

# NEWS BRIEF

Provided by Mark Richard Insurance Brokers

18<sup>th</sup> March 2020

## Coronavirus in the UK

### Policy Coverage

Many business/commercial insurance policies contain an extension under the Business Interruption/ Loss of Rent sections for Disease which may be included as standard.

This extension does not use the term 'any notifiable disease' and instead restricts cover to a list of specified diseases.

The following is a sample wording that many insurers use:

*Loss resulting from interruption of or interference with the Business at the Premises in consequence of the occurrence of the following diseases at the Premises:*

*Acute Encephalitis, Acute Poliomyelitis, Anthrax, Chickenpox, Cholera, Diphtheria, Dysentery, Legionellosis, Legionnaires Disease, Leprosy, Leptospirosis, Malaria, Measles, Meningococcal Infection, Mumps, Ophthalmia Neonatorum, Paratyphoid Fever, Bubonic Plague, Rabies, Rubella, Scarlet Fever, Smallpox, Tetanus, Tuberculosis, Typhoid Fever, Viral Hepatitis, Whooping Cough or Yellow Fever, \**

*\*Please note this list may vary between insurers. Please refer to your policy wording (copies available upon request).*

Regrettably, this list does not include Coronavirus or COVID-19 and therefore there is no cover for any losses following a loss of income as a result of an occurrence of Coronavirus at the Premises under this extension.

We are constantly monitoring matters and will endeavour to keep you updated as and when changes occur.

If you wish to discuss further then please do not hesitate to contact Mark Richard at our Warmley Office on:

☎ 0117 947 9510

✉ [warmleysales@markrichard.co.uk](mailto:warmleysales@markrichard.co.uk)

**We have made contingency plans so that we can continue to serve our clients in the event that we need to close the office temporarily due to this pandemic.**

**You will continue to be able to reach us by phone and email so contact your Account Executive as usual on their direct number which will be diverted to their mobile phone or by email if you don't have this number to hand.**



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