

South Philadelphia restaurant River Twice sues insurance company to cover coronavirus losses

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The operator of River Twice, a South Philadelphia restaurant, has asked U.S. District Court in Philadelphia to force its insurance carrier to cover financial losses incurred while it is closed due to the coronavirus crisis.

River Twice's lawsuit against Admiral Indemnity Co., which does not mention that a claim has been filed, is largely a preemptive move. Insurance companies have told Congress that business-interruption policies, which typically pay out from such losses as fires, were not designed to provide coverage against diseases such as COVID-19.

Many business-interruption policies written since 2006, following the SARS outbreak, have [a provision known as "exclusion of loss due to virus or bacteria."](#)

The issue affects hundreds of thousands of businesses across the country, and legislation has been introduced in states such as [Pennsylvania](#) and [New Jersey](#) to compel insurers to pay claims. A [nonprofit group called Business Interruption Group](#), backed by celebrity chefs including Thomas Keller, Wolfgang Puck, and Jean-Georges Vongerichten, had a call with President Donald Trump and is lobbying legislators.

River Twice attorney Richard Golomb of the Philadelphia firm Golomb Honik has gone through the court system rather than wait for legislative action that could be watered down by insurance company lobbying.

His request for a declaratory judgment, filed April 10, cites two arguments: that the virus damages property by living on surfaces for hours or days, causing potential danger, and that the shutdown — which began March 16 — was ordered by the city and state authorities. The suit wants payment of claims greater than \$150,000. Golomb declined to comment beyond the arguments in the suit.

River Twice — which chef Randy Rucker, his wife, Amanda Rucker, and her father, Lawrence Highbloom, opened last September at East Passyunk Avenue and Tasker Street — furloughed eight employees.

Karen Horvath, a spokeswoman for Admiral parent company W.R. Berkley Co., said the company had no comment.