

From: Covid-19 <coronavirusreferrals@zurichtogether.co.uk>

Sent: 07 May 2020 10:03

To: Sharon Groth <sharon.groth@witney-tc.gov.uk>; Adam Clapton <adam.clapton@witney-tc.gov.uk>

Cc: Vincent Liu <vincent.liu@zurichtogether.co.uk>

Subject: RE: Witney Town Council Zurich Insurance Visit 2020

Hello Sharon,

Thanks for your email.

I am afraid that, in common with the rest of the insurance market, the Select for Local Councils policy will not provide Business Interruption cover for costs and loss of income resulting from you having to close your venues or reduce your services to your clients, as a result of Coronavirus.

This is because Business Interruption cover is principally designed for situations where your property is damaged by flood or fire for example and is therefore out of action whilst repairs are carried out. Zurich does provide cover for some 'non-damage' business interruption. This includes the need to close premises due to unforeseen events, including specified diseases. A policy of this type will usually list which diseases are covered and Zurich's policies have never included diseases linked to pandemics, such as SARs, Avian Flu or Coronavirus, because it is very difficult to quantify the risk.

I do understand that this is not the answer you were hoping for. I wish I could be of more help, but there is nothing in a standard insurance policy that will protect you from the very unfortunate set of circumstances that you - and many other organisations - are currently facing.

If you have any other queries related to Coronavirus, please feel free to direct them to me, and I'll be happy to answer them

Many thanks,

David Sincock – Dip CII