

05 March 2021

Re: Balens, Bridge Protection scheme

Statement following the change in Loss of Income cover for policy renewal and new business from 18 June 2020

The Loss of Revenue extension providing cover for infectious diseases has changed, to provide cover only in relation to a list of defined diseases, which specifically does not include COVID- 19.

If you have suffered a loss due to the presence of COVID-19, or measures introduced by the UK Government, in response to the COVID-19 pandemic, you will not be covered by your insurance policy.

Bridge customers will have been notified of this change with their policy renewal or new business documents. Details of the changes are shown below.

The following changes to the wording are applicable to policies with an inception or renewal date on or after 18 June 2020

Section 4 - Loss of Income

The Additional cover is deleted and replaced with:

Additional cover

Interruption of or interference with the business in consequence of:

1. damage to property in the vicinity of the premises which prevents or hinders the use of or prevents access to the premises but excluding damage to property of any public utility from which you obtain supplies or services
2. damage within the territorial limits at any site of a supplier of the insured other than a supplier of electricity, gas, water or telecommunication services
3. accidental failure of public supplies of electricity, gas or water at the terminal ends of the public supply undertaking's feed to the premises
4. compulsory closure by a public body authorised to prevent or restrict access to the premises arising from:
 - a) discovery of an infectious or contagious disease at the premises
 - b) foreign or deleterious matter in food or drink sold, supplied or provided at the premises
 - c) the occurrence of murder, manslaughter, suicide or rape at the premises
 - d) defective sanitation or the presence of vermin or pests at the premises.

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

Registered in England and Wales No. 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277

The registered address is Norman Place, Reading, RG1 8DA

Provided that:

- a) the Company will not be liable under the cover provided by Additional cover clause 3. for interruption of or interference with the business:
 - i) in consequence of a deliberate act of any supply authority or the exercise by any such authority of its power to withdraw or restrict supply
 - ii) where such failure is for a period of less than sixty minutes
 - iii) in consequence of a fault in any part of the installation belonging to the insured
- b) for the purposes of the cover provided by Additional cover clause 4. the Definition of indemnity period is restated as follows: indemnity periods shall mean the period of time during which interruption of or interference with the business occurs as a result of the matters set out at sub-clauses 4.a) – d) (each 'an occurrence') commencing with the date of the closure of the premises and not exceeding
 - i) 90 days in respect of each occurrence and
 - ii) 90 days in total in respect of all occurrences in any one period of insurance
- c) for the purposes of the cover provided by Additional cover clause 4. the following Definition will apply:
infectious or contagious diseases shall mean the following diseases only:
Acute encephalitis, Acute poliomyelitis, Anthrax, Cholera, Diphtheria, Dysentery, Food poisoning, Leptospirosis, Legionellosis, Malaria, Measles, Meningitis, Meningococcal septicaemia (without meningitis), Mumps, Ophthalmia neonatorum, Paratyphoid fever, Rabies, Relapsing fever, Rubella, Scarlet fever, Smallpox, Tetanus, Tuberculosis, Typhoid fever, Typhus fever, Viral haemorrhagic fever, Viral hepatitis, Hepatitis A, Hepatitis B, Hepatitis C, Whooping cough, Yellow fever

The Company's liability in any one period of insurance will not exceed:

- a) the loss of income sum insured stated in the schedule in respect of Additional cover clause 1.
- b) £100,000 in respect of Additional cover clause 2.
- c) £100,000 in respect of Additional cover clause 3.
- d) £100,000 in respect of Additional cover clause 4.

Yours faithfully

Steve Godbold

Steve Godbold
External Claims Operations Manager