

Important Note: please ensure that you comply with ongoing Government guidance regarding vulnerable individuals, individuals that need to self-isolate, the need to limit non-essential travel and any future Government guidance.

### **Temporary Closure: Guide – 7<sup>th</sup> April 2021**

The spread of Covid-19 continues to make it an incredibly difficult time for families and businesses. Given recent Government guidance, we have updated our Temporary Closure Guide to reflect the latest Government position in order to address the current situation and to provide greater clarity on how to deal with temporary closure of your premises.

If your business is forced to close due to Government lock down restrictions, insurers have agreed not to apply the normal restrictions and limitations whilst your premises are not occupied.

**This agreement applies up to midnight 16<sup>th</sup> May 2021 or the date at which you are no longer mandated to close, whichever is the sooner or unless we advise differently and is strictly subject to your compliance with the following:**

- You or an appointed representative complete an internal and external inspection of the premises at least every 7 days
- Your or an appointed representatives inspection must include both the interior and exterior of the premises
- You or an appointed representative must keep a written log of your inspection including the date and time of your inspection, which will be provided to us if requested
- The heating system is to be left on and set to no less than 10 degrees Celsius / 50 degree Fahrenheit or the water system (including water tanks) are fully drained down and all stopcock valves are closed and the water system is checked as part of the 7 day inspection requirements
- You comply with policy requirements in respect of security, intruder alarm, fire alarm and sprinkler systems
- Any unusual feature, changes or defects to the property, equipment or contents regardless of loss are notified to us immediately
- So far as is reasonably practical, there is an expectation that essential maintenance continues with any remedial measures completed again provided that you can adhere to the government instructions during this period. Premises that have Building Management Systems (BMS) with remote alerts should continue to be responded to
- This does not apply if your premises/site normally has 24-hour occupation and you wish to completely close; if this is the case please contact your insurance representative.

**For clarity, the relaxation of the unoccupancy conditions has been implemented to assist those clients genuinely in a position where they have been prevented from trading from their property due to continuing Covid-19 restrictions imposed by the Government. This does not apply to unoccupied properties where there is no occupier/tenant.**

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### **Help people to work from home**

Where you have employees working from home, you should take all reasonable steps to ensure their safety including:

- discussing home working arrangements
- ensuring they have the right equipment, for example remote access to work systems and office furniture
- including them in all necessary communications
- looking after their physical and mental wellbeing

### **What are the Governments saying?**

The advice from the Governments that run the different countries of the UK is not identical to each other and the situation is changing rapidly as authorities give more advice.

You will need to check the rules and regulations that apply to your area of the UK, or the areas of the UK in which your business is based or where you intend to work.

Each of the Governments have their own information published online:

For England: <https://www.gov.uk/guidance/working-safely-during-coronavirus-covid-19/5-steps-to-working-safely>

For Scotland: <https://www.gov.scot/coronavirus-covid-19/>

For Wales: <https://gov.wales/coronavirus>

For Northern Ireland: <https://www.nidirect.gov.uk/information-and-services/coronavirus-covid-19/regulations-and-recovery-plan>

Please be aware that if your business crosses one of the national borders in the UK, you may have to comply with the rules and regulations of more than one of the UK's constituent countries. For example, if you live in Chepstow in Wales and your business is based in Chepstow but you undertake work in Gloucestershire in England, you would have to consider the rules and regulations in place in both England and Wales. This would also be the case should there be local regulations specific to your council area that differ from other council areas.

The below website provides advice and guidance from the Health & Safety Executive in how to best operate with consideration of Covid 19.

<https://www.hse.gov.uk/news/working-safely-during-coronavirus-outbreak.htm>

End.

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