FROM COLIN THOMPSON

Ref Insurance claims I will impart what I know, Please note this is not advice, purely the facts as I have been told.

*Some businesses may be covered under 'Business interruption' clauses, but I am afraid many will not be.*

*This is how it plays out;*

*Business interruption is designed to cover one off catastrophic events such as fire / flood / airplane crash.*

*Normally infectious diseases are not covered unless stated.*

*Larger policies may carry the small print wording of something like;*

*'we will pay for loss of income arising from an incident in the immediate vicinity or within a 1 mile radius of your premises where access is hindered or prevented by the actions of any civil authority or by the order of government or by any public authority for more than 24 hours'*

*'The most we will pay for any such action is £50,000'*

*This is lifted from my NFU hospitality policy, and been confirmed by my local agent. However he advised firstly that;*

* *Not all NFU policies carry this, it depends on business size.*
* *Very few other companies carry this.*
* *Anecdotally for example Enterprise Inns with several hundred properties are not covered.*
* *Those companies with this, will be withdrawing it after this situation. It will be available as an expensive addon at the next renewal.*
* *Some insurance companies with an infectious disease element will not cover Covid 19 because it was not listed as such at the time the policy was written*

*Some of this is not great news, but hopefully helps with clarity.*

*As ever check with your insurance agent first.*