

## FREQUENTLY ASKED INSURANCE QUESTIONS

As you are aware, there has been a lot in the news recently regarding the coronavirus disease 2019 (COVID-19). You may have questions and concerns about this outbreak and how it will affect you and your insurance policies. We hope the following FAQs will provide clarity on the key areas of concern.

**Q: Is there any cover under my Professional Liability & Malpractice insurance policy for the Coronavirus?**

**A:** The above policy underwritten by Zurich Insurance plc, is not aimed to provide cover for any loss of income through the owning and or operating of a business.

The Zurich policy provides defence cover only. It is very clear from our initial investigations that each claim will be considered on its merits and Insurers are in unprecedented times. It does appear that the Public Liability section of this policy may respond where accidental personal injury to a third party occurs as a result of the insureds negligence, occurring from the business activities – i.e. operating your business, visiting business locations etc. In this scenario the onus will be on you to prove negligence. It is felt it is highly unlikely that you would be able to demonstrate that you operated a business, or performed work that caused an injury (as defined), especially if you did not know that you were infected or a carrier of the disease.

We would like to point out that the matter is very ambiguous at this stage and we would need to see claims examples in order to fully establish how the policy would respond. Any claim will be subject to the standard terms and conditions of the policy. Please refer to your policy wording and schedule of insurance for details of your cover.

**Q: Does my policy provide cover for any loss of income if I have to cancel appointments and/or consultations because of the Coronavirus?**

**A:** No, there is no cover under the policy for loss of income or business expenses

**Q: Can Balens comment on whether I should continue to run my business and offer to see clients for treatments, therapies, consultations and or advice?**

**A:** As you are aware Balens pride ourselves on supporting our clients wherever possible outside of the remit of an insurance broker. Unfortunately, due to the ever changing situation Balens are not in a position to comment on individual circumstances and recommend you refer to government guidelines regarding the operational running of your business - [www.gov.uk](http://www.gov.uk)

**Q: Will my policy cover me to practice my business activities online?**

**A:** The policy will automatically provide cover for the business activities noted and agreed on the policy schedule, via skype, telephone or online consultations. This will provide cover so long as work is not performed or provided to clients in the USA and/or Canada (unless cover for this aspect has been agreed separately). If you do require this aspect of cover please contact us for further information.

Cover for training that results in a certificate of competency is not provided under this policy, as standard. There is a specific exclusion in the policy. If you require us to consider extending cover to provide insurance for this activity, please contact our office. Additional information will be required.

Work provided via skype, telephone or online consultations are subject to the standard terms and conditions of the policy wording. Please note this includes the record keeping condition that can be found on page 35 of the Professional Liability & Malpractice wording.