

Jackie Hyde  
Managing Director  
Stanmore Insurance Brokers Ltd  
30 High Street  
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Bolton  
BL3 1NB

30 June 2020

Dear Jackie

**Re: Covid -19 related Business Interruption claim**

We write to summarise the position under the dot2dot nursery insurance policy in relation to Covid-19 related business interruption claims.

The main business interruption cover under the insurance only provides cover for business interruption that results from physical damage to property. Neither the occurrence of Covid-19, nor the Coronavirus itself, constitutes “damage” to property. You will be aware that the FCA is not seeking to argue the contrary in the test case currently before the Court.

The insurance provides two extensions in the absence of physical damage. The first is for losses following the prevention or restriction of access to, or closure of, premises by the Government. However, this extension expressly does not apply in respect of any action taken in controlling, preventing or suppressing the spread of disease. The second is for losses caused by certain listed specified diseases. However, the list does not include Covid-19. Neither of these wordings is being contested by the FCA and is therefore not the subject of the test case.

It follows that, as is the usual business interruption position, we regret no cover is provided for Covid-19 related business interruption insurance losses.

Yours Sincerely

*Aviva Insurance*

Aviva Insurance Limited