



Continuing Professional Development Certificate

Answering the question of the day - Does my Bi policy cover Covid-19?

Delivered by Alan Chandler, Alan Chandler Training

We are taking a plain English walk through business interruption wordings to examine which policies cover BI losses relating to Covid-19. By applying his six-rule technique we will look to establish which policies will respond to claims.

It is essential that brokers, underwriters and claims staff alike have a full understanding of what the correct commercial insurance position is on the virus that is disrupting all our lives. It is not just policyholders who are asking this question, we all know friends and family who run small businesses and they will be asking anyone who works in insurance what the position is and why.

We will briefly explore the background of Business interruption cover in the UK and focus specifically on the BI extensions that may or may not cover Covid-19.

Learning Outcomes:

- You can understand the background to disease cover under Commercial Business Interruption policies
- You can understand the various BI extensions that may or may not relate to Covid-19
- You can explain to policyholders whether their policy does or does not cover BI losses relating to Covid-19

Total spent: 55 minutes

Matthew Hall
Strategy and Operations Manager
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