

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, CHANCERY DIVISION

FIREBIRDS INTERNATIONAL, LLC

Plaintiff,

vs.

ZURICH AMERICAN INSURANCE CO.,

Defendant.

Case No. 2020-CH-05360

Judge Michael T. Mullen

MEMORANDUM OPINION AND ORDER

This matter comes to be heard on Defendant Zurich American Insurance Company's Motion to Dismiss Plaintiff Firebirds International LLC's First Amended Complaint pursuant to 735 ILCS 5/2-615. The Court has reviewed the briefs and supplemental authorities submitted by the parties, as well as heard the parties' oral arguments. For the reasons discussed below, Defendant's motion is granted.

I. Background

Plaintiff Firebirds International LLC ("Firebirds") owns more than 50 Wood Fired Grill restaurants in 19 states.¹ First Amended Complaint ("FAC") ¶¶ 2, 15, 18. On January 21, 2020, the United States reported its first case of COVID-19. *Id.* ¶ 16.² On March 11, 2020, the World Health Organization characterized COVID-19 as a pandemic. Firebirds alleges that shortly thereafter state governments in each of the 19 states in which Firebirds owns restaurants issued

¹ The states are: Alabama, Arizona, Delaware, Florida, Georgia, Indiana, Iowa, Kansas, Maryland, Missouri, Nebraska, New Jersey, North Carolina, Ohio, Oklahoma, Pennsylvania, South Carolina, Tennessee, and Virginia.

² The Court notes that the Centers for Disease Control and Prevention states that SARS-CoV-2 is the virus that causes the disease COVID-19. Science Brief: SARS-CoV-2 and Potential Airborne Transmission; Centers for Disease Control and Prevention, Updated October 5, 2020, <https://www.cdc.gov/coronavirus/2019-ncov/more/scientific-brief-sars-cov-2.html>; Coronavirus Disease 2019 (COVID-19), Centers for Disease Control and Prevention, <https://www.cdc.gov/dotw/covid-19/index.html>. The Court will refer to the virus and disease by their respective names except when quoting the parties.

separate closure orders intended to curb the spread of COVID-19. FAC ¶ 18. The closure orders prohibited restaurants, including Firebirds', from offering dine-in service. *Id.* Each of Firebirds' restaurants "have incurred additional extra expenses in order to clean, sanitize, repair, alter, modify" each restaurant so as to "make their restaurants safe for workers and customers." *Id.* ¶ 19. Further, each of Firebirds' restaurants have had their "gross revenues destroyed." *Id.*

These closure orders were eventually lifted or eased and patrons were allowed to return for dine-in service at Firebirds' insured restaurants, although Firebirds does not allege when the orders were lifted. Firebirds alleges that both employees and patrons at a vast majority of its insured restaurants contracted COVID-19, as evidenced by positive confirmed cases. *Id.* ¶ 27. In response to these confirmed cases, Firebirds took costly actions to prevent the spread of the virus at its insured restaurants. *Id.* These actions included professional-grade deep cleaning, installation of Plexiglass dividers, hands-free sanitizing stations, and the removal of usable chairs and tables to maintain a six feet of separation between patrons. *Id.* ¶¶ 28, 30, 33, 35.

A. Firebirds' Claim

After the state closure orders had been issued, Firebirds submitted a timely claim to Defendant Zurich American Insurance Company ("Zurich") seeking coverage for the significant losses that Firebirds had incurred. *Id.* at ¶ 47. In March of 2019, Zurich had issued an all-risk renewal commercial property insurance policy to Firebirds. *Id.* ¶¶ 22-24. Zurich EDGE Policy Number ERP 0191571-03 was effective for the policy period of March 30, 2019 to March 30, 2020 and provided \$146,000,000 in coverage for loss or damage. *Id.* ¶ 22, Ex. A. This policy was renewed under Zurich EDGE Policy Number ERP 0191571-04 which was effective for the March 30, 2020 to March 30, 2021 policy period and provided \$152,461,305 in coverage for loss or damage. *Id.* ¶ 22, Ex. B. On April 27, 2020, Zurich denied the coverage claim on the basis that COVID-19 (SARS-Cov-2) virus does not constitute "direct physical loss or damage to property." Zurich further denied coverage as the "Contamination" exclusion contained within the identified policies excluded coverage for Firebird's claim. *Id.* ¶ 48, Ex. C.

