A section of the Long Island Bridge was demolished in March.

By Beth Healy | GLOBE STAFF | MAY 20, 2015

Philadelphia Insurance Cos. has denied a request by Massachusetts Attorney General Maura Healey's office to reconsider paying a claim submitted by a drug treatment center that had to shut down when Boston's Long Island Bridge closed last fall.

In a letter to the AG’s office dated last Friday, Philadelphia maintained that the financial loss caused by the city’s sudden decision to close the bridge -- the only way to reach Joelyn's Family Home -- was not covered by the center’s insurance policy.

The denial was in response to a seven-page letter that Glenn Kaplan, chief of the AG’s Insurance and Financial Services Division, had written to Philadelphia last month.
“From the perspective of the policyholder, the closure of the Long Island Bridge was in all respects an external, fortuitous cause of loss — precisely the type of loss a reasonable policyholder would expect to be covered by an all-risk policy,” Kaplan wrote.

But Philadelphia said there were specific exclusions to the treatment center’s “business interruption” policy that meant wear and tear on the bridge, and the city’s decision that it was unsafe, were not covered.

Joelyn’s, part of nonprofit Victory Programs Inc., ran a 47-bed treatment center in a facility on the island that it had to leave behind, along with the rest of its property there, when the bridge was closed. The closure, along with another by Bay Cove Human Services, which ran a detox center serving about 100 people a week, has left hundreds of low-income addicts seeking help out of luck in recent months.

Advocates for the homeless and for people in need of drug treatment are trying to put further pressure on Philadelphia to meet with Massachusetts officials. Philadelphia specializes in insurance for nonprofits and is the largest insurer of its kind in social services in Boston.

John M. Edgerton, an associate minister at Old South Church in Copley Square, is part of a group of Boston ministers who opened their churches to homeless people the past winter. The group has gathered 2,400 signatures in an online petition, urging the Baker administration to put pressure on Philadelphia to pay the insurance claims.

“The closure of the Long Island Bridge displaced hundreds of people dependent upon life-saving supportive services,” Edgerton said. “While the government scrambled to address crisis after crisis, [churches] scrambled to fill in a few holes, opening daytime drop in centers during the killing cold. Now it’s time for Philadelphia Insurance to do their part.”

Beth Healy can be reached at beth.healy@globe.com. Follow her on Twitter @HealyBeth.