

20 MAY 2020: INSURANCE POLICY WORDINGS

AVIVA INSURANCE LIMITED

"BUSINESS INTERRUPTION – SPECIFIED CAUSES

In the event of interruption or interference to the Insured's Business as a result of:

...

- viii. Notifiable Diseases & Other Incidents:*
 - a. discovered at an Insured Location;*
 - b. attributable to food or beverages supplied at or from the Insured Locations;*
 - c. which are reasonably likely to result from an organism discovered at an Insured Location; and/or*
 - d. occurring within the Vicinity of an Insured Location, during the Period of Insurance;*

...

- xii. Prevention of Access – Non Damage during the Period of Insurance where such interruption or interference is for more than eight (8) consecutive hours;*

...

within the Territorial Limits, the Insurer agrees to pay the Insured the resulting Business Interruption Loss."

EATON GATE / QBE / RSA

*"We shall indemnify **You** in respect of interruption or interference with the **Business** during the **Indemnity Period** following:*

- a) any:
 - i. occurrence of a **Notifiable Disease** (as defined below) at or within a radius of 25 miles of the **Premises** or attributable to food or drink supplied from the **Premises**;
 - ii. discovery of an organism at the **Premises** likely to result in the occurrence of a **Notifiable Disease**,

...

We shall only be liable for the loss arising at the **Premises** which is directly affected by the occurrence discovery or accident."

HISCOX / GEO SPECIALTY

*"We will insure **you** for **your** financial losses and other items specified in the schedule, resulting solely and directly from an interruption to **your activities** caused by:*

...

***your** inability to use the **insured premises** due to restrictions imposed by a public authority during the **period of insurance** following:*

- a) a murder or suicide;
- b) an occurrence of any human infectious or human contagious disease, an outbreak of which must be notified to the local authority;
- c) injury or illness ²⁴⁶⁸of any person traceable to food or drink consumed on the **insured premises**;
- d) defects in the drains or other sanitary arrangements;
- e) vermin or pests at the **insured premises**;¹

¹ policies issued in favour of businesses operating in the hospitality sector tend to use the term "venue" in this clause in place of "insured premises".

NFU MUTUAL

Hospitality Business Interruption Cover Extension – Income:

"Action of Competent Authority – Prevention of Access

We will pay for loss of INCOME arising from an incident in the immediate vicinity or within a one mile radius of the PREMISES where access is hindered or prevented by the action of any civil or statutory authority or by order of the government or any public authority for more than 24 consecutive hours.

The most WE will pay in any one PERIOD OF INSURANCE is £50,000."

ECCLESIASTICAL

Business Interruption Extension

"Prevention of access – Non-damage

Access to or use of the premises being prevented or hindered by

(a) any action of government police or a local authority due to an emergency which could endanger human life or neighbouring property

(b) any bomb scare at or in the vicinity of the premises

Excluding

(i) any restriction of use of less than 4 hours

(ii) any period when access to the premises was not prevented or hindered

(iii) closure or restriction in the use of the premises due to the order or advice of the competent local authority as a result of an occurrence of an infectious disease (or the discovery of an organism resulting in or likely to result in the occurrence of an infectious disease) food poisoning defective drains or other sanitary arrangements

(iv) closure or restriction in the use of the premises due to vermin"