

# The Joshua Tree

July 21, 2020

## The Future of Business Interruption Insurance

During the COVID-19 pandemic one type of essential businesses that rarely gets a mention is the insurance industry. This week, **Ryan McEachron**, CEO of ISU ARMAC Insurance Agency spoke to the Club about how they are working in the age of the Coronavirus.

Back in March when the pandemic first hit our Country, the switch to have staff work from home was seamless for the most part. All their work was on the Cloud and with phone and email forwarding, the company didn't lose a step kept working.

The first big change seen was with auto insurance. Depending on who you have coverage with, you may have received a 15-20% discount on your bill for a few months. This was mainly due to less cars being on the road equaling less fender benders and the claims they saw were some of the lowest ever in these companies histories.

At the start of the pandemic the California Insurance Commissioner made three executive orders for insurance companies. The first order, which expired July 14th, was that no insurance companies could cancel a policy due to non-payment, and just add onto the next bill what is owed. The second was that

they couldn't use any low ball tactics to settle claims and thirdly, could accept and file Business Interruption Claims, which was the core of Ryan's discussion.

Business interruption insurance (sometimes called business income coverage) helps replace lost income and pay for extra expenses when a business is affected by things such physical damage as fire, water or vandalism, in which a company cannot operate. A lot of businesses are wanting to use this in the wake of COVID-19, and are being declined. Recently Circus Circus sued AIG Insurance for 90 million for loss of business. Woman's clothing line Altar'd State sued Hartford for the same reason in the amount of

28 million. A restaurant management company sued as well and in the first such case in the nation to go before a judge was thrown out, which will end up the Supreme Court and set a new legal precedence.

The issue facing insurance companies is that COVID-19 is not "physical" damage and that is why no claims are being accepted. There is a lot of legislation being written in Sacramento and Washington on both sides of the debate and the Senate is looking into a Federal Insurance Act that will assist for future pandemics, but not for the current one it seems. More businesses are filing these claims and if so they must be patient, as it may be quite some time before a ruling is made on whether COVID-19 falls under Business Interruption Insurance. Ryan is concerned that if the courts make the insurance companies pay out the claims, then this type of coverage may go away for business owners.

To set up a meeting with Ryan or a member of his team at ISU ARMAC please call 760-241-7900 or visit [www.isu-armac.com](http://www.isu-armac.com).



### This Week's Functionaries

- |                     |                        |
|---------------------|------------------------|
| <b>Invocation:</b>  | <b>Bill Edwards</b>    |
| <b>Flag Salute:</b> | <b>Bryan Gillespie</b> |
| <b>4-Way Test:</b>  | <b>Rob Kilpatrick</b>  |
| <b>Finemaster:</b>  | <b>David North</b>     |

# ORR'S ROARS



Thank you Ryan McEachron for sharing with Rotarians this week about Business Interruption insurance issue for companies, due to the pandemic. Very useful information to share in our community.



This Saturday is Movie Night at the Hove's and we are planning a great time for everyone! Thank you everyone who have so far donated auction items to raise much needed funds for the Club. We will be putting these items up on our Facebook page and leave them available for individuals to bid on them throughout August. When they are live, please share them on your social media pages so we can get as many bids as possible. We will be auctioning off our Booze Basket as well as three Movie Baskets (donated by Dwight Johnson) plus gift cards on Saturday night so please be there!

Finally, we are needed names to be our 2021-2022 President Elect. Please see Mike Page to either nominate someone in the Club or even yourself!

Have a great Rotary Week!

Steve



[www.victorvillerotary.org](http://www.victorvillerotary.org)

## A New Rotarian



Even a pandemic won't stop us from inducting a new Rotarian! This week **Jessica Perez** from the MRGroup was inducted by **Mike Page**. Jessica was joined with one of her sponsors, **Bryan Gillespie** and shared a little of her story. Once a caterer, but due to the economic recession of 2008, Jessica had to find a new line of work. After a series of jobs, she set her heart on becoming a tax preparer and never looked back! She now has 875 clients and does a lot more than just taxes, including assisting with business startup or expansion, education, notary services, and helping her clients plan for their financial future. The company now has a non-profit division and Jessica uses that to help those less fortunate with taxes and audits.

Welcome to Rotary Jessica!!



**Look  
Who  
FINALLY  
Got His  
Mask!**

# Rotary Opens Opportunities

## Big Blue Dice



**Bill Edwards got another chance to grab the Blue Dice and this time he picked Blue and took home a whopping \$375!**

**We will start anew next week with 14 dice and \$200 for one lucky Rotarian who can grab the Blue Dice.**

## Fine Session



**David North** was back as our Fine Master and we found out that after quite a while working in a building by himself, he now has office neighbors and it's **Rob Kilpatrick** and staff! David asked how many employees he has, and after finding out he's going to have to share the bathroom with 10 others, Rob was levied a fine of \$200! Rob corrected David and told him only 2 employees would be working at the building, so the fine was dropped to \$100.

It was great to have **Marie Langley** join us this week, but both she and **Kevin Kane** were late so they both paid a \$10 penalty. **Dr. Ron Williams** took a phone call during the meeting and because he didn't put in on speaker to share the call with everyone, Ron was given a \$10 fine.

Finally, **Dwight Johnson** paid a fine of \$20 for his wife, former First Lady **Trish Johnson**, in honor of her 4th Rotary Anniversary.

## Raffle

A trio of Rotarians went home with some hand sanitizer from **Kevin Kane** at Victor Valley Transit. Those receiving sanitizers included **Don Lager, Steve Orr** and **Dwight Johnson**. **Rob Kilpatrick** was a double winner by taking home a pack of survival food from Dwight and a Heritage Fit Bit from President Orr. **Bill Edwards** took home the \$25 Midway card from Mr. Lager as well as a Law Tigers Face covering from **Chris Ackerman**.

Finally, Dwight donated a beautiful electric wine opener kit, which was won by Ackerman, but he donated back to the Booze Basket for Saturday's Fundraiser.

## Rotary Guests

This week we welcomed family and friends of **Jessica Perez** for her induction to the Club that included **Noah Carter, Samuel Ballegos, Yazmin Marquez** and **Matthew Hotter**.

Other guests included **Charles Gehrke** and **Tina Escareño**.

### Proposed Member

*If you protest the admission of this member please respond in writing by 5 p.m. July 27th to President Steve Orr.*

**Charles Gehrke**

**Retired**

**Classification: Retired**

**Sponsor: Donna Wells**

*Former member of Victorville and 2x Past President*

*Former member of Adelanto Rotary*

## The Polio Pig

**Collected this week: \$17.00**

**Collected to Date: \$17,312.48**

**Total equals: 95,736 Doses!**

*One dollar equals 2 doses of vaccine!  
\$500 pays for a Polio Clinic!*

# Rotary Club of Victorville, CA



The Joshua Tree is a Weekly Publication of the Rotary Club of Victorville  
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If you are not receiving your newsletter, please contact Editor Chris Ackerman at  
[chris@signifydesigns.com](mailto:chris@signifydesigns.com) or 760-559-1686 to be added to the e-mail or mailing list.

## VICTORVILLE ROTARY CLUB OFFICERS

### Board of Directors

President 2019-2021 .....	Steve Orr
Immediate Past President .....	Margaret Cooker
Treasurer .....	Donna Wells
Executive Secretary .....	Margaret Cooker
Publicity/Public Relations .....	Kevin Kane
Club Service .....	Bill Edwards
Community Service .....	Paul Earle
International Service.....	Ben Tafoya
Youth Service/Ryla & TLC .....	Arsalee Morales
Vocational Service .....	Dr. Bowtie Brian
Grants/Speech Contests .....	<b>PLEASE VOLUNTEER</b>
Scholarships.....	Please Volunteer
George Hensel Ethics Essay Contest .....	Ron Boyd
Membership.....	Don Lager
Billing Officer .....	Esther Mears

### Members-at-Large:

Dwight Johnson • Jon Hove • Rob Kilpatrick

### Positions & Committee Chairs

BOD Secretary .....	Marilyn Buttlerwerth
Programs .....	Mike Page
Public Service.....	Rick Bessinger, Teresa DeAtley & Greg Benson
Sergeant At Arms.....	Arsalee Morales
Dan Stover Music Contest.....	Dr. Bowtie Brian
S.T.A.R. Students .....	Jim Barnes/Robin Cackler
Fundraising.....	Bill Edwards
Flowers and Gifts .....	KayMarie Gregory
Joshua Tree Editor .....	Chris Ackerman

The Victorville Rotary Club meets every Tuesday for fellowship at 11:30 a.m. and meeting at 12:00 noon at the Green Tree Golf Course Clubhouse, 14144 Green Tree Blvd., Victorville

### Make-up Days and Locations

<b>MONDAY:</b>	San Bernardino East, Imperial Palace, noon
<b>TUESDAY:</b>	Rancho Cucamonga Sunrise, 7:15 a.m. Empire Lakes Golf Course Rancho Cucamonga, 12:00 p.m., Etiwanda Gardens
<b>WEDNESDAY:</b>	High Desert/Hesperia Club meets 7:00 a.m., Denny's, 14165 Main St., Hesperia San Bernardino Crossroads, Hilton, noon, Barstow, Rositas, 540 Main St, 12:00 p.m.
<b>THURSDAY:</b>	Apple Valley, ZOOM Meetings, 1st, 2nd and 4th Thurs Ontario, 12:15 p.m., Doubletree Hotel San Bernardino, Denny's at I-15, 7 a.m. Redlands, Masonic Temple, noon
<b>FRIDAY:</b>	San Bernardino North, Elks Lodge, 12:05 p.m.

## Calendar Dates

**July 28: Past Presidents' Meeting**

5:30pm. El Pescador Patio

**Aug 10: Board of Directors meeting**

5:30 pm Meeting

DCB Board Room, 2nd Floor

Hesperia and Silica Roads

## Rotary Club of Victorville, CA



## Upcoming Programs

**July 28:** Charles Gehrke, Retired **Topic: COVID-19, How to Not become a Statistic with Natural Remedies** (Page)

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