

30 March 2020

## **RSA NI Broker Bulletin**

Dear Valued Broker Partner,

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

Further to our Broker Bulletin issued last Thursday (26 March 2020), as advised as the situation develops we may extend or revise the arrangements contained therein.

Having listened to your feedback, please find detailed below some clarity on **Unattended Properties and Cessation of Works**.

### **Unattended Properties**

Cover will continue to apply without additional premium or restriction to your clients who have followed Government advice to close their premises temporarily.

There is no requirement to notify us of a temporary closure due to the COVID-19 outbreak, however, where possible to do so would be most appreciated.

We acknowledge that it might not be feasible to disconnect utilities and therefore this is no longer a requirement. We would however ask that, if permissible, all trade waste is removed; windows and shutters are kept securely locked and premises are checked at least weekly.

The above relates to where premises have closed due to the COVID-19 outbreak. If any premises were already vacant or become vacant from another reason restrictions and conditions will still apply. Please contact us if your client cannot comply with these conditions.

### **Cessation of Works (Contract Works policies)**

There will be no restriction in cover or additional charge if work has to stop on a contract site. We would ask that, if permissible, your client secures the site by:

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

if the cessation of works results in the need to extend the expiry date for any single project policy you must contact us to agree an extension.

There is no requirement to immediately notify us that the Insured's site has closed temporarily. As per our current policy wording, you only need notify us if the closure exceeds 90 days (subject otherwise to the policy terms and conditions).



We apologise for any ambiguity and trust the above clarifies our position, if however you still have any further queries please do not hesitate to contact us.

Once again many thanks for your patience and understanding at this time.

Best regards,

Tim.

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***Please note that owing to the Coronavirus outbreak, you may experience a reduced level of service; please bear with us. We currently have all staff working from home with email access, so we are all still contactable and working hard to maintain as close to a normal service as possible. To help us, please ensure that you and your colleagues refrain from sending post to the office (scan and email if you can) and use email as the preferred method of communication.***

