

## COVID-19 and Insurance

### Client Information Guide

We have developed the following information about insurance covers affected by COVID-19 in response to queries raised by clients. The information is not exhaustive and does not take precedence over the relevant policy wordings which must be referred to for the actual cover and conditions that apply.

#### **Medical & Professional Liability Insurance**

These are designed to offer protection against liabilities arising from clinical negligence or wrongful advice. Healthcare practitioners, including Physiotherapists, Paramedics, Orthoptists, Sports Massage practitioners etc. should contact their Professional Associations for guidance relating to the treatment of patients where COVID-19 could be an issue, and for guidance on remote consultations. There are generally no policy exclusions relating to remote consultations provided the recommended governances are followed to ensure patient safety. Accurate clinical records as always must be maintained.

See also attached COVID-19 guide for rapid implementation of remote consultations by Physiotherapists produced by the Chartered Society of Physiotherapy. [Please Click Here](#)

#### **Loss of Income**

**Individuals** affected by the virus may be able to claim benefits if they have purchased an Income Protection policy. These policies cover illnesses sustained during the period of insurance and pay fixed benefits on a weekly/monthly basis during the individual's incapacity to follow their normal occupation. The maximum period and amount of benefit payable is agreed at the time of purchase.

**Businesses and other organisations** affected by COVID-19 are unlikely to be insured for the resulting loss of revenues. Although Business Interruption cover is commonplace on comprehensive insurance packages, the losses insured are generally following physical damage to the premises such as fire, flood and the like. An outbreak of a "Notifiable Disease" at the premises causing closure can also result in a claim, but as COVID-19 is unlikely to be listed in the policy, it will not be regarded as an insured disease, even though it may now be listed by Government Agencies as a "Notifiable Disease". The insurance of as yet unforeseen, outbreaks of highly contagious and life threatening diseases, may in future be considered jointly by Insurers and Government backed insurance provisions, in the same way as Terrorism and Flood cover.

## **Employers' & Public Liability Insurance**

Businesses and Employers may also have a duty of care and legal responsibility to safeguard their employees and members of the public from the effects of COVID-19. These types of insurance afford protection where claims are brought by individuals that may have contracted the virus due to negligence of the Business or Employer. This can arise where there is failure or contravention to follow Government guidelines, recommendations or advice relating to safety at work or travel.

## **Management Liability Policies**

Businesses and other organisations including Directors and Officers may also be accountable for the financial losses suffered by others, including employees, for “wrongful acts”. These may include breach of duty, negligence, errors or omissions which result from failure to adopt adequate workplace or employment safety procedures to prevent the spread or contracting of COVID-19.

## **Pandemic Planning and the Coronavirus**

The attached document is a helpful guide published by AVIVA to minimise the risks associated with this current outbreak. [Please Click Here](#)