



QBE is committed to supporting our customers through this difficult time

Keeping you informed: FAQs (19th March 2020)

QBE understands that our clients will naturally be concerned about the recent spread of coronavirus (COVID-19) and the impact that this may have on their business. Like them, QBE is monitoring the developing situation closely and we are committed to supporting our customers during this uncertain period. We have prepared the following FAQs to help keep you informed.

Section 1: Policy wordings

Q: Is Coronavirus covered under our policies? What exclusions or conditions could impact this?

A: It is difficult to make a general statement on coverage as many of our policies are tailored to our customers' needs. Whether an event is covered under a policy will be dependent on the specific and unique circumstances of any scenario. To determine whether this is covered, we would need to understand the facts surrounding any notifiable circumstance. Even if coronavirus is not expressly excluded under the policy, there will be other policy terms and conditions which would need to be considered.

Q: Will a claim be covered under the Notifiable Diseases extension?

A: The Notifiable Diseases extension will typically exclude specific viruses and diseases. This exclusion would need to be looked at carefully in the context of the facts and other relevant policy terms and conditions. Not all QