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**COVID-19 GUIDELINES – MASSACHUSETTS**

Massachusetts Governor issued an emergency order requiring all businesses and organizations that do not provide “COVID-19 Essential Services” to close their physical workplaces and facilities to workers, customers and the public as of Tuesday, March 24th at noon until Tuesday, April 7th at noon. These businesses are encouraged to continue operations remotely. He issued a list of designated businesses and other organizations that provide essential services and workforces related to COVID-19 that shall continue to operate brick and mortar facilities during this two-week time period. This list is based on federal guidance and amended to reflect the needs of Massachusetts’ unique economy. Businesses that provide essential services according to the essential services list do not need to take any further action in order to continue operating. While these businesses are designated as essential, they are urged to follow social distancing protocols for workers in accordance with guidance from the Department of Public Health.

Businesses and organizations not on the list of essential services are encouraged to continue operations through remote means that do not require workers, customers, or the public to enter or appear at the brick-and-mortar premises closed by the order.

**Executive Office of Housing and Economic Development**

Are Property Management firms considered essential? **YES**

- **GUIDANCE:** Workers to ensure continuity of building functions, including local and state inspectors and administrative support of inspection services who are responsible for the inspection of elevators, escalators, lifts, buildings, plumbing and gas fitting, electrical work, and other safety related professional work.

Massachusetts has urged non-essential workers to stay at home, but has not issued stay at home orders as in other states. The Governor of Massachusetts did order the State Department of Public Health to issue "a stay at home advisory," urging residents not to go out except to do essential jobs, shop for groceries, buy medicine or take a walk.

**Department of Public Health Advisory**

Staying home means:

- *Only leave your home to address essential needs, get some fresh air and exercise, and if you do, avoid unnecessary contact with other individuals.*

- *You should still run essential errands such as going to the grocery store or pharmacy but should practice social distancing when shopping. If you are at high-risk, you should inquire about your local pharmacy/grocery store's alternative hours for high risk individuals.*
- *When going to the pharmacy you should fill your prescriptions for 90 days if possible; for some medications this is not allowed. If you are at high-risk, you should try to use a mail-order service.*
- *You can still go to the gas station, order and pick up take-out food and receive deliveries (e.g Amazon, UPS, Fedex).*
- *You can still go outside to get fresh air, however, you must practice social distancing while outside and avoid touching surfaces frequently touched by others.*
- *You are encouraged to use remote modes of communication such as telephone or video chat (e.g. Facetime, Skype, Facebook Messenger Video Chat) instead of visiting friends or family. This is especially true for a hospital, nursing home, skilled nursing facility, or other residential care setting..*
- *Non-essential medical care like eye exams, teeth cleaning, and elective procedures must be rescheduled.*
- *If possible, health care visits should be done remotely.*
- *Parents should not arrange play dates for children during this time.*
- *All individuals must eliminate close contact activities such as in pick-up sports games.*

<https://www.mass.gov/news/dph-public-health-advisory-stay-at-home-advisory>.

Massachusetts housing courts have suspended most eviction proceedings until at least April 22. The housing courts' suspension took effect March 18 via Timothy Sullivan, chief justice of the Massachusetts Housing Court.

Residents of Massachusetts are still permitted to move, relocate, etc. Concerning cancelling or delaying transactions, the general consensus is to attempt to negotiate with the other party as all Massachusetts courts have suspended all matters except for emergency/essential matters.

As of March 30, 2020, the Massachusetts Senate has filed a Bill with the Massachusetts legislature, SB 2888, regarding insurance coverage for loss of use, occupancy and business interruption. This Bill will require all insurance policies insuring against loss or damage to property, the loss of use and occupancy and business interruption in force in the commonwealth, to cover any losses resulting from business interruption directly or indirectly due to the global pandemic known as COVID-19; prohibits denial of a claim due to the fact that COVID-19 is a virus and/or there is no physical property damage; requires coverage to continue until executive order 591 is rescinded by the Governor.

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The bill further authorizes and regulates reimbursement of insurers for such business loss payments to insureds; directs the commissioner of insurance to impose and collect assessments against licensed insurers that provide business interruption coverage, for the purpose of funding insurance reimbursement during the COVID-19 public health emergency. If passed, the bill would eliminate insurers' ability to deny coverage for COVID-19 claims based on the absence of physical loss or damage to covered property, and would compel coverage for COVID-19 claims even though the parties explicitly negotiated a virus exclusion when the policy was written.

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