

Home insurance: COVID-19 Temporary Cover Enhancements

02 April 2020



In light of current uncertainty caused by the outbreak of COVID-19 we understand that there will inevitably be an impact on your insurance needs.

Please see below the automatic enhancements we are applying with immediate effect to all home insurance policies during this period to try to provide additional peace of mind.

- **There will be no additional premiums for these enhancements**
- **These enhancements will automatically apply until 30/6/20.**
- **We will review the position again prior to 30/6/20 and will extend for a further period if we deem appropriate**
- These enhancements will be applied via this Letter of Intent and will apply as if endorsed onto each policy

Working from home

Where your policy does not already provide this cover and provided such contents are not otherwise insured (e.g. by some form of business insurance) your policy is extended to provide cover for office contents temporarily removed to your homes due to the Covid-19 outbreak up to a limit of

- £2500 any one item
- A maximum of £5000 any one employees home.

Homes that are temporarily unused or not regularly occupied solely due to the Covid-19 outbreak

(This does not apply to homes that were unoccupied before the outbreak which will be deemed Unoccupied as defined in the policy and remain subject to the unoccupied terms and conditions in your policy except as specifically varied in the Suspension of periodic & maintenance conditions noted below.

Homes that are no longer in regular use or occupation are exposed to different and usually greater risk than occupied homes. Our standard policies define “unoccupied” homes and apply standard restrictions in cover and conditions to cover that need to be complied with. Normally a higher premium is charged on unoccupied homes.

To ensure customers are not unduly penalised solely due to the Covid 19 outbreak the following applies to affected homes:

- Unoccupied cover restrictions and terms will not apply to temporarily unused homes or homes no longer regularly used solely due to the Covid 19 outbreak

- temporarily unused homes or homes no longer regularly used will benefit from
 - no reduction in the level of policy cover
 - no increase in excesses
 - no increases in premium
- Provided the homeowner (or their representatives) comply with the following risk management practices as far as is reasonably possible in the prevailing circumstances.

Temporarily unused homes or homes no longer regularly used

In respect of temporarily unused homes or homes no longer regularly used the following risk management measures should be implemented as far as reasonably possible:

(1) where there will be no need to re-enter the home during the period of temporary closure you must turn off electricity gas and water supplies at the mains (and where reasonable to do so drain down water systems) other than those services required to maintain intruder and fire alarms and all other protective and security devices

(2) you must maintain in full and efficient working order and keep operational all alarms locks and all other protective and security devices including gates security lights and any other perimeter security at the premises

(3) where water systems have not been drained down you must maintain the central heating system to prevent freezing and the temperature throughout the home should be maintained at not less than 7 degrees Centigrade (45 degrees Fahrenheit)

(4) Provided any travel required to carry out an inspection is in line with the latest government advice you or representatives appointed by you must undertake an external inspection of the home at least every 7 days and

i. rectify as soon as is reasonably possible any defects in the fabric of the building or any protective or security devices

ii. where possible remove accumulations of post from the letterbox during each inspection and take any other action to ensure the home cannot be easily identified as unused or no longer regularly used

Where government travel advice does not allow the necessary travel to complete an inspection the need for an inspection is deferred until travel restrictions are lifted to a level that allows inspections to re-commence

(5) you must put in place contingency plans in case the primary person(s) carrying out weekly inspections or responding to alarm activations need to self isolate or are ill so that weekly inspections and alarm activation responses can be maintained by another appointed person

(6) you must tell us as soon as you become aware of any illegal entry to the home whether or not any damage has occurred

Suspension of periodic conditions & maintenance conditions

Any policy term that requires regular maintenance, inspection or where we have specified completion of a risk improvement by a specified deadline that cannot be fully complied with or fully completed solely due to the Covid 19 outbreak causing travel restrictions or the lack of availability of contractors will be held in automatic abeyance until

- the expiry of the current outbreak or
- the availability of contractors or
- the date the temporary cover enhancement expire

whichever is the sooner provided all reasonable steps have been attempted to comply with the policy terms or complete risk improvements in part or in whole given the circumstances at the time.

All other policy terms, conditions and exception are unchanged.

We hope that this provides the reassurance you need. If this action is insufficient to meet your insurance needs or if you are unsure about any other insurance issues, please speak to your broker or insurance adviser.