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There has been a lot of confusion concerning COVID-19 and whether cover is provided under our current products, so we would like to clarify our position for you so that you can address these concerns directly with your customers.

Specified disease definition

In short, there is no cover for COVID-19 under the specified disease definition, as the disease in question is not specified in that list, nor is it related to any of them. Even if made notifiable, and we understand that the Government has already made an announcement about this, there is no cover unless the definition is amended and we have no plans to extend cover to include this.

Employers Liability

From a liability perspective in particular EL, there could be some exposure as specified diseases are not excluded. However, the insured would have to be proven negligent in some way, before any such claim could be considered under the policy. For example if an employer permitted staff to travel to areas which are against World Health Organisation (WHO) or Government (Foreign Office) advice.

Business Interruption

For cover under BI, it would have to fall under the 'Specified Diseases' extension, and as already stated, COVID-19 is not one of these diseases nor is it related to any of those noted under the policy and as such, no cover will be provided.

If you require further clarification, please speak to one of our Underwriting team.

Kind regards



Sarah Cox
Managing Director

For more information

Talk to us on **0345 60 20 999** or visit our website

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