

Our Insurer's unoccupancy stance throughout the COVID-19 lockdown

On 23 March 2020 the UK Government introduced three new measures:

1. Requiring people to stay at home, except for very limited purposes
2. Closing certain businesses and venues
3. Stopping all gatherings of more than two people in public

Every person in the UK must comply with these new measures, which will be reviewed by after three weeks, and relaxed if the evidence shows this is possible.

This lockdown has given rise to clients and brokers seeking assurances and stances from insurers around normally occupied workplaces and properties becoming unoccupied.

Stride has sought confirmation from our insurance providers with regards to temporarily unoccupied properties during this period.

Stride Insurance Group is fully operational with all staff working remotely. In short it is business as usual, so please call or email your Stride contact directly – [click here for the full contact list](#). We appreciate there are many questions and queries from your clients, and we are on hand to provide any assistance you require during this unprecedented and uncertain period.

Arch

On Monday 23rd March, as part of its strategy to tackle the current outbreak of coronavirus, the UK Government mandated that the general population should stay at home for a period of 21 days. Please note that, in these extraordinary circumstances, we will not consider your clients' premises to be unoccupied during this period.

We will continue to review the situation alongside the latest government advice and issue further updates as necessary which can be found on our [COVID-19 Hub](#).

Allianz

Our standard Allianz commercial wordings contain definitions for 'Unoccupied' buildings which includes the time period, commonly 30 days (45 days for SME/BB policies and 60 days Residential on SP policies), after which premises are considered 'Unoccupied'. The wordings also contain Un-occupancy Conditions detailing the actions policyholders must take and the restrictions in cover that apply to Unoccupied Premises.

With immediate effect we are extending the time period to 60 days before a premises temporarily forced to close as a result of the COVID-19 outbreak is considered to be Unoccupied, existing cover will therefore continue to apply for up to 60 days and Un-occupancy Conditions do not have to be implemented until the 60 day period has expired.

Premises already unoccupied prior to the COVID-19 outbreak

Where we have policies on cover that were already unoccupied prior to the COVID-19 outbreak, and customers are currently complying with the terms of our Unoccupied Conditions, we expect these conditions to continue to be met.

If a broker advises that their customer is, due to COVID-19 restrictions, unable to meet these requirements please consider on a case by case basis with referral to the appropriate authority holder.

Aviva

We are all trying to navigate our way through uncertain times and with this in mind we will strive to issue regular Broker communications to ensure our Customers feel supported and reassured. A frequently asked question is what action you should take in the event of your Insured Premises becoming temporarily unoccupied due to the Coronavirus Pandemic.

Following the Government announcement of Friday 20th March, we have updated our position on Temporarily Unoccupied Buildings.

Firstly, what does 'temporarily unoccupied' mean. We would consider this to be where you have followed Government advice to close your Insured premises and it will be out of use for up to 90 consecutive days.

There is no need to notify AVIVA that your Insured Premises has closed temporarily due to the COVID-19 outbreak.

Hiscox

Where a property becomes unoccupied due to the COVID-19 outbreak and government measures, Stride are to refer these cases on to Hiscox.

We would be looking to offer a 90 day unoccupied period where possible, on a case per case referral

Portus

General condition 8 and or any other unoccupancy conditions to be waived for 90 days (from Friday 20th March) for any property/part of property that are unoccupied due to COVID-19, reduction in cover as per the policy wording would still apply after 30 days of unoccupancy

Zurich

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 on site presence and if provisions exist for building closures already, i.e. 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. Visit our [website](#) for more information.

Thank you for your continued support. Should you or your clients have any concerns, please do not hesitate to contact us. Please keep Stride Group up to date with any issues or uncertainties you or your clients may have, but most importantly, stay safe.