

Covid-19 Update 14th April 2020

Issued as a result of the extension of Public Health Measures from the Department of Health and Department of the Taoiseach.



Aviva General Insurance

Updated Initiatives from Aviva
to help support you and your customers.

1 Commercial Renewals Flexibility

We appreciate the difficulty that our customers may have in providing projections over the coming months. We will offer renewal at expiry rates on all **April, May and June renewals**, with the exception of a very small number of cases where significant remediation is required.

In addition, recognising that many businesses will see a considerable reduction in their exposures (e.g. wages, turnover, vehicle numbers) during this crisis, where premium is calculated on projections, and at the customers choosing, we will offer a choice of the following options:

1. Accept revised exposure declarations pre renewal
or
2. Recalculate renewal terms on revised projections when the crisis period ends and allow credits against next renewal.
or
3. Allow premium returns based on revised declarations at the end of the insurance period.

2 Premium Instalments

Aviva will assist customers during this difficult time and will work with customers on a case by case basis. Where customers are unable to pay their monthly instalment premium, we will extend the collection period on those cases by 30 days. We will provide this commitment up to and including the **15th May 2020** but will be continuously reviewing as the current situation develops thereafter.

3 Commercial Premises Closure and Temporary Closure

Existing cover will continue to apply in respect of Material Damage / Business Interruption up to and including the **30th of June 2020**, without the need to notify us that the Insured Premises is closed and temporarily unoccupied due to the Covid-19 outbreak.

Customers should continue to advise us if the premises are unoccupied at their earliest opportunity.

Customers should endeavour **where practical and safe** to inspect their premises on a weekly basis and address any issues of concern.

The following risk protections should apply as a minimum: -

- All fire protection, detection, and security systems to remain active and monitored remotely where possible.
- All external doors and windows to be closed and securely locked.
- All internal and external combustible waste should be removed from the premises.

You can also download our Loss Prevention Standard Guide for Covid-19 [here](#) to provide some general guidance and practical steps which you can share with your clients to help plan and mitigate the threat and spread of Covid-19.

4 Commercial Policy cancellation

Aviva will continue to honour existing policy terms and conditions. Where a policy is cancelled, we will allow for rebates of premiums where such a rebate is due to the customer.

5 Minimum & Deposit Policy Endorsement

In relation to policies with Minimum and Deposit clauses, we will review these on a case by case basis and, where appropriate, will not insist on minimum and deposit premiums where exposures reduce during the crisis period. We will keep this under review as the situation develops.

6 Home Working – Home Insurance

Working from home cover – including all home business equipment as standard up to contents sum insured, providing cover to customers when they work from home.

7 Healthcare Workers mobilised to support communities

To support our HSE customers during this unprecedented crisis, we are communicating a package of measures, some existing and some additional new supports, aimed at helping to keep HSE workers on the road protected and safe.

The measures include:



Motor

- **Free courtesy car:** provided to any HSE and Healthcare workers with an Aviva motor policy, if their car is involved in an accident. A courtesy car will be provided until the car is repaired.
- **Priority repairs:** claims for HSE and Healthcare workers will be prioritised.
- **Full Protected NCD:** for HSE and Healthcare staff who have an accident while working/commuting.
- **Cover for Volunteers:** Private Motor insurance use is extended beyond normal personal use for employees of the HSE helping within their community for voluntary purposes; e.g. to transport medicines or groceries to those in need, or to take those that may be ill or vulnerable to hospital or testing facilities.



Breakdown cover

- **Free breakdown cover:** (including Homestart) for HSE and Healthcare workers who have an Aviva motor policy, if their car breaks down.
- **Priority service:** for all HSE and Healthcare workers for the duration of the Covid-19 crisis.



Home

- **Free enhanced personal belongings cover:** (€2000) for HSE and Healthcare home insurance customers if their belongings are lost/damaged/stolen while they are working/commuting (€500 single article limit).
- **Free home emergency assist cover:** for HSE and Healthcare employees with an Aviva home insurance policy.



Useful Contacts:

In addition to your Business Development Manager

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