



NOTICE

Dear Sirs

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

The main cover under **Section 3 Loss of Income** 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 extensions to the main cover and these extensions provide for loss of income caused by various designated non-damage causes. Extension "ii" states:

'(ii)

- a) any occurrence of a Notifiable Disease at the Premises or attributable to food or drink supplied from the Premises
- b) any discovery of an organism at the Premises likely to result in the occurrence of a Notifiable Disease
- c) any occurrence of a Notifiable Disease within a radius of 25 miles of the Premises'

For the purposes of this extension the following Definitions apply:

"Notifiable Disease

Illness sustained by any person resulting from

- i. food or drink poisoning
or
- ii. any human infectious or human contagious disease specifically detailed below: Acute encephalitis – Acute poliomyelitis – Anthrax – Cholera – Diphtheria – Dysentery – Food poisoning – Leprosy – Leptospirosis – Malaria – Measles – Meningitis: meningococcal, pneumococcal, haemophilus influenzae, viral – Meningococcal septicaemia (without meningitis) – Mumps – Ophthalmia neonatorum – Paratyphoid fever – Rubella – Scarlet fever – Smallpox – Tetanus – Tuberculosis – Typhoid fever – Typhus fever – Viral haemorrhagic fever – Viral hepatitis: Hepatitis A, Hepatitis B, Hepatitis C – Whooping cough – Yellow fever"

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

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.

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>