

HR 6497

Never Again Small Business Protection Act of 2020

Congress: 116 (2019–2021, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Apr 14, 2020

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (Apr 14, 2020)

Official Text: <https://www.congress.gov/bill/116th-congress/house-bill/6497>

Sponsor

Name: Rep. Fitzpatrick, Brian K. [R-PA-1]

Party: Republican • **State:** PA • **Chamber:** House

Cosponsors (6 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Cisneros, Gilbert Ray, Jr. [D-CA-39]	D · CA		Apr 14, 2020
Rep. Hurd, Will [R-TX-23]	R · TX		Apr 14, 2020
Rep. Suozzi, Thomas R. [D-NY-3]	D · NY		Apr 14, 2020
Rep. Phillips, Dean [D-MN-3]	D · MN		Apr 21, 2020
Rep. Harder, Josh [D-CA-10]	D · CA		May 1, 2020
Rep. Cohen, Steve [D-TN-9]	D · TN		May 12, 2020

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Apr 14, 2020

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Never Again Small Business Protection Act of 2020

This bill requires that insurers offering business interruption coverage must offer additional coverage for losses that result from business interruption due to a government order to close during a national emergency.

This coverage does not apply to losses incurred by an otherwise qualified business if that business involuntarily terminated the health care or the employment of an employee during the national emergency period.

An insurer may exclude this additional coverage from a contract for business interruption coverage if the insured agrees in writing, or if the insured fails to pay the corresponding premium increase.

This bill is effective only upon certification by the Department of the Treasury that a federal backstop exists to serve as a mechanism to reinsure insurers against excessive losses as a result of these requirements.

Actions Timeline

- **Apr 14, 2020:** Introduced in House
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