B. The Zurich Exclusion

The Zurich "Contamination" exclusion clause cited by Zurich in its denial of Firebirds' claim is contained in Section III of the policies which are entitled "PROPERTY DAMAGE" under "EXCLUSIONS." The relevant language reads as follows:

"SECTION III-PROPERTY DAMAGE

3.03. EXCLUSIONS

The following exclusions apply unless specifically stated elsewhere in this Policy:

3.03.01 This Policy excludes the following unless it results from direct physical loss or damage not excluded by this Policy.

3.03.01.01 **Contamination**, and any cost due to **Contamination** including the inability to use or occupy property or any cost of making property safe or suitable for use or occupancy, except as provided by the Radioactive Contamination Coverage of this Policy."

Subsection 3.03.01.01 of Zurich EDGE Policy Number ERP 0191571-03 and 0191571-04, Exhibits A & B to FAC at 21, 182 (emphasis in original).

At Section VII, in the "DEFINITIONS" section of the policies, the Policies define "Contamination." The relevant section reads as follows:

"SECTION VII-DEFINITIONS

7.09. **Contamination (Contaminated)** – Any condition of property due to the actual presence of any foreign substance, impurity, pollutant, hazardous material, poison, toxin, pathogen or pathogenic organism, bacteria, virus, disease causing or illness causing agent, **Fungus**, mold or mildew."

Subsection 7.09 of Zurich EDGE Policy Number ERP 0191571-03 and 0191571-04, Exhibits A & B to FAC at 58, 219 (emphasis in original).

C. Firebirds' Complaint

In its six-count Amended Complaint, Firebirds asserts causes of action against Zurich for breach of contract in Counts I through III and requests a declaratory judgment in Counts IV through VI. More specifically, Firebirds asserts that by denying its claim, Zurich has materially breached the following policy provisions: "Time Element" (Count I); "Civil Authority" (Count II); and "Protection and Preservation of Property" (Count III). Firebirds further requests this court make a judicial declaration that the losses it incurred as a result of Covid-19 pandemic are insured losses pursuant to; the "Time Element" provision (Count IV); the "Civil Authority" provision (Count V); and the "Protection and Preservation of Property" provision (Count VI).

Firebirds specifically alleges that "[d]ue to the COVID-19 pandemic, Firebirds' properties have suffered direct physical loss or damage resulting from COVID-19." FAC ¶ 50. Similarly, Firebirds contends that "COVID-19 caused direct physical loss and damage to Firebirds' insured properties." *Id.* ¶¶ 87, 102. Firebirds further alleges the "actual presence" of the virus constitutes physical loss or damage. *Id.* ¶ 56. Alternatively, Firebirds alleges the identified government orders were issued "in response to the direct physical damage, and/or imminent threat thereof, caused by COVID-19" and "prohibited Firebirds' access to its properties and that have mandated Firebirds to suspend its business activities." *Id.* ¶¶ 61, 63.

II. Analysis

In response to Firebirds' First Amended Complaint, Zurich filed a Motion to Dismiss the Amended Complaint pursuant to Code of Civil Procedure section 2-615. 735 ILCS 5/2-615. Zurich's motion does not contest nor concede that Firebirds has sustained direct physical loss or damage resulting from COVID-19, which was one basis for Zurich's denial of Firebirds' underlying claim. Rather, the focus of Zurich's motion is on the significance of the "Contamination" exclusion. Specifically, Zurich maintains that as Firebird's First Amended Complaint seeks coverage exclusively for losses resulting from the presence of SARS-CoV-2 virus, it falls "squarely" within the Policies' "Contamination" exclusion which requires a dismissal of the First Amended Complaint with prejudice.

A. Standard of Review

A Section 2-615 motion to dismiss challenges a complaint's legal sufficiency based on facially apparent defects. *K. Miller Constr. Co. v. McGinnis*, 238 Ill. 2d 284, 291 (2010) (citing *Pooh-Bah Enter., Inc. v. County of Cook*, 232 Ill. 2d 463, 473 (2009)). This motion presents the question of whether the allegations of the complaint, "when construed in the light most favorable to the plaintiff, are sufficient to set forth a cause of action upon which relief may be granted." *Carter v. New Trier E. High Sch.*, 272 Ill. App. 3d 551, 555 (1995) (citing *Duncan v. Rzonca*, 133 Ill. App. 3d 184, 190-91 (1985)). Therefore, to avoid dismissal, "the complaint must sufficiently set forth every essential fact to be proved." *Id.* If the complaint "fails to allege such facts, the deficiency may not be cured by liberal construction." *Id.*

