the shutdown on March 20, 2020. In a split decision, the Louisiana Fourth Circuit Court of Appeal ruled that Lloyd's of London owed coverage under its policy's ambiguous definition of "direct physical loss or damage." The 3-2 ruling reversed a lower court's denial of Cajun Conti's request to seek damages.

The Louisiana court's finding will help in the argument for insurance coverage in Covid-19 pandemic losses across the country.

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