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Coronavirus and your insurance policy – what you need to know

The Coronavirus is now an international pandemic and known event

As the coronavirus has now been declared an international pandemic, in our opinion this is now deemed a known event from an insurance perspective. As it's a known event, from this point onwards no 'new' insurance policy is likely to provide any cover for claims linked to the coronavirus.

Business interruption

There is some misinformation being circulated in the media suggesting that business interruption insurance will cover lost revenue as a result of the coronavirus. Under the vast majority of policies this is NOT the case.

The most recent government advice on business interruption insurance is as follows:

- “Many businesses are unlikely to be covered as most business interruption insurance policies are dependent on damage to property, which will exclude pandemics. Some businesses may have purchased a specific add on relating to notifiable diseases, but some of these will still specify damage to the building”

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

The most recent press release from the Association of British Insurers state as follows:

- “Commercial insurance policies provide cover against a wide range of risks, that can be tailored to the needs of individual businesses, including extensions to cover. Businesses who are concerned about the impacts of Covid-19 should check the scope of their cover, and speak to their insurance adviser or broker.
- A small number of businesses may have cover in place that will specifically provide for business interruption arising from notifiable diseases. However, this type of extension is not commonly included as standard. **Standard business insurance policies are designed and priced to cover standard risks** and are therefore unlikely to provide cover for the effects of global pandemics like Covid-19.”

Business interruption and your photographic insurance policy

- With regards to your photographic insurance policy, we refer the section highlighted in red above. The policy is priced to cover the standard risks of theft/damage to equipment and liability arising from your business. Whilst our photographic insurance policies include a 'free of charge' business interruption extension. This extension only operates following physical damage to your equipment.

Shoot Cancellation – Guidance / Common Questions

1. You have a shoot planned in a location where there is a known and significant outbreak.

In this scenario, we would respectfully suggest that where you have shoots organised in affected areas, that you immediately make contingency plans and where possible re-organise shoots to new locations where there is no known outbreak.
2. What insurance is currently available for shoot cancellation for new shoots as a result of a member of the crew or cast getting Coronavirus?

At present, it is no longer possible to provide cover for shoot cancellation linked the coronavirus. This is now a known event, and no insurance is currently available,
3. What insurance available for shoot cancellation as result of compulsory isolation and quarantine or cancellation due to the threat of Coronavirus?

Unfortunately, as the coronavirus is now a known event, no insurance companies are providing cover for shoot cancellation as a result of government quarantines/isolation or cancellation due to the threat of Coronavirus. If you are concerned that a government quarantine could affect a shoot, we would suggest you make immediate contingency plans.

Travel Insurance – Guidance

We are updating our clients on advice insurers are providing regarding travel insurance and the Coronavirus outbreak.

On 15 March 2020 the UK [Foreign and Commonwealth Office](#) (FCO) updated their advice to the following:

- Advise against all but essential travel
- Check travel advice for your destination regularly and sign-up to email alerts - <https://www.gov.uk/foreign-travel-advice>

Do not travel against FCO advice

- Most travel policies do not provide cover to customers under any section if they decide to travel against the advice of the FCO. This would be for 'All travel' and 'All but essential travel' unless the insurers have been contacted in advance and the reasons for travel and cover agreed by them.
- Please be aware all claims are subject to validation. Any policy, trip or expense purchased to an area which is already suffering an outbreak and/or has regulatory advice in place at the time of purchasing of the policy may result in a claim not being considered.

Advice for customers yet to travel

- Check the FCO advice online and follow the guidance provided. If you have any concerns with regard to your destination, please contact our office on 020 8659 5038 or info@shootinsurance.com.
- Customers should contact their airline or tour operator, to enquire about amending their travel plans or obtaining a refund. If you're offered an alternative destination or dates, typically insurers will transfer cover to the new trip. This is provided it is within six months of the original departure date, for the same duration and there is no change in the geographical zone.

Advice for customers already abroad

- If you are considering returning to the UK earlier than originally planned as a result of the viral outbreak, please be aware that most travel insurance policies would not typically cover these circumstances. Customers should contact their travel agent or tour operator for advice and information on the availability of flights home.

- Insurers have advised customers abroad who are in a destination affected by the virus to follow the instructions of the authorities and maintain good hand, respiratory and personal hygiene whilst avoiding visiting animal and bird markets or people who are ill with respiratory symptoms.

What if the hotel or area I am staying in gets quarantined and I am unable to return as planned?

- You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs and/or additional costs incurred.
- Where you have been subject to compulsory quarantine whilst on a trip, you should keep written evidence detailing this and any refunds you have received. In most cases this instance would be covered by your travel insurance; however, please do not hesitate to contact us to discuss further.

We advise all our clients to check the advice for their chosen destination on the following website: <https://www.gov.uk/foreign-travel-advice>.

For up to date information about affected areas please visit *The New York Times* map: <https://www.nytimes.com/interactive/2020/world/asia/china-wuhan-coronavirus-maps.html>

Useful links:

<https://www.gov.uk/government/organisations/foreign-commonwealth-office>
<https://www.gov.uk/foreign-travel-advice>
<https://www.nytimes.com/interactive/2020/world/asia/china-wuhan-coronavirus-maps.html>
<https://www.who.int/health-topics/coronavirus>

Please note the above guidance is for general information purposes and do not claim to be or constitute legal or other professional advice and shall not be relied upon as such. You should contact your insurance broker or company for further information and clarification on the cover present under any policy you have in place.