When reviewing the sufficiency of a complaint, the court must "accept as true all well-pleaded facts . . . and all reasonable inferences that may be drawn from those facts." *K. Miller*, 238 Ill. 2d at 291 (citing *Pooh-Bah*, 232 Ill. 2d at 473). The court disregards legal and factual conclusions unsupported by specific allegations of fact, and exhibits attached to the complaint will control over any conflicting allegations. *Carter*, 272 Ill. App. 3d at 555; *Compton v. Country Mut. Ins. Co.*, 382 Ill. App. 3d 323, 326 (2008) (quoting *Abbott v. Amoco Oil Co.*, 249 Ill. App. 3d 774, 778-79 (1993)). Moreover, while the complaint must contain allegations of fact sufficient to establish a cause of action, "the plaintiff is not required to set out evidence; only the ultimate facts to be proved should be alleged, not the evidentiary facts tending to prove such ultimate facts." *City of Chicago v. Beretta U.S.A. Corp.*, 213 Ill. 2d 351, 369 (2004) (quoting *Chandler v. Ill. Cent. R.R.*, 207 Ill. 2d 331, 348 (2003)). The critical inquiry is whether the allegations of the complaint, when construed in the light most favorable to the plaintiff, are sufficient to establish a cause of action upon which relief may be granted. *Blumenthal v. Brewer*, 2016 IL 118781, ¶ 19; *Bonhomme v. St. James*, 2012 IL 112393, ¶ 34.

B. The Contamination Exclusion

Zurich moves to dismiss the First Amended Complaint arguing that since the SARS-Cov-2 virus caused Firebirds' alleged losses, the "Contamination" exclusion bars coverage. Firebirds responds that the "Contamination" exclusion does not apply and the COVID-19 virus is a covered cause of loss which resulted in direct physical loss or damage to property.

An insurance policy is a contract between the company and the policyholder, the benefits of which are determined by the terms of the contract unless the terms are contrary to public policy. *State Farm Mut. Auto. Ins. Co. v. Villicana*, 181 Ill. 2d 436, 453 (1998). In interpreting an insurance policy, the court must ascertain the intent of the parties, and construe the policy as a whole, with due regard to the risk undertaken, the subject matter of the policy and the purposes of the entire contract. *Outboard Marine Corp. v. Liberty Mut. Ins. Co.*, 154 Ill. 2d 90, 108 (1992). Put another way, “(a) court’s primary objective in construing an insurance policy’s language is to ascertain and give effect to the parties’ intentions as expressed through that policy’s language.” *Nationwide Sec. Serv., Inc.*, 2016 IL App (1st) 143924, ¶ 26. Further, when construing an insurance policy, the words used must be given their plain, ordinary and popular meaning. *Western Cas. & Sur. Co. v. Brochu*, 105 Ill. 2d 486, 495 (1985); *Young v. Allstate Ins. Co.*, 351 Ill. App. 3d 151, 158 (2004); see *Aetna Cas. & Sur. Co. v. Beautiful Signs, Inc.*, 146 Ill. App. 3d 434, 435 (1986). If words in the policy are unambiguous, the court must afford them their ordinary meaning. *Outboard Marine*, 154 Ill. 2d at 108. But if words are susceptible to more than one reasonable interpretation, they are ambiguous, and the insurance policy should be construed in favor of the insured and against the insurer that drafted the policy. *Id.* The determination of whether a term is ambiguous depends on how an ordinary person would understand it, not how a legally trained mind understands it. *USF&G v. Specialty Coatings*, 180 Ill. App. 3d 378, 391 (1989). Courts will not strain to find an ambiguity where none exists. *Southwest Disabilities Servs. & Support v. ProAssurance Specialty Ins. Co.*, 2018 IL App (1st) 171670, ¶ 21.

Under Illinois law “[a]n insurer has the right to limit coverage on a policy, and where an insurer has done so, a court must give effect to the plain language of the limitation, absent a conflict with the law.” *Phusion Projects, Inc. v. Selective Ins. Co.*, 2015 IL App (1st) 150172, ¶ 47. “[W]here an exclusionary clause is relied upon to deny coverage, its applicability must be clear and free from doubt because any doubts as to coverage will be resolved in favor of the insured.” *Gillen v. State Farm Mut. Auto. Ins. Co.*, 215 Ill. 2d 381, 393 (2005); *Empire Indem. Ins. Co. v. Chicago Province of the Soc’y of Jesus*, 2013 IL App (1st) 112346, ¶ 39; see also *Pekin Ins. Co. v. Wilson*, 237 Ill. 2d 446, 456, (2010) (“provisions that limit or exclude coverage will be interpreted liberally in favor of the insured and against the insurer” (quoting *American States Ins. Co. v. Koloms*, 177 Ill. 2d 473, 479 (1997))). “Absent absolute

clarity on the face of the complaint that a particular policy exclusion applies, there exists a potential for coverage and an insurer cannot justifiably refuse to defend.” *Lorenzo v. Capitol Indem. Corp.*, 401 Ill. App. 3d 616, 620 (2010) (quoting *Novak v. Insurance Admin. Unlimited, Inc.*, 91 Ill. App. 3d 148, 151 (1980)). “[W]here the language of an insurance policy is clear and unambiguous, it will be applied as written.” *Hanover Ins. Co. v. MRC Polymers, Inc.*, 2020 IL App (1st) 192337, ¶ 30 (citing *State Farm Fire & Cas. Co. v. Hatherley*, 250 Ill. App. 3d 333, 337 (1993)). The insurer bears the burden of affirmatively demonstrating that a claim falls within an exclusion. *American Zurich Ins. Co. v. Wilcox & Christopoulos, L.L.C.*, 2013 IL App (1st) 120402, ¶ 34; *Continental Casualty Co. v. McDowell & Colantoni, Ltd.*, 282 Ill. App. 3d 236, 241 (1996).

C. The “Contamination” Exclusion is Clear and Unambiguous

The plain language of the “Contamination” exclusion is clear and unambiguous. Both policies at issue exclude from coverage “Contamination, and any cost due to Contamination including the inability to use or occupy property or any cost of making property safe or suitable for use or occupancy....” Subsection 3.03.01.01, Exhibits A & B to FAC at 21, 182. “Contamination” is listed under Section 3.03 “EXCLUSIONS” which states “[t]he following exclusions apply unless specifically stated elsewhere in this Policy”. Immediately under Section 3.03 is Subsection 3.03.01 which states that “[t]his Policy excludes the following....” Subsection 3.03.01.01, Exhibits A & B to FAC at 21, 182. Both policies define “Contamination” as “[a]ny condition of property due to the actual presence of any...virus.” Subsection 7.09, Exhibits A & B to FAC at 58, 219. Thus, the ordinary meaning of the exclusion is that any loss caused by a virus and any cost attributed to a virus are excluded from coverage.

D. Firebirds’ Claims Fall Within the Contamination Exclusion

It is uncontested by the parties and widely accepted that SARS-Cov-2, a novel coronavirus, is a virus. Firebirds also alleges that SARS-Cov-2, a virus, “caused direct physical loss and damage to Firebirds’ insured properties.” FAC ¶¶ 87, 102. Seeking coverage for loss and damage to insured properties caused by a virus is specifically excluded by the “Contamination” exclusion in the policies at issue. The factual scenario in this case is the exact type anticipated by the exclusion. The applicability of the exclusion is free from doubt. This

Court determines that Zurich carried its burden in establishing the unambiguous “Contamination” exclusion applies to the facts alleged in the First Amended Complaint and excludes coverage. Accordingly, this Court finds that Firebirds’ claims for coverage under Time Element Coverage - Section 4.01-4.03 and Protection and Preservation of Property Coverage - Section 5.02.24 are excluded by the “Contamination” exclusion.

