Puerto Rico
Highlights for COVID-19-Related Emergency Orders and Ruling Letters
April 13, 2020

Executive Order 2020-20
Executed on March 12, 2020, this order establishes a state of emergency in Puerto Rico in response to COVID-19. The order allows for the implementation of all necessary measures to safeguard the health, welfare and safety of everyone in Puerto Rico.

Executive Order 2020-23
Executed on March 15, 20202, this order put into effect a curfew for all of Puerto Rico beginning March 15th through March 30th. The order also lists exceptions for essential services, including "Banking and Financial Institutions", however those terms are not defined.

Executive Order 2020-29
Executed on March 30, 2020, this order extends the curfew established by OE 2020-23 from March 31, 2020 to April 12, 2020. The order also establishes limitations on the use of motor vehicles. Only license plates with even numbers are allowed on the road on Mondays, Wednesday and Fridays for essential services. Odd numbered license plates only on Tuesday, Thursday and Saturdays. No vehicles on the roads on Sundays. The order also further defines exceptions for essential services. "Banking and Financial Services" are not further defined terms from OE 2020-23. The only clarification the order makes involves pawn shops and it says that they can “ONLY” operate to offer services of receiving goods and payment of debts. “Financial Institutions” are being interpreted by the Governor’s Office as those that need a license from the Office of Financial Institutions of Puerto Rico to operate (Banks, Pawn Shops, Investment companies and the like), not a license from the Office of the Insurance Commissioner.

Executive Order 2020-30
Executed on March 30, 202, this order mainly deals with passengers arriving to Puerto Rico by air travel. The order establishes that passengers arriving to Puerto Rico from the US or any other international destination will be quarantined for fourteen days, the quarantine process, and how the National Guard will enforce the process. The order remains in effect for the duration of the state of emergency.

Ruling Letter No. CN-2020-271-D from the Office of the Insurance Commissioner
Sent to Insurers on March 23, 2020, this ruling letter provides guidelines from the Commissioner of Insurance for the protection of the public’s best interest. The letter specifies the following provisions:

- To avoid an interruption of coverage, all insurance contracts or policies of any kind or health insurance, whose expiration date is March 31, 2020 or later and is so requested by the insured, will be extended for an additional period of time of thirty (30) days, under the same terms and conditions (including the amount of the premiums) of the current contract or policy.
• The renewal for thirty (30) days will only be in effect until a new contract is executed by the parties or until said thirty (30) day period ends, whichever occurs first.
• Insurers or health services organization may not cancel any insurance policy or contract and shall have the obligation to honor claims that may arise within the additional thirty (30) day term of the extension of the contract or policy as established herein.
• It is clarified that this ruling does not imply a waiver of the payment of the premium.
• The insured must comply with the payment of the premium for the extended term of the contract, within the grace period as established in Ruling Letter number CN-2020-267-D dated March 16, 2020.

The provisions of this Ruling Letter are in effect until the deadline of the state of emergency, unless otherwise provided and notified. The Ruling Letter can be found here:  