

**Updated Business Insurance FAQ’s for Policyholders**

Dear all,

If your client is a Hiscox business insurance customer, you will no doubt have questions regarding their cover in relation to the impact of Coronavirus on their business.

At Hiscox we pride ourselves on our claims service and we will do everything we can to respond when a policy is triggered.

However, the core Business Interruption cover provided by our business insurance policies responds to physical property damage at the insured premises resulting in the business being unable to trade. Hiscox’s policies do not include diseases linked to pandemics such as Coronavirus due to the difficulty of insurers being able to quantify the potential risk.

Each claim is different and so the question of whether or not the policy affords cover will be determined by the circumstances of the claim and the terms and conditions set out in the policy documentation (including policy limits, excesses and any endorsements). In light of this, we have prepared a series of answers to some of the Frequently Asked Questions we have received, set out below.

Through your Hiscox business insurance policy, your client may have access to legal and HR consultancy and support. Please ask your client to refer to their policy documentation for more information.

In addition, your client’s business may be eligible to benefit from the UK Government’s new financial measures to support businesses through this challenging period. They can find out whether their business is [**eligible**](https://hiscoxuk.cmail20.com/t/i-l-xttkdhd-jtiilkhlik-j/), and how they may be able to benefit.

In the meantime, we recommend that all our customers follow the latest Government [**guidance**](https://hiscoxuk.cmail20.com/t/i-l-xttkdhd-jtiilkhlik-t/) on Coronavirus .

The Association of British Insurers has also published some information to help insurance customers – your clients can find answers to [**commonly asked questions**](https://hiscoxuk.cmail20.com/t/i-l-xttkdhd-jtiilkhlik-i/).

Stay healthy and stay safe.

**Coronavirus FAQs**