

Re: Renewing your Policy & the Impact of Coronavirus

Dear Customer,

I appreciate at this stage there may be concerns around planning your event(s) and the financial implications you might face with the uncertainty of Coronavirus.

Although unfortunately we are unable to offer protection for these costs under our cancellation policies (explained in more detail below) we have put together the following steps to try and help:

- You could look to renew the policy closer to the event date. The process has been streamlined so it only takes a couple of minutes to complete with us.
 *The office is open Monday to Friday 9:00am 5:00pm and Sat 10:00am 12:00pm. You can renew as late as the event date for Public Liability, Employer Liability and Equipment cover.
 - *If you want to purchase cancellation cover to include Adverse Weather, then you would need to make sure you still renew with at least 14 days clear of the event date.
- If you need to make any changes for the year ahead but aren't yet ready to purchase the policy, we can make these amendments and send a quotation with the changes for you to simply make payment for closer to the event date.
- We can also make amendments to your renewed policy dates Free of charge. So, if you have renewed your policy and need to postpone your event to a later date, we can amend this if we are notified of the change prior to the original insured date.
- We have also removed our cancellation fees for events effected by Coronavirus. Should you need to cancel the policy we would need to receive notification before the insured event date, and we will offer you a full refund on any premiums paid.

I hope this helps with regards to our current stance on the cover we can offer and the options available.

Should you wish to discuss this in anymore detail or have any further questions then please don't hesitate to contact a member of the renewals team on **01425 470360** or renewals@events-insurance.co.uk

Kind regards,

The Renewals Team at Event Insurance



Information about Coronavirus and Insurance for Events

With the Coronavirus making headlines across the world, we wanted to provide event organisers some key information in relation to some of our insurance policies, as well as some things you can do as an event organiser to raise awareness and reduce the risk of the virus spreading

Coronavirus and Event Insurance Cover

Due to the outbreak being a known and current risk, we unfortunately are not able to offer cover to include 'Coronavirus' for the foreseeable.

This would typically be excluded under all standard Event Cancellation policies, however, would be included under a "Communicable Disease" cover extension and the policy being taken out prior to the known outbreak.

Looking forward, we can continue to offer "Communicable Disease" cover as an optional extension, however this would automatically exclude Coronavirus.

Planning and Raising Awareness

- As an event organiser, there are some key things you could do at your event to raise awareness and encourage those attending to be mindful of the virus.
- Promote good hygiene practices to those attending and provide alcohol-based hand sanitisers around the event, with clear signage to encourage people to use them
- Provide those attending your event with pre-event information about the virus, advice on what they can do, or advise people not to attend your event if they are unwell or have been in contact with those who have been unwell
- Put plans in place if anyone shows symptoms at your event. If you have a medical
 provider in place, discuss any steps you/they will take to help isolate those who are
 showing clear symptoms whilst at the event
- The World Health Organisation provides some helpful information on the various basic protective measures that can be implemented, as well as some useful visual posters that could be put up at events.

Keeping Updated on the Coronavirus

You can keep updated on the Coronavirus through the <u>UK government's website</u>. There you can find more information that it is for the public and provides more details on the outbreak of coronavirus, including the current situation in the UK and information about the virus and its symptoms.

We hope this provides you with some useful information on some steps you can take, as well as provide some key details of how it effects our insurance and policies