

NEWS BRIEF

Provided by Mark Richard Insurance Brokers

27th March 2020

Coronavirus in the UK

Unoccupancy – Insurance Policy Terms & Conditions

If following the announcement of the “lock-down”, you are leaving your premises unoccupied, then most insurers require that you put in place certain measures. This varies from one insurer to another and so you must read your particular terms to understand what they require. If you need guidance on this, please contact us.

Many Insurers are giving these terms sympathetic consideration and those Insurers that have announced their reaction/decision is stated below. These are likely to change as we progress through these difficult times so we will endeavour to update our News Brief as and when developments arise.

Please visit the Government webpage for their latest advice and financial help:

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

Below are extracts from statements made by insurers as of 15:30 GMT 27/03/2020:

Aviva

Temporary Unoccupancy of up to 90 days due to closure as instructed by the Government is accepted at no additional terms. Go to their website for risk management advice [Aviva Pandemic Disease Loss Prevention standards](#)

Ecclesiastical

Temporary Unoccupancy of up to 90 days due to closure as instructed by the Government is accepted at no additional terms. Go to their website for further details, conditions and risk management advice [this link to our website](#)

Nationwide Broking Services

Please see below the automatic enhancements we are applying all **SME/Leisure products Insured through Accelerant/HDI Global** during this period to help provide additional peace of mind.



This is a marketing communication.

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With immediate effect we are amending our definition of unoccupied properties on the above products so that full cover is in place for 60 days rather than the current 30 day limit provided that the Insured or an authorised representative will:

1. Carry out a thorough inspection of the Premises on at least a weekly basis and carry out immediately any work necessary to maintain the security of the Premises
2. Ensure all services are disconnected at the mains except electricity where needed to maintain any fire or intruder alarm systems in operation and all water pipes/tanks and heating systems are drained down.
3. Remove all refuse and waste materials from the Premises following such inspection
4. Ensure the Premises are secured against unlawful entry
5. Maintain a written record of such inspections

QBE

During the Coronavirus outbreak, and for the period of Government required closure of any premises:

- The unoccupied building conditions within the policy will not apply for any impacted property and we will not be taking any further measures to restrict coverage.

For more details - visit;

<https://qbeeurope.com/media/8707/qbe-unoccupied-buildings-approach-260320.pdf>

IF YOUR INSURER IS NOT NOTED ABOVE OR ON OUR PREVIOUS BRIEFING DOCUMENTS THEN THEIR POSITION WILL BE AS STATED IN YOUR POLICY.

CONTACT US

Naturally, if you have any doubt then please do not hesitate to contact your Account Executive on the below details. As I'm sure you will appreciate you may not be able to reach us immediately, and your patience would be very much appreciated. That said, one of the best ways of contacting us will be to email your Account Executive. You can phone if you prefer but please be patient if you don't get through.

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Many thanks for your cooperation during this unprecedented times