

NOTICE TO POLICYHOLDERS WHOSE BUSINESS PREMISES ARE CLOSED BECAUSE OF THE GOVERNMENT LOCKDOWN

In this period of unprecedented business closures required by the Government (“Lockdown”) to counter the spread of the Covid-19 pandemic; we appreciate that your Business may be required to suspend normal operations for now and the immediate short term.

When this means there is no one working at the premises in accordance with your normal trading hours, then there is a risk that, your business premises would be considered to have reached a stage of “unoccupancy” in accordance with the terms of your policy. This has implications for policy cover, for example by the exclusion of cover for damage caused by Malicious Persons, Theft and Escape of Water; within a relatively limited period of up to 30 days

Under normal circumstances, you are required to notify us as your insurer of the premises moving into a state of “unoccupancy” and we then have the option to further amend or restrict cover depending on the circumstances.

However, this “Lockdown” is unprecedented and therefore requires an alternative approach given the challenging circumstances we all find ourselves in. Accordingly, we are writing to advise you that we are making the following alterations to your policy in order to provide more appropriate protection to your business, in the event that your business operations from the premises are temporarily suspended because of the “Lockdown”.

Provided you comply with the undernoted conditions, we will not deem any of your premises that are not being attended in accordance with your normal business operations, as being “Unoccupied”, until a period of either 60 days from the date of the Government “Lockdown” or earlier if the “Lockdown” is lifted before then.

We will keep this under review in view of the continually developing situation; but unless the “Lockdown” is lifted before the 22 May 2020, your premises will continue to be considered as “occupied” and cover provided accordingly; subject to you complying with the following:-

- all locks and other security devices and protections be put into effective operation;
- all combustible waste materials and perishable food and drink to be removed from the premises
- the premises must be inspected at least once every week, if you can and where this is feasible during “Lockdown”, by the Insured and a record of all such visits shall be maintained and available for inspection if required. Any breach in security or other problems or defects discovered, must be rectified as soon as possible.

NB: If because of the restrictions in movement or to maintain the safety of individuals (e.g. by avoiding travelling on public transport) this is not possible, we will accept an inspections on a fortnightly basis

If you are unable to comply with any of the above, then please notify us, via your insurance agents accordingly and we will review your case individually.

Furthermore, if as a consequence of the lockdown, your and /or your employees, are working from home and have moved some of your business equipment to your private residence; provided your policy provides cover for your business contents, then these will be deemed to be covered whilst at home up to a maximum amount of £2,500 per home, subject to a maximum amount of £1,250 in respect of any item of equipment.

Your Employers’ and Public Liability cover will also extend to cover these operations. However, please be aware that any work undertaken at home may impact on your Home insurance and you should check with your home insurance provider.

China Taiping Insurance (UK) Co Ltd