

24 November 2020

Re: Balens, BABTAC Business Insurance scheme

Insurance claims for business closure as a consequence of the pandemic

Several of our customers have contacted Balens to ask if their BABTAC insurance policy would help with the financial losses resulting from the coronavirus lockdown. It was therefore felt that it would be helpful if we were to make clear the position with your Insurance policy.

We expect most enquiries about your insurance cover for the pandemic will arise simply due to the required closure of business rather than any specific events concerning the presence of coronavirus at your premises.

The BABTAC policy wording provides cover for Business Interruption under Section 2. Where the premises have been closed due to Government guidance, the policy requires it to be by a specified disease. The diseases are listed in the policy wording and this does not include COVid-19.

Businesses and turnover affected by social distancing measures, or by staff or customers feeling unwell, are also not covered by the insurance policy.

We understand that many of our customers are experiencing considerable hardship and distress at a very difficult time for all. We fully empathise and we are sorry that we cannot help but we do hope that we have explained our position clearly and you understand why we have made the decision that we have.

Yours faithfully

Steve Godbold

Steve Godbold
External Claims Operations Manager

Important Information

Covea Insurance plc process personal data relating to you, gained directly or indirectly, for claims handling purposes. This will include retaining information relating to your claim for use in processing any subsequent claims that you make and in order to comply with statutory requirements.

Your information will not be passed to anyone who does not have a genuine and lawful interest in this claim nor will it be used for marketing purposes. Please visit www.coveainsurance.co.uk/dataprotection for further information about how and when we process your personal information under our full Privacy Policy. Note: Solicitors and agents must pass this notice to your client immediately.

Covea Insurance plc

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*To make sure we maintain a high quality service, we may monitor or record calls

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