



## Coronavirus – what your policyholders need to know

As the situation with the Coronavirus is constantly evolving, we wanted to provide some clarity on the coverage offered by BNU products to your clients.

### Commercial Combined policies:

The 'Disease, Infestation and Defective Sanitation' Business Interruption Clause lists all those infectious diseases for which the policy provides cover. Coronaviruses are not currently included.

### Cleaning Contractors Combined; HVAC & Electrical Contractors Combined; Fire & Security Combined policies:

The 'Closure' extension under the Business Interruption Section (where insured) provides for Consequential Loss arising as a result of closure of the Premises by the authorities following an outbreak of any notifiable human infectious disease or contagious disease other than Acquired Immune Deficiency Syndrome (AIDS), avian influenza or swine influenza. Cover is limited to £100k any one Occurrence (£200k in the aggregate) and a three-month maximum Indemnity Period; it excludes the first seven days of any interference with the Business and does not include costs incurred in cleaning of property.

### Travel insurances:

- Insurers will only consider claims for additional costs incurred on a trip consequent upon a Coronavirus outbreak if the trip was undertaken in accordance with Foreign & Commonwealth Office (FCO) advice at the time of travel, the costs were beyond the policyholder's control, reasonably and necessarily incurred and cannot be otherwise recovered.
- In relation to potential claims for disruption (including cancellation or curtailment), the date of any FCO advice against 'all' or 'all but essential' travel to a territory is key to how insurers are likely to view a claim. For trips booked after FCO advice against 'all' or 'all but essential' travel to a territory/area, it is unlikely that subsequent cancellation of the trip would be covered.
- Disinclination to travel is not, in itself, sufficient grounds for a valid claim.

Each claim will be considered on its merits and in accordance with the relevant policy wording terms, conditions and exclusions.