

26 March 2020

RSA NI Broker Bulletin

Dear Valued Broker Partner,

We hope that you, your family and your colleagues are all keeping safe and well during the Covid-19 (Coronavirus) outbreak.

Like many businesses our staff are now working remotely, but we are still here to support you. You will find attached a copy of our telephone directory with direct dials and our employees should be able to answer remotely.

We apologise for any delays in service you may experience during this time. Your patience and support are greatly appreciated as we work together to look after our mutual customers.

We understand that you need clarity and a bit more flexibility at this time so we'd like to give you an update on the arrangements we've put in place. As the situation develops, we may extend or revise these arrangements.

Operational Issues

Renewals where instruction has not been received

We understand that it may be difficult to contact some of your clients during this time. To allow you sufficient time to contact your customers the following changes have been made:

Where no renewal instruction has been received, we will hold cover for a period of 28 days. Cover will lapse from renewal date after the 28-day grace period unless otherwise agreed.

Regarding Motor policies, RSA are obliged to have policy data on the MID within 14 days of renewal date, therefore, for these policies we will assume the policy has renewed unless advised to the contrary prior to the renewal date.

Cancellations and exposure changes

Where a client cancels a policy mid-term we will consider a refund. This position holds for next 28 days.

We will consider providing a refund or adjusting policies on a case by case basis for businesses impacted directly by COVID-19 and in particular where businesses are temporarily closed. If you have a specific case you wish to discuss please contact the underwriter or your Key Account Manager.



Issuing motor fleet or private motor certificates directly to customers

We have received some enquiries about issuing fleet certificates directly to customers. Unfortunately, operationally we can't facilitate this en-masse, but we will endeavour to facilitate individual requests as far as possible based on circumstances involved.

Claims

Normal claims procedures apply, again our telephone directory is attached detailing our claims department contact details.

Cover

Unattended properties

We would like to assure you that premises which are temporarily closed because of Covid-19 restrictions won't incur additional premium or any restriction in cover provided your affected clients:

- a) keep all gas and water mains supplies disconnected
- b) keep all electricity mains supplies disconnected (unless to supply an intruder or fire alarm system)
- c) keep all windows and shutters securely locked
- d) check on the premises at least weekly (both internally and externally) if permissible
- e) remove all trade waste

You must still advise us if a premise has been closed for business even on a temporary basis.

If any premises insured by RSA and belonging to or used by your client were already vacant or become vacant from another reason restrictions and conditions will still apply.

Please advise your clients as soon as possible as to these requirements.

Business Interruption

Business interruption cover will be determined on a case by case basis based on the policy wording applicable and individual circumstances which at this stage continue to evolve. Business Interruption cover might apply as a result of the closure of the policyholder's premises on the order or advice of a local or governmental authority as a result of an outbreak or occurrence of Covid-19 at the premises (refer to our previous Broker Bulletin for fuller detail).



Cessation of works clause: Contract works policies

There will be no restriction in cover or additional charge under the *Cessation of Works* clause, provided your client has secured the site by:

- erecting hoarding around the site
- carrying out visits to the site internally and externally on a weekly basis (if permissible)
or
- putting 24-hour security on site (if permissible).

You must still advise us if a site has been closed even on a temporary basis.

Other initiatives

- RSA are keen to support health care workers and volunteers who have mobilised to help others in their communities. We would like to reassure these customers that they will not incur additional insurance costs during the crisis for issues such as:
 - Use of personal vehicle in the course of healthcare work
 - Use of personal vehicle for voluntary delivery of food and essential items to the elderly or vulnerable in our communities
 - Prioritise the repair / mobility of healthcare and emergency worker vehicles.

Contacting us

Our teams are still on hand to support you.

Hopefully we have answered some of both yours and customer queries however please continue to contact your Key Account Manager if you have any other questions.

Kind regards,

Tim Graham

Head of Sales & Distribution

RSA NI

