



Frequently asked questions: Coronavirus (COVID-19)

Since the outbreak of the COVID-19 pandemic, you will probably have questions on not only how this affects your business but also your insurance policy you have with us.

We will always respond to your claim needs sympathetically. Each claim will be considered by its own merits but within the terms, conditions and exceptions of the policy. However, our Business Interruption cover responds to damage to your property that results in your business being unable to trade. We do not cover diseases linked to pandemics.

The FAQs below may help you. You can also go to our website for further information on COVID-19, click on the link [here](#).

Does the policy cover my business if I have to close because of COVID-19?

No. The UK insurance market does not generally provide blanket cover for pandemics. In line with general market practice our Business Interruption section covers you following damage at your premises, such as caused by fire, flood or theft, which results in you being unable to carry out your usual business activities.

We do not provide cover for Business Interruption due to a notifiable or infectious disease, such as COVID-19, other than for those stated as a **specified disease** in the policy. COVID-19 is not shown as a **specified disease** in the policy.

Is there cover for my business against COVID-19 under the 'specified disease' extension?

No. Our Business Interruption section only provides cover as a result of an outbreak of a **specified disease**, stated by the policy, happening at the premises and the building needs to be closed and cleaned in order to deal with that specific incident. For example, an outbreak of legionnaires' disease if your water or air-conditioning systems become contaminated or tuberculosis brought back by a volunteer from a trip overseas.

We cover these **specified diseases** as they are well known and understood. This extension of cover does not allow for all human infectious diseases.

Does the Business Interruption section cover my business against COVID-19 under the 'bomb scare or emergency action' or 'denial of access' extensions?

No. Under the 'bomb scare or emergency action' extension, there is cover should your premises be forced to close or told to close by an appropriate authority following a bomb scare or an incident that could endanger life or property. However, any closure of your premises as a result of any infectious disease is not covered by this extension.

Under the 'denial of access' extension, this provides cover if you cannot access your premises following 'damage' to property in the area around your buildings, for example as a result of a police cordon, and you cannot trade because of this denial of access. In this situation an outbreak of an infectious disease is not damage to property.

Why does my policy not cover interruption to my business because of COVID-19?

Our insurance premiums are based on known risks. Pandemics are not generally considered to be insurable because of the potential for widespread losses affecting whole societies and economies which are likely to be beyond the financial capacity of the general insurance market.

We are a member of the Association of British Insurers. They recently issued the following statement:

“The spread of Coronavirus is unprecedented in modern times and we understand this is an incredibly difficult time for families and businesses. No insurance market provides widespread insurance coverage for pandemics and the UK is no exception. For such cover to be available at affordable prices for businesses would require a very significant subsidy from the government, given the scale of business disruption we have seen with the COVID-19 pandemic”

How will Ansvar Insurance help me during the COVID-19 pandemic?

We will continue to help and support you during this difficult time, where we can do so. Please visit our [COVID-19 updates page](#) on our website. Here, you will find advice and guidance on:

- where we can provide cover for your property where your employees are working from home,
- how we have relaxed our restrictive cover for unoccupied properties, providing you consider risk management of such properties but only where it is safe for you to do so within current Government guidelines,
- how we have automatically extended timescales on policy terms for regular maintenance, inspection or the completion of outstanding risk improvements following a survey, and
- where we can provide cover for you to support your local community e.g. to deliver shopping for vulnerable people who are unable to leave their homes as an additional activity.

There are also links to helpful information to guide you further in:

- arson prevention,
- Government advice on COVID-19, and
- general risk advice.

The Health and Safety Executive also have a Coronavirus (COVID-19) help page on their website, click [here](#).

We offer an instalment arrangement to help spread the cost of your annual premium over 10 monthly payments. This is at 0% APR for charity and faith policies and provided you are confident in meeting the payments as they fall due, this is easy to set up and provides an affordable way to maintain your insurance protection. Please speak to your broker about this facility.

If I cannot run my business because of COVID-19, should I cancel my policy?

Your Ansvar Insurance policy is there to protect you against everyday risks such as your liability to your employees and to other people, damage to your property and accidents in the work place. If you have employees, it is compulsory to have employer's liability insurance.

If any of your employees are working from home, you should be sure that any equipment is safe to use. If such equipment causes a fire, and damages property, your business could be held responsible.

If your business is not able to operate, because of Government restrictions imposed because of COVID-19, it is still important that you keep your insurance cover to protect you. The risk of damage to property will be greater if your buildings are unoccupied, for example damage caused by vandalism or the theft of your property. If you suffer the loss of information, you may be held responsible if you have broken current data-protection legislation.

If you have cover for Trustees' and Directors' Indemnity, Fidelity Guarantee, Professional Indemnity, Libel and Slander, Misappropriate of Money or Cyber, we will only provide cover for claims which are discovered and we are told about during a current period of insurance. If you cancel the cover, you will no longer have protection for losses or actions before you cancelled.

I think my income and wage-roll may reduce as a result of COVID-19. Should I tell Ansvar Insurance to amend my policy?

No. Not if your policy has renewed. Your annual policy premium is set from your last renewal date and is not adjustable under the policy terms and conditions. However, if there is a specific reason as to why your business has changed following the outbreak of COVID-19, for example a big event of yours has been cancelled, then speak to your insurance broker. We will treat each case on its own merits.