



## FOOTMAN JAMES & COVID-19

During this unprecedented time that we are all facing due to the impact of COVID-19, Footman James is committed to maintaining customer service to the best of our ability while also prioritising the safety and wellbeing of our staff.

To help support clients we have pulled together several FAQ's to hopefully help answer any queries you may have in this time of uncertainty.

Stay safe and well, from all of us at Footman James.

## COMMERCIAL INSURANCE COVID-19 FAQS

### **Will my cover be affected if my property is left unoccupied?**

Most insurers have already confirmed that where a property is being left empty due to COVID-19, and a claim occurs, cover would not be prejudiced. However, if you have any specific queries please contact your Account Handler. To protect your business your Insurer recommends that you:

- Ensure that the premises are secured, by putting all protective, locking devices and any alarm protection, in effective operation.
- Where practical, turn off the gas, water and electricity supply at the mains (except electricity needed to maintain any fire or intruder alarm systems, or water and heating systems for sprinklered premises).
- Where possible, the Insured or their representative should visit once every 7 days to physically check the premises and carry out immediately any work necessary to maintain the security of the premises in all respects.
- Remove all trade refuse and waste materials from the interior of the premises, allowing no accumulation of refuse or waste in the adjoining yards or spaces owned by the Insured.

### **My business has been impacted as a result of COVID-19. Can I claim?**

In most cases there is no cover for a disruption to your business through disease and when there is it is usually limited to a specific list which can be found in your policy wording, however if you have any specific queries please contact your Account Handler.

### **Am I covered in the event of a member of public or staff injuring themselves on our premises?**

The UK Government has issued guidance as to whether your business should remain open or closed and the precautions you should take if you are open. Please ensure that you follow these guidelines and your insurance cover will not be impacted.



### MOTOR INSURANCE COVID-19 FAQs

**If I have to self-isolate and need someone to drive my car to the shop to pick up supplies for me, will they be insured?**

You should contact us and have them added to your policy as a named driver.

If the person who is helping you has car insurance that includes a "Driving Other Cars" section and they use your car with your permission, they can drive your car. However, ask them to check what level of cover their insurer is providing, it may be they have third-party only cover, as such your vehicle would not be covered in the event of an accident whilst that person is driving. Bear in mind "Driving Other Cars" is intended for short-term emergency use, so if possible the best course of action and the safest way to protect your car, is to add the person as a named driver to your policy.

If you are called upon to help somebody who is self-isolating and are required to drive their car, check your policy to see if you have 'Driving Other Cars' cover and the level of cover your policy provides. Please email us or give us a call if you would like to discuss the options available to you. As with other people driving your car we would always advise the best course of action is to add yourself as a named driver to their policy where at all possible.

**If I have to self-isolate, can I pause my car insurance?**

It is a legal requirement to have valid motor insurance unless that vehicle is registered SORN and kept off the road. Many insurers have created solutions for vehicles whilst they are SORN, if you wish to discuss these options please contact your Account Handler.

At Footman James we are working on solutions for our Wedding Hire product.

**Will I be covered if I use my vehicle to volunteer for the NHS?**

If you would like to volunteer for the NHS using a vehicle already insured with us (by delivering medicine, food or patients to routine medical appointments) we will extend cover at no additional cost. You do not need to contact us to update your documents or extend your cover.

### FOOTMAN JAMES AND THE CLASSIC COMMUNITY

As a company we are committed to supporting the classic vehicle industry throughout these uncertain times, which is why we are launching:

- **Merry Motoring** – a weekly 'good news' newsletter, including classic related activities and lots of trips down memory lane as recounted by our own clients.
- **Classic Community Champion** – a weekly shout out to a true hero in our community, nominated by you, the enthusiasts.

All due to land in your inbox very shortly. Please do get involved.

For any further help or queries please contact your Account Handler  
or visit [www.footmanjames.co.uk](http://www.footmanjames.co.uk)



Terms, conditions and exclusions apply to all insurance.

Footman James is a trading name of Towergate Underwriting Group Limited. Registered in England No. 4043759.  
Registered Address: 4th Floor, 1 Minister Court, Mincing Lane, London, EC3R 7AA. Authorised and regulated by the  
Financial Conduct Authority. FP COGE.1754.04.20