

COVID-19 Temporary Cover Enhancements to your policy

In light of current uncertainty caused by the outbreak of COVID-19 we understand that there will inevitably be an impact on your insurance needs. Please see below the automatic enhancements we are applying with immediate effect to all policies during this period to try to provide additional peace of mind.

- There will be no additional premiums for these enhancements
- These enhancements will automatically apply during the lockdown period ending on 2/12/2020 in England, other than where shown.
- These will equally apply to any similar lockdowns in Scotland, Wales and Northern Ireland as per the dates announced locally by the governments in these countries.
- We will review and extend these enhancements for a further period if we deem it appropriate should any lockdowns be extended further.
- These enhancements will be applied via this Letter of Intent and will apply as if endorsed onto each policy

Premises that are temporarily unoccupied solely due to the COVID-19 outbreak

(This does not apply to premises that

- were unoccupied before the outbreak or
- that close down permanently

which will be deemed Unoccupied as defined in the policy and be subject to the normal unoccupied premises terms and conditions as set out in your policy).

Buildings that are temporarily closed / no longer in regular use are exposed to different and usually greater risk than occupied premises and premises that are open for regular trading.

Our policies define “unoccupied” premises and apply standard restrictions in cover and conditions precedent to cover that need to be complied with. Normally a higher premium is charged on unoccupied premises.

To ensure customers are not unduly penalised for temporary closures solely due to the COVID-19 outbreak the following applies to affected premises:

- Unoccupied premises cover restrictions will not apply to **Temporarily Closed** premises
- **Temporarily Closed** premises will benefit from
 - no reduction in the level of policy cover
 - no increase in excesses
 - no increases in premium

Provided the Insured complies with the following which details appropriate risk management practices.

Temporarily Closed Premises Condition

Temporarily Closed means premises temporarily closed solely due to the COVID-19 outbreak (and such premises will not be regarded as **unoccupied** as defined in the Policy).

In respect of **Temporarily Closed** premises the following risk management measures should be implemented as far as is possible:

(1) **you** must maintain in full and efficient working order and keep operational all

- alarms (if fitted)
- locks and all other protective and security devices preventing access to the premises

(2) Provided any travel required to carry out an inspection is in line with the latest government advice **you** or an authorised person responsible to **you** must undertake an internal and external inspection of such buildings at least every 14 days and

- rectify as soon as is reasonably possible any defects in the fabric of the building or any protective or security devices or installations
- take action to ensure the premises cannot be easily identified as unused or closed down such as removing waste, recycling and accumulations of post.
- put in place contingency plans in case the primary person(s) carrying out inspections or responding to alarm activations need to self isolate or are ill so that inspections and alarm activation responses can be maintained by another appointed person

(3) **you** or an authorised person responsible to **you** will arrange that either:

(a) the heating system is brought into constant operation and a minimum room temperature of not less than 7 degrees Celsius (45 degrees Fahrenheit) maintained throughout the property or

(b) the water is turned off at the stopcock inside the premises and the domestic water system drained and other services such as electricity and gas are disconnected (other than as necessary to maintain the central heating or security system).

Where government travel advice does not allow the necessary travel to complete an inspection or to check on the security devices the need for an inspection or check is deferred until travel restrictions are lifted to a level that allows inspections and checks to re-commence.

Unless otherwise agreed or varied by us in writing.

Outstanding risk improvements, periodic conditions and maintenance conditions

Any policy term that requires regular maintenance, inspection or where we have specified completion of a risk improvement by a specified deadline that cannot be fully complied with or fully completed solely due to the COVID-19 outbreak causing travel restrictions or the lack of availability of contractors will be held in automatic abeyance until

- the expiry of the current outbreak or
- the availability of contractors or
- the date the temporary cover enhancement expire

whichever is the sooner provided all reasonable steps have been attempted to comply with the policy terms or complete risk improvements in part or in whole given the circumstances at the time.

All other policy terms, conditions and exception are unchanged.

We hope that this provides the reassurance you need. If this action is insufficient to meet your insurance needs or if you are unsure about any other insurance issues, please speak to your insurance intermediary, Boshers Ltd.