

At 6.15pm on 5 March 2020, a statutory instrument was made into law that adds COVID-19 to the List of Notifiable Diseases and SARS-COV-2 to the list of notifiable causative agents. This action by the UK Government may assist businesses in now being able to make a claim under Business Interruption Insurance that they have taken out to cover the business in relation to the measures that have been brought into place in respect trying to limit the spread of the Coronavirus Covid-19.

- Check your Policy Documentation and / or check with your Insurance Broker to determine whether you have taken out this cover when purchasing Business Insurance. The Policy Schedule will show whether the Business Interruption is included and the disruption period provided.
- Primarily Business Interruption Insurance is designed to cover loss of income that your business suffers as a consequence of damage to the property insured which has the effect of preventing or limiting your ability to continue trading. However, it is quite common for such cover to extend to cover amongst other things loss of income to the business due to Notifiable Human Disease occurring at the premises or within the vicinity of the premises which causes disruption to the business. So, check to see if such extension is provided and the limit of indemnity available.
- If you have cover available to you, make sure that you make a claim notification to your Insurer as soon as possible in order to comply with the Policy conditions. It may well be that you are not immediately able to quantify your loss but don't let that delay you in making your notification.