

Subject: FW: URGENT: CoronaVirus - UPDATE No4
Date: Thursday, 12 March 2020 at 15:39:43 Greenwich Mean Time
From: EHA Secretary
Attachments: image001.png

Dear Member

As the CoronaVirus is well and truly making trading/business extremely difficult, it seems there is no real help from the insurance companies either.

Below is **criteria** most insurance companies are adopting with regards to “**Business Interruption**”, members are reporting that they have this included in their policies, but ... to make a valid claim the following needs to be met:

1. It has to have officially been deemed an infectious disease (which Covid19 has been)
2. There has to have been an outbreak at your premises (either you directly or a guest)
3. A medical official has officially closed down your premises

Therefore, the industry consensus is that it does not include cancellation of bookings, so until numbers 2 and 3 (above) are relevant, there is no opportunity to claim.

Whilst writing, you may be aware there is currently the **Government COBRA meeting** being held, which we are waiting to hear its outcome before distributing any further advice or information.

In the meantime, looking closer to Eastbourne, Mark and Kris will be attending a **local crisis meeting**, being held at the Town Hall on Wednesday morning with Eastbourne’s major stakeholders in the town. This is to discuss all the issues that are affecting you as members and the town as a whole, due to CoronaVirus and how we can work collaboratively.

In addition, from yesterday’s **Budget**, good news with regards to **Business Rates**, rateable value below £51,000 will be **cancelled**, plus PAYE employees who self-isolate themselves, means you can apply to the government for a rebate against their statutory sick pay.

Finally, I realise this is a wordy email, but please be assured that your Association is working extremely hard in the background for you and once there is news, we will relay immediately to you.

Take care and if you have any questions or queries, please do not hesitate to contact the office.

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Yvette Cowderoy
Association Secretary

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EASTBOURNE HOSPITALITY ASSOCIATION
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From: EHA Secretary <secretary@eastbournehospitality.com>

Date: Wednesday, 4 March 2020 at 18:31

Subject: URGENT: CoronaVirus - UPDATE No3

Dear Member

Please kindly see the following message from Mark:

I am hearing many industry colleagues – including us – with a very large downturn in business.

This '**might**' be covered by members insurance and it would be advised if they **check** with their **insurers** under '**business interruption**'.

UKH has also issued the following:

'This morning, the Government confirmed that COVID19 will be made a notifiable disease across the UK (that decision had already been taken in Northern Ireland and Scotland at the end of February). **Members will need to check their terms and conditions of their insurance policy to ensure that this triggers their business interruption insurance.** Some policies may specify a precise list of illnesses, irrespective of government classifications, so you should **speak to your insurance broker immediately.** We will be asking Government to work with the insurance industry to secure that change.'

Mark
Chairman

We will keep you informed and updated, as soon as news is received, but should you have any questions or queries, please do not hesitate to contact the office.

Take care & kind regards

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Yvette Cowderoy

Association Secretary

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