Temporarily Closing Premises – Coronavirus

Posted: 20 March 2020

We are committed to treating our customers fairly and so we accept that where our customers are making appropriate provisions to mitigate their unoccupied risk as a result of Coronavirus, the temporary closure of your building should not prejudice any claim made.

It is our intention that where buildings are temporarily closed due to the COVID-19 outbreak, our Unoccupied Conditions will not apply and we will not be taking any further measures to restrict coverage.

Zurich recognise the challenges faced by our customers as buildings are forced to close or operate on a limited basis going forward. Customers should continue to follow the risk management advice below and where possible the existing provisions of physical security and monitoring should remain in place:

- New Construction Sites Closure
- Temporary Closure of Buildings
- Temporary Closure of Buildings undergoing Refurbishment
- Partial Closure of Buildings

We would encourage continued/daily onsite presence and if provisions exist for building closures already, ie. procedures taken during holiday periods, then these procedures should be taken forward during this unprecedented time. Where a site usually has a 24/7 presence and there are not adequate measures on site in the event of unoccupied closure (such as the absence of an intruder alarm) then please refer this to the relevant Zurich underwriting department.

If we have made specific requirement of you with regards to security and as a result of the ongoing situation you are unable to comply with these measures please contact your usual Zurich contact/underwriter and we will be happy to work with you to address the issue.

We will continue to monitor the situation and will inform you of any further updates regarding our stance on temporarily closed buildings in due course.

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