



Business Interruption and other covers:

1. Business Interruption Cover

Our Business Interruption cover is based on a specified list of diseases and these policies exclude business interruption due to new and emerging diseases, like Covid-19. Our policy wording clearly identifies the diseases we offer cover for and, in addition, highlights that new and emerging diseases like Covid-19 are not covered.

The current Covid-19 outbreak is therefore not covered under a significant majority of business interruption policies.

2. Employers & Public Liability

Our Liability cover provides protection for the policyholder against their legal liabilities to their employees or the public. This includes property damage and bodily injury and Illness (including resulting death). 'Illness' is not defined so could include legal liabilities incurred from Covid-19 in a situation where the insured has breached their duty of care.

To help the insured avoid breaching their duty of care, you could consider establishing whether the insured has an up to date risk assessment and updated health and safety guidelines that include Covid-19, as well as an up to date business continuity plan. If in place, this should also be reviewed regularly as both the situation and Irish government advice continues to evolve rapidly.

3. Business Travel

Our standard policies usually include cover for Medical Expenses due to contracting illnesses such as Covid-19. If, however, your clients have travelled against the advice of a qualified medical practitioner or against any regulations issued by the Irish government, they will not be covered.

4. Loss Prevention Standard Guide

We have provided you with some more general information, guidance and practical steps which you can share with your clients to help plan and mitigate the impact of Covid-19. Click the [link](#) in the email for details.

Update issued for Broker Use only 16th March 2020.

Underwriting criteria, terms & conditions apply.

Aviva Insurance Ireland DAC, trading as Aviva is regulated by the Central Bank of Ireland.