

COVID-19

Here at Butterworth Spengler we are working remotely in accordance with the government guidelines and we are pleased to say that our service levels remain as high as ever following a successful roll out of our Business Continuity plan.

There has been a great deal of activity in the insurance market and we would like to highlight a number of areas which may be relevant to our clients. These are 'headlines' only and if you are concerned at all about any aspect of your insurance cover, please contact us, preferably by e-mail at info@butterworthspengler.co.uk so that we can continue to provide a phone response to high priority issues.

Business activity:

Unfortunately, many businesses have had to restrict or even stop trading but some have found ways to continue by adapting or changing their business activities. Whilst Insurers are generally sympathetic to such changes, if those changes materially increase the insurance risks, claims may be compromised. *Please let us know if you have made any material changes to your business activities.*

Property Insurance:

Buildings and Contents/Unoccupied property:

Insurance policies are seldom simple and come with a range of conditions and exclusions. If a business has closed its doors during the COVID-19 pandemic it may breach the 'unoccupancy' clause. These come in a variety of wordings but essentially require the policyholder to meet certain conditions, such as turning off water supplies, visiting the premises on a regular basis, etc. After a specified period, usually 30 days, the insurance cover may be restricted automatically.

Many insurers have agreed that in the current circumstances they will relax these conditions and extend the unoccupancy period for as long as 90 days.

If you have any concerns regarding unoccupancy please contact us.

Engineering Inspection:

Clients with machinery/equipment that requires statutory inspection should be aware that these inspections are still required and Inspectors will be looking to continue to fulfil their obligations.

More information on this can be found on the HSE web site, here:

<https://www.hse.gov.uk/news/work-equipment-coronavirus.htm>

Employers' Liability:

Working from home:

Any staff working from home should be advised to ensure that their own home insurance policy allows them to do so. Many policies will do if their activity is 'clerical', but if they are not covered, they will need to contact their insurer to let them know.

Portable equipment:

If you have provided any staff with equipment that enables them to work from home, or purchased additional equipment, you should ensure that your Sums Insured are adequate and that your cover extends to include the equipment whilst away from your premises.

Cyber:

If you are making provision for employees to work from home then your cyber cover could be all the more relevant – use of local networks is one potential area of concern and perhaps a more relaxed environment could see employees off their guard in relation to social engineering fraud.

Ensure guidance is given for employees to consider possible weaknesses due to them using a less controlled environment.

It may be advisable to ensure your insurer is aware that you have staff working from home.

Returning to work:

As the lockdown eases and workers are encouraged to return to work Employers and staff must consider a whole range of issues to enable a 'safe' return and to provide a suitable workplace environment.

Directors & Officers:

Making provision for people to work from home and then arranging for a return to work increases potential Health & Safety responsibilities in terms of their remote working conditions and then creating suitable conditions back at the workplace. Failing to do so, may result in claims against your Directors and Officers or Employers' Liability insurance.

If you have any specific concerns regarding Health & Safety you can contact our associated company Risk Support Services Ltd by contacting them at risk@risksupportservices.co.uk.

There is a great deal of guidance available for employers and businesses across a range of topics on the government web sites and we would suggest that you consider them here.

<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19>

If you have any concerns, want to let us know of any changes to your business insurance needs, or need advice about premium payment, please get in touch with your usual contact here at Butterworth Spengler or drop us an e-mail to info@butterworthspengler.co.uk and we will get back to you as soon as possible.