Firebirds makes several arguments as to why the “Contamination” exclusion is inapplicable and ambiguous. Although the applicability of the exclusion is free from doubt, the Court will examine Firebirds’ arguments. It is worth repeating that courts will not strain to find an ambiguity where none exists. *Southwest Disabilities Servs. & Support*, 2018 IL App (1st) 171670, ¶ 21. First, Firebirds argues that the exclusion is inapplicable because it does not exclude loss associated with contamination but instead only “cost due to Contamination.” See Subsection 3.03.01.01, Exhibits A & B to FAC at 21, 182. Firebirds notes that other exclusions in the Zurich policies explicitly exclude “loss.” This argument misunderstands the conjunctive effect that the word “and” included after the word “Contamination,” has. As has been noted above, the exclusion is set forth under Section 3.03 “EXCLUSIONS” which states “[t]he following exclusions apply unless specifically stated elsewhere in this Policy” and immediately under Subsection 3.03.01 which states that “[t]his Policy excludes the following...” Subsection 3.03.01.01, Exhibits A & B to FAC at 21, 182. The policies at issue provide coverage for loss and damage, not just cost. The conjunction “and” in the “Contamination” exclusion has the effect of excluding from coverage *both* an otherwise covered loss caused by a “Contamination” as well as an otherwise covered cost attributed to a “Contamination.” Interpreting the exclusion to exclude only “cost” and not “loss” would render Section 3.03’s broad exclusionary language quite meaningless.

Second, Firebirds argues that including “virus” along with other pollutants and contaminants in the definition of “Contamination” renders the exclusion inapplicable to SARS-Cov-2. Firebirds argues that Zurich did not intend for the exclusion to apply to communicable diseases as the exclusion does not explicitly refer to such diseases. This argument is unpersuasive. “Contamination” is defined as: “Any condition of property due to the actual presence of any foreign substance, impurity, pollutant, hazardous material, poison, toxin, pathogen or pathogenic organism, bacteria, virus, disease causing or illness causing agent,

Fungus, mold or mildew.” Subsection 7.09, Exhibits A & B to FAC at 58, 219 (emphasis in original). Not only does the definition include “virus,” which the parties accept SARS-Cov-2 is, the definition also includes “pathogen or pathogenic organism” and “disease causing or illness causing agent,” both of which can include SARS-Cov-2 since it causes the COVID-19 disease.³ Contrary to Firebirds’ argument, Zurich is not attempting to turn the exclusion into a virus exclusion. As the plain language of the exclusion specifically excludes coverage for loss and damage caused by a virus, Counts I, III, IV, and VI are dismissed with prejudice.

III. Government Closure Orders

Firebirds alleges the government closure orders in the 19 states where its restaurants are located also caused losses. FAC ¶¶ 60-63. Firebirds alleges that Zurich is obligated to provide coverage under the policies Civil Authority Coverage - Section 5.02.03 Civil or Military Authority. *Id.* Firebirds alleges the closure orders prohibited access to its properties and mandated it suspend its business activities. *Id.* ¶ 63.

The Court understands Firebirds’ claims that the government closure orders caused loss to insured properties as alleging that SARS-Cov-2 ultimately caused the loss to its insured properties. Firebirds alleges that the cited government closure orders were issued “*in response* to the direct physical damage, and/or imminent threat thereof, caused by COVID-19.” *Id.* ¶ 61 (emphasis added). Firebirds’ attempt to characterize the cause of loss as also including the government closure orders is “a transparent attempt to trigger insurance coverage.” *See Farmers Auto. Ins. Ass’n v. Danner*, 2012 IL App (4th) 110461, ¶ 39. Numerous other courts have examined and rejected similar arguments to those advanced by Firebirds. Although the Court has reviewed the cited decisions, it should be made clear that they are neither binding nor precedential. Yet, the reasoning contained within many of the cited decisions is both sound and persuasive. This Court finds that Zurich carried its burden of establishing that the “Contamination” exclusion bars Firebirds’ claims for coverage under the Civil Authority Coverage – Section 5.02.03 Civil or Military Authority. Accordingly, Counts II and V are dismissed with prejudice.

³ Referring to SARS-CoV-2 as a pathogen that causes COVID-19. Science Brief: SARS-CoV-2 and Potential Airborne Transmission; Centers for Disease Control and Prevention, Updated October 5, 2020, <https://www.cdc.gov/coronavirus/2019-ncov/more/scientific-brief-sars-cov-2.html>; Coronavirus Disease 2019 (COVID-19), Centers for Disease Control and Prevention, <https://www.cdc.gov/dotw/covid-19/index.html>.

IV. The “Louisiana” Endorsement

Both Zurich policies have 31 state-specific amendatory endorsements attached to them. *See* Exhibits A-B to FAC. One of those endorsements is titled “Amendatory Endorsement – Louisiana” and attached as form Edge-219-C. It appears in a list of the other state-specific endorsements. The endorsement removes the term “virus” from the definition of “Contamination” and redefines “Contamination” as “Any condition of property due to the actual presence of any contaminants.” *See* Edge-219-C, Exhibits A-B to FAC at 110-112, 272-274.

