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15th September 2020

Dear Policyholder,

Ref: FCA test case into non-damage Business Interruption claims

Dear Policyholder,

As you may be aware, the Financial Conduct Authority (FCA), the UK's financial conduct regulator, brought court proceedings in July 2020 to test how certain business interruption insurance policies respond to claims arising from Covid-19.

The Court has now delivered its judgment and you can find details of it [here](#). You can also visit the FCA's business interruption hub [here](#) for more information.

You will understandably be keen to hear what happens next, so we wanted to explain how the legal process continues from here.

We, alongside other insurers and the FCA, are now reviewing this judgment. If any of the parties to the case determine that there are aspects of the judgment they wish to appeal, they will seek permission to do so from the court.

Should an appeal take place, the position on the cover available under a policy including any existing claims will remain unchanged by the judgment until that appeal process has concluded. We will get in touch with you again once we know whether any appeal will take place.

RSA is committed to paying claims as quickly as possible as and when legal processes relevant to them are concluded. We would like to reassure you again that, should the final outcome of this case change the position on available cover, we will revisit and process claims in line with that decision. In the meantime, you do not need to take any further action.

Yours sincerely,

RSA Insurance