

**UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEW JERSEY**

GEORGE SAQA

Plaintiff

vs.

FACTORY MUTUAL INSURANCE
COMPANY D/B/A FM GLOBAL

Defendant

Civil Action No. 2:23-03994-SDW-JBC

FIRST AMENDED COMPLAINT

Jury Trial Demanded

PLAINTIFF, George Saqa, residing at 185 West High St., Bound Brook, NJ 08805, by way of First Amended Complaint against the above-named Defendant, says as follows:

THE PARTIES, VENUE, AND JURISDICTION

1. Plaintiff, George Saqa, (hereinafter “Saqa” or “Plaintiff” was an employee of Defendant Factory Mutual Insurance Company D/B/A FM Global, who was hired on December 3, 2001, and worked for said Defendant until the time of his termination on January 4, 2022. His most recent job title was Jurisdiction Consultant II, and his job responsibilities were to inspect boilers at various facilities of Defendant’s insureds. He does not identify as a member of any particular organized religious, but has maintained sincerely held religious beliefs against all forms of immunization and vaccination, as well as abortion and human

genetic modification, generally, which are integral to his comprehensive belief system concerning deep and imponderable matters of right and wrong, good and evil, and life, death and the afterlife. He prays for the guidance and blessing of God with respect to all decisions concerning the care for the body He gave him, and which must be returned to God upon his death without deviation from the design in which God intended for it, as he believes that God created him in His perfect image, and that his body is a Temple of the Holy Spirit. Observance of his faith therefore demands that he must maintain the sanctity of his body against the desecration, invasion and/or alteration thereof, which includes being compelled to undergo any unwanted medical procedure or receive any vaccine, injection or immunization which would introduce substances or insert items into his body that he believes to be unholy, or otherwise would alter it or any part thereof from God's intended design. He believes that life is sacred, begins at conception, that God did not make any mistakes when He created any life on Earth, and that humanity substituting its own judgment for God's on matters of God's Creation is blasphemy

2. Plaintiff therefore maintains a faith-based objection to the use of all vaccines and/or immunizations, generally (which he has not received since turning the age of 18 in observance of said religious beliefs), as well as the use of aborted fetal cell lines, genetically modified and/or artificially preserved or "immortalized" human cell lines, adenoviral vector technology, mRNA genetic modification or "gene therapy" technology, and spike protein technology, as well as the use of animal and/or insect genetic material to be injected into the human bloodstream, regardless of whether same are actual ingredients or components in vaccine products themselves or were merely used in their research, development and/or confirmatory lab testing, as anathema to his beliefs in the

holiness and perfection of God’s Creation and divine providence, and considers using any product produced with those elements, methods and functionality to be a sin. ¹

3. Defendant Factory Mutual Insurance Company D/B/A FM Global, (Hereinafter “FM” or “Defendant”) with a place of business located at 300 Kimball Dr., Parsippany-Troy Hills, NJ 07054, is and is a business entity which holds itself out to the public as an issuer of commercial property insurance. It is responsible for Plaintiff’s damages herein.
4. Venue and jurisdiction is proper in the United States District Court, District of New Jersey pursuant to Federal Question Jurisdiction, as well as the location of all parties within the State of New Jersey.

ALLEGATIONS OF FACT

5. In September of 2021, Defendant Factory Mutual Insurance Company D/B/A FM Global announced to its employees that they would be required to partake in the use of a COVID-19 vaccine product and provide proof of same by November 15, 2021 as a continued condition of employment. It instructed its employees that they may request a religious and/or medical accommodation from said requirement. Plaintiff requested same on or about November 12, 2021. Plaintiff initially communicated to Defendant’s Human Resources department via email that he cannot partake in the use of a vaccine whose creation and development was supported by human genetic modification technology as same contravened his sincerely-held religious beliefs. A copy of same is attached hereto as **Exhibit “A.”**

¹ Plaintiff cites to the Bible verses and religious texts 1 Corinthians 3:16-17, 1 Corinthians 6:19-20, Genesis 1:24 and 1:28, Exodus 15:26 and 20:13, Leviticus 5:2, Numbers 6:24-26, Deuteronomy 32:39, Psalm 139:13-16, Jeremiah 1:4-5, Psalm 103:3-5, Psalm 127:3-5, Matthew 6:24, Luke 16:13, Proverbs 6:16-19, John 3:16, Romans 14:5 and 14:12, Psalm 22:10, Psalm 106:37-38 and Revelation 18:23, as well as the Catechism of the Catholic Church #1782 and #1800 as representative of his underlying religious beliefs relevant to this action that conflicted with his former employer’s vaccine mandate. Teachings and elements of Christianity are incorporated into Plaintiff’s religious observance and identity.

6. Thereafter, on November 17, 2021, Julie J. Libutti, Defendant's Manager of Human Resources Business Partners sent Defendant an email enclosing a document which belittled, questioned and "gaslighted" Plaintiff's stated religious beliefs, claiming that various major organized religions "all approved" of COVID-19 vaccination, and informing him that if he "would nonetheless still like to move forward" with his request, he would need to complete a questionnaire seeking additional information from him, which Plaintiff understood to be Defendant informing him that his religious beliefs as stated were unworthy of Defendant's respect or understanding, and an attempt to intimidate and/or dissuade him from proceeding with his accommodation request. On information and belief, other employers in the State of New Jersey often accepted statements similar to Plaintiff's initial statement without further inquiry and granted their employees the requested vaccine exemptions immediately, if they mandated COVID-19 vaccines at all, and did not subject their employees to this form of inquisition which appears designed to harvest information upon which Defendant could rely upon to deny a religious accommodation request. Plaintiff responded to this questionnaire. Copies of this documentation are attached hereto as **Exhibit "B."**
7. Thereafter, on December 6, 2021, Plaintiff received the enclosed document from Ms. Libutti on behalf of Defendant attached hereto as **Exhibit "C"** indicating that Defendant denied his religious exemption request, stating that he has "not shown a satisfactory basis for an accommodation on religious grounds." This document communicated the ultimatum that Plaintiff partake in the use of a product forbidden by his faith by December 13, 2021 or else his position will be terminated effective January 4, 2022.

8. Thereafter, Plaintiff retained the undersigned counsel to communicate with Defendants concerning the improper denial of his religious accommodation request. The undersigned prepared the enclosed statement with Plaintiff's participation which was signed by Plaintiff and submitted to Defendants on December 9, 2021. Same provided extensive additional details concerning Plaintiff's faith-based objection to the use of COVID-19 vaccine products as well as all other vaccines and immunizations, and cited to specific Christian religious texts faith which outlined his religious beliefs regarding same in order to furnish Defendant with additional information, and as to how said beliefs were consistently applied by Plaintiff in his life. The statement further explained Plaintiff's reasons as to why he felt that FM's denial of his accommodation request was improper in contravention to applicable law, and requested that same now be accommodated, and the information contained therein was true and accurate at all times relevant to this action, and did not reflect any recent change in religious beliefs since the time Plaintiff made his initial request. Everything Plaintiff stated herein was his sincerely held religious beliefs at all relevant times. Plaintiff, however, simply did not understand what information he was supposed to convey in the first instance, having not been in this position before. Plaintiff further was not attempting to obtain a "secular benefit" for mere "personal preferences," he was simply asking for a reasonable accommodation from having to choose between the free exercise of his religious observance and his career. A true copy of this statement is attached hereto as **Exhibit "D."**
9. Instead of discharging its obligations under law to engage in a good faith "interactive process" with Plaintiff following submission of his religious accommodation request, Defendant instead subjected him to an overly oppressive and intrusive inquisition

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