Firebirds argues that the *inclusion* of a Louisiana Amendatory Endorsement to the policies at issue renders the “Contamination” exclusion ambiguous and inapplicable. However, both policies continued to include the original definition cited above in the main body of the policy. While an ordinary person would find the inclusion of the endorsement somewhat curious, such a person would also find the endorsement ultimately meaningless due to Firebirds lack of insured properties in Louisiana. Despite including the endorsements, the Zurich elected not to change the “Contamination” exclusion in the body of the policy. Therefore, the Court rejects Firebirds’ argument. *See Manhattan Partners, LLC v. American Guar. & Liab. Ins. Co.*, Civil Action No. 20-14342 (SDW) (LDW), 2021 U.S. Dist. LEXIS 50461, at 6 n.3 (D.N.J. Mar. 17, 2021) (rejecting the insured plaintiff’s argument that the Louisiana Amendatory Endorsement modified the policy’s Contamination exclusion).

This Court finds that finds that the Louisiana Amendatory Endorsement does not render the “Contamination” exclusion ambiguous and inapplicable. As such, the “Contamination” exclusion is unambiguous, applies to the facts alleged in the First Amended Complaint, and bars coverage of Firebirds’ claims.

V. Should Firebirds be Allowed to Amend its First Amended Complaint?

Although Firebirds has not formally sought to amend its First Amended Complaint, during oral argument counsel indicated that if the Court concluded Zurich’s present motion should be granted, the Court’s decision should be without prejudice and that Firebirds should be provided an opportunity to amend its First Amended Complaint. At this stage of the proceedings the Court is to liberally construe any request to amend a pleading, and this Court has done just that even though the request was oral and made without any proposed pleading for the Court to consider.

With that made clear, the Court may properly dismiss a complaint with prejudice without allowing a further pleading to be filed, if the Court concludes that any future complaint would suffer from the same fatal flaw. *See Matthews v. Chicago Transit Auth.*, 2016 IL 117638, ¶ 54. A dismissal under section 2-615 of the Code should be made with prejudice “only where it is clearly apparent that the plaintiffs can prove no set of facts entitling recovery.” *Uskup v. Johnson*, 2020 IL App (1st) 200330, ¶ 36 (citing *Norabuena v. Medtronic, Inc.*, 2017 IL App (1st) 162928, ¶ 39). If a plaintiff can state a cause of action by amending his complaint, dismissal with prejudice should not be granted. *Uskup*, 2020 IL App (1st) 200330, ¶ 36. Put another way, a cause of action will not be dismissed on the pleadings unless it clearly appears that no set of facts can be proved which will entitle the plaintiff to recover. *Beahringer v. Page*, 204 Ill. 2d 363, 369 (2003); *see also Elleby v. Forest Alarm Serv.*, 2020 IL App (1st) 191597, ¶ 24.

As Zurich’s “Contamination” exclusion excludes any coverage for Firebirds’ losses, the Court specifically denies Firebirds’ request to amend its current pleading as it is clearly apparent that no set of facts can be proven that would entitle Firebirds to recover under either of the Zurich policies. Despite this Court’s great empathy for Firebirds, the Court grants Zurich’s motion with prejudice.

VI. Conclusion

For the foregoing reasons, it is hereby ordered that:

1. Defendant’s Motion to Dismiss the Plaintiffs’ First Amended Complaint pursuant to 735 ILCS 5/2-615 is granted with prejudice;
2. The previously set status date of May 5, 2021 at 9:30 a.m. is stricken; and
3. This case is dismissed.

IT IS SO ORDERED.

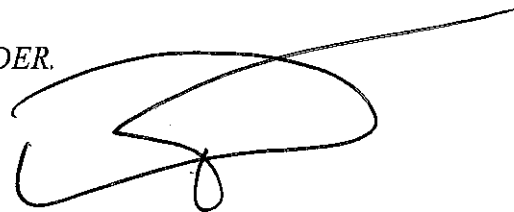
THIS IS A FINAL AND APPEALABLE ORDER.

ENTERED:

Judge Michael T. Mullen

APR 19 2021

Circuit Court - 2084



Judge Michael T. Mullen, No. 2084