



Liability and Directors & Officers Liability Insurance

We can confirm the liability cover under your dot2dot policies provides protection for the policyholder against legal liabilities to employees or the public. This includes property damage and 'Bodily Injury'. As the bodily injury definition includes 'Illness' this would include legal liabilities incurred from COVID-19, in a situation where there is an allegation that you have breached your duty of care.

As with any Employers or Public Liability claim, we would always want to defend your position. It is therefore important that we can evidence the steps you have taken to protect individuals from the associated risks including the following government and regulatory guidelines. A paperwork trail is therefore key and should include documents such as risk assessments, checklists, training documents and communication to relevant individuals. Please refer to our Claims Defensibility Guidelines to assist you in this area.

We can also confirm the Directors & Officers Liability section of your policy does not have any exclusions relating to the COVID-19 pandemic. This section covers Legal Liability for Directors & Officers sued in their personal capacity whilst acting on behalf of the Company including actions taken by shareholders, employees, regulatory authorities, customers or creditors.

Unfortunately, the situation in respect of any Loss of Revenue relating to Covid-19 remain unchanged and there isn't any cover should you need to close following an incident on site or following instructions to close from any authority including the Government or Local Authority.