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Contact

Levi Kellogg

classyglassinc@gmail.com

608-844-3826

Local Small Business Sues Over Denied Insurance Claims Related to COVID-19 Closures

Insurance company classifies COVID-19 as a 'pollutant'

(MADISON, Wis. and DENVER)—Classy Glass, Inc., a glass blowing company with locations in Madison and Denver, has filed a lawsuit against The Cincinnati Insurance Companies for refusing to pay its business interruption claim by classifying COVID-19 as a “pollutant.”

As a result of the COVID-19 pandemic, Classy Glass had to close its Madison Glass Academy and Denver Glass Academy, which resulted in a loss of more than \$500,000. The Denver location remains closed.

“Being a small business owner during this time has been a challenge,” Classy Glass Co-Owner Levi Kellogg said. “It’s unfortunate that our situation was made worse by an insurance company that isn’t abiding by the terms of the policy.”

The insurance policy does not have a pandemic or virus exclusion. As part of its denial of the claim, The Cincinnati Insurance Companies alleges that COVID-19 is a “pollutant,” which contradicts its own definition for the term.

The Cincinnati Insurance Companies also refused to investigate the claim, even though it is obligated to do so.

The lawsuit was filed April 2, 2021. The Cincinnati Insurance Companies has still not responded to the lawsuit.

About Classy Glass

Classy Glass gives residents the chance to learn the ancient art of glassblowing using modern tools and designs. For more information, visit <https://www.madisonglassacademy.com/>.

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