

## Coronavirus: Your Insurance Questions Answered

The current coronavirus situation has seen many of our clients asking questions about the extent of cover that they have, and how it may respond. As the situation evolves insurers' responses may change, but as things stand the following areas of cover are the most important.

### Business Interruption Insurance

There is significant variation between insurers and policy types as to how cover may be provided to protect a business's revenue or profit, broadly speaking split between cover responding to Specified Diseases (i.e. a specified list, which almost certainly will not include Covid-19) and Notifiable Diseases as dictated by the government (which now includes Covid-19). That said, some insurers refer to Notifiable Diseases and then list them out, and some even explicitly state that no diseases will be added to the list without their prior written agreement, rendering the government's recent decision to include Covid-19 irrelevant.

Whatever the extent of cover, it will only respond if a Public Authority has instructed the policyholder to close their premises following a manifestation of a notifiable/specified disease at (or within a certain radius of) the premises.

### Group Business Travel Insurance

The cancellation and curtailment sections of this policy type will respond in the event that the Foreign and Commonwealth Office advises against travel to a particular region. Similarly, individuals who are given specific, written medical advice against travelling due to pre-existing medical conditions will be able to claim. If a business had planned to send staff to an event which is cancelled by the event organiser (and thus is beyond the policyholder's control) they would also be able to claim for that part of their travel costs which they could not get refunded.

At the time of writing premiums have not been increased for this type of insurance, nor have cover restrictions been imposed.

Please note the above only applies to Group Business Travel policies that we arrange - these statements may not be true for travel insurance purchased on an individual basis, covers provided by banks or credit cards, or cover included as part of a Private Medical insurance scheme.

Contact us on 0118 327 7234 or [info@stillmanib.co.uk](mailto:info@stillmanib.co.uk)  
to discuss your risks and to arrange a bespoke quotation

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### Event Cancellation Insurance

There is significant variation in the cover that can be included under these policy types, and Notifiable Diseases will often be an extension that must be specifically requested. Anyone seeking this cover currently will doubtless find that Covid-19 is specifically excluded.

Event venues may well be forced to cancel events in the coming weeks and months, and those planning to host these events would be well advised to check the 'force majeure' wordings contained with their venues' terms and conditions, as well as checking their Event Cancellation policy schedule and wording to see if they are covered.



### Employers' and Public Liability

It's not inconceivable that an employee or third party might bring an action against a business if they believe they contracted Covid-19 at the business premises, or at a location that the business required them to attend. They would also need to believe that there was negligence on the part of the business, most likely in that reasonable steps had not been taken to prevent it e.g. various members of staff had travelled to an area with a significant coronavirus outbreak, and were allowed straight back into work on their return.

This circumstance is exactly what liability cover is in place for, and as things stand insurers would deal with any claim of this type. It's not impossible that things might change, but if it did it would have to be accompanied by specific advice/requirements from insurers. At the moment all businesses would be best advised to follow governmental advice to avoid the issue, which should go a long way to ensure that they are taking reasonable precautions.

We would be happy to answer any specific questions that you may have on the above covers, or any other concerns you may have regarding your insurance.

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