

RSA NI Broker Bulletin

Dear Valued Broker Partner

As we work through the challenges of the Coronavirus pandemic, RSA NI are putting in place contingency plans to protect its staff and continue to support our brokers and clients.

Service

As a result you may experience a reduced level of service from RSA NI; please bear with us at this unprecedented time.

We will endeavour to continue to service our customers with as many staff as possible working from home. To help us with this can you and your colleagues refrain from sending us post (scan and email if you can) and use email as the preferred method of communication.

An updated copy of our telephone directory is attached with office landlines being diverted remotely where necessary. For anything urgent please do not hesitate to contact your Key Account Manager and we'll endeavour to get back to you as soon as possible:

Tim Graham: 07917 076980

Barbara Turley: 07831 179198

Jennie Alcorn: 07818 092578

Cover

In the absence of a lapse instruction we will assume that cover is to renew and RSA NI will therefore automatically maintain cover for your client pending your further advice.



Potential Coronavirus Claims

There has been much speculation regarding insurance coverage for Coronavirus. From a RSA NI perspective we would comment as follows:

- Covid-19 (Coronavirus) is now (with effect from 3/3/2020) officially a notifiable disease in law
- Infectious Diseases cover is automatically covered on the following RSA NI policies: -
 - **Shop/Office/Small Business Combined** – £250,000 limit after the application of all other policy terms and conditions
 - Under all other policies the cover **is not** automatic
- For the policy to respond, the closure of the Policyholder's Premises (or part of the Premises) must be on the order or advice of a local or governmental authority **AND** because of an outbreak or occurrence of Covid-19 (Coronavirus) at the Premises
- The policy **will not** respond in the following scenarios: -
 - A decision by the Policyholder to close their Premises (or part of the Premises) for fear of the disease
 - Closure of the premises (or part of the Premises) as part of a Government advised or enforced closure/shutdown alone
- As with all insurance claims, for any claim under this cover/extension, the Policyholder must prove their loss
- **NOTE 1:** RSA policies do not specify individual diseases – as long as the disease in question is “notifiable” – which Covid-19 (Coronavirus) is – the cover will apply, subject to the other terms & conditions of the policy in question
- **NOTE 2:** Denial of Access or Loss of Attraction cover are not connected to Infectious Disease cover, nor the current Covid-19 (Coronavirus) situation. These two covers are subject to the insured perils on a policy, which Covid-19 (Coronavirus) is not
- **Most importantly, please look at the policy schedule in conjunction with the policy wording to establish the full extent of the policy cover**

As you'll appreciate these are unprecedented times and the situation is evolving fast; we'll endeavour to keep in contact with you as much as possible but if you've any immediate concerns or questions please do not hesitate to contact your Key Account Manager.

Many thanks for your patience and understanding.

Gavin Mitchell

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Managing Director, RSA NI

