



# Allied Westminster

(Insurance Services) Ltd

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## COVID 19: VITAL INSURANCE CONTINUITY INFORMATION FOR ALLIED WESTMINSTER CLIENTS

Our priority at Allied Westminster is ensuring the welfare of our staff and being able to support our clients during this Covid-19 virus crisis. As a client of Allied Westminster, you are in safe and capable hands. ***Looking after Village Halls is not just part of what we do, it is what we do, it is our core focus.*** As the largest supplier of Village Hall insurance in the UK we handle insurance for many thousands of Halls right across the UK.

We have activated our Business Continuity Plan and have fragmented our office staff to multiple locations to protect our staff, all of whom can connect to our systems and telephony. The rest of the staff remain in our main office as not everyone can work from home. System integrity is robust, and assures continuity of compliance with GDPR, and good client file management and administration.

Our key product VillageGuard is underwritten by AVIVA, the UK's largest insurer. We have an in-house claims management team, and as we all make our way through the turmoil of this current crisis, you can be assured that we are here to support you in the event of storms, flood, escape of water, theft and all other aspects of your Village hall insurance that continue to be vitally important to your Hall despite the current lack of use by the community. Given the fact that many halls are closed, and others have reduced use, we would ask that you try to maintain vigilance, as criminals may see opportunities in what they see as unoccupied assets. We would not be surprised if there is an upturn in theft claims, and higher incidences of lead theft across the country. There is also higher risk of escape of water from pipes causing extensive damage or freezing should the weather become colder.

For us to help you in these difficult times, and to optimise both speed and efficiency, please plan the following:

1. If you have not already done so, **please let us have at least details of at least three, but ideally all people who can deal with insurance communications.** This will allow us to expedite claims support, policy change adjustment requests, or any other insurance matters efficiently, whilst upholding GDPR standards and requirements. This is especially important right now when key contacts may suffer as a result of the illness.
2. Please let us **communicate as much as possible by email**, rather than phone or Royal Mail, as this will be the most rapid and efficient means of communication. Be assured we do not send spam marketing emails – our contacts are protected and respected. Finally, we would also prefer at this time to send renewal documentation via email as much as possible to avoid hands-on and physical contact through the entire postal process.
3. If possible, please make any payments to Allied Westminster (policy renewals, adjustments, etc.) by way of **electronic bank transfer**. We will always supply banking information as and when required. This is also the case for any payments from us to you, we would always make payment by a bank transfer for any claims or refunds. This saves you from having to go to the bank and any postal delay. In such circumstances we would ask for the Hall's bank details for any transfers.

### **AVIVA's updates on our request to continue full cover for Village Halls:**

Following the Government announcement of Friday 20<sup>th</sup> March, we have updated our position on Temporarily Unoccupied Buildings.

Firstly, what does 'temporarily unoccupied' mean? We would consider this to be where you have followed Government advice to close your Insured Premises and it will be out of use for up to 90 consecutive days.

There is no need to notify Allied Westminster that your Insured Premises has closed temporarily due to the Covid-19 outbreak.





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## AVIVA has provided the following advice:

- You should endeavour where practical and safe to inspect your Insured Premises internally and externally at least once every 7 days, and keep a log of these inspections
- Risk assessments should be carried out on the changing risk and lack of supervision in place
- Any and all hazardous processes should cease (and not run unmanned), and be shut down safely
- Other processes should not be run if there is no adequate supervision; safety should not be comprised
- Heating should be left on, but other critical services powered down if not required, unless to support protection or detection systems
- Drain all water and fuel supply tanks, apparatus and pipes
- All external areas must be clear of waste and combustible materials
- Consider waste build-up, and the controls needed if waste collection services are affected
- All fire protection, detection, and security systems should remain active and be monitored remotely where possible
- Maintenance on all protection and/or detection systems (where in place) must be a priority to protect the property
- All physical security and locking devices are working and in place
- Adequacy of security controls should be assessed based on likely periods of unoccupancy and type of business, particularly in high-crime areas
- Secure and seal all letter boxes and openings and redirect post if necessary
- Consideration should be given to accumulation of vehicles, proximity to buildings, and their security when premises are unattended
- Perimeter security, fences and lighting are in good condition and operational
- All physical security and locking devices are working and in place
- All protection and detection systems are operational
- There are no leaking fluids or spills

## Covid 19 and Business Interruption Cover:

- Loss of revenue cover comes into force only after damage to property caused by an insured peril. It is designed to cover loss of income when the hall is closed for a period of time in order for repairs to be carried out. Unfortunately, if the hall has to be closed due to a breakout of the virus, no property damage has occurred so there is no business interruption cover in place. Please see pages 65-75 of your Policy Wording for more information about this cover.
- Property insurers would not cover closure due to pandemic.

## Sources and Useful Links:

- [Q&A on Coronaviruses – World Health Organization](#)
- [Managing Epidemics: Key facts about major deadly diseases – World Health Organization](#)
- [Pandemic Flu – Workplace Guidance – Health & Safety Executive](#)

Finally, we would like to take this opportunity to give you our very best wishes for all trustees, volunteers and your families during this unprecedented situation.

