



NOTICE

Dear Sirs

This notice is to provide you with the Company's position on policy cover relating to our **Retail Catering Insurance Policy** with China Taiping Insurance (UK) Co Ltd

The main cover under **Section 2 Business Interruption** responds only to losses resulting from **material damage** to the insured premises. As these losses do not involve any material damage to the insured premises, the main cover is not applicable to the loss.

There are 11 extensions to the main cover and these extensions provide for business interruption caused by various designated non-damage causes. Extension 3 states:

'(3) Murder Disease or Public Health Closure

Interruption of or interference with **your business** as insured by this Section shall be deemed to include

- (a) murder or suicide at the **premises**;
- (b) any occurrence of **Legionellosis** at the **premises**;
- (c) any organism that is likely to cause a **Specified Illness** at the **premises**
- (d) closure, in whole or in part, of the **premises** by a competent public authority following defects in drains or other sanitary arrangements, or the discovery of pests or vermin at the **premises**;

The **company's** liability under this Extension in respect of each and every claim shall not exceed £250,000, and £500,000 in total in any one **period of insurance** unless otherwise stated in the **policy schedule**.

For the purposes of this extension the following Definitions apply:

Legionellosis

means illness sustained by any person or persons resulting from the escape of legionella from water systems, tanks, air-conditioning plants or cooling towers at the **premises**

Specified Illness

means illness sustained by any person or persons resulting from any of the following human infectious or contagious diseases:

Mumps, Malaria, Yellow Fever, Acute Encephalitis, Chickenpox, Cholera, Scarlet Fever, Viral Hepatitis, Whooping Cough, Tuberculosis, Smallpox, Dysentery, Acute Poliomyelitis, Anthrax, Diphtheria, Leprosy, Leptospirosis, Meningococcal Infection, Ophthalmia Neonatorum, Paratyphoid Fever, Plague, Rabies, Rubella, Tetanus and Typhoid Fever'

In accordance with the Terms and Conditions of the issued policy, Coronavirus (COVID-19) is not listed as a Specified Illness.

Please also note that the policy does not provide cover for Pandemics or any Government enforced closures.

Furthermore, any deterioration of stock would only be covered due to a failure of refrigerating plant.



Doulton Underwriting Agents Ltd

We, therefore regret to inform you that whilst we deeply sympathise with all those that have been affected by this unprecedented situation, the issued policy does not provide cover for the same.

We hope that the terms and conditions of the issued policy has been suitably explained.

By way of possible assistance, we understand the UK Government has announced measures to assist businesses that are affected by the current situation. Further information can be found at the following link which includes a statement on Insurance:

<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses>

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