



## **Check your insurance policy for business interruption cover**

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The RMI Legal Team has carried out a study into business interruption insurance cover, and are advising members to examine their policy documentation.

If your policy includes business interruption cover, you may be able to make a claim.

Business interruption cover is normally contained within either a clause dealing with public emergency, or a clause dealing with human diseases.

In relation to the former, the clause normally says something like: “we will pay for loss of income arising from the actions or advice of a competent public authority due to an emergency likely to endanger life or property occurring in the vicinity of the premises”.

In relation to the latter, the clause normally states something like: “we will pay for loss of income caused by the occurrence of diseases at the premises”. The clause then lists a number of known diseases.

In our view, if you have the public emergency clause you could argue that the business interruption claim falls within this clause, because the Government ordered a lockdown of the business community.

In relation to the latter clause, although Covid-19 will not be listed in any list of diseases, it may be that you can rely on any reference to “plague” or “infectious disease”.

Therefore, we advise you to read your policy documentation and if you feel you may be covered, raise the issue in the first instance with your insurance broker. If you are not satisfied with the response, please contact the direct member helpline on 01788 225 908 or email [enquiries@rmif.co.uk](mailto:enquiries@rmif.co.uk) for further assistance.

**27<sup>th</sup> April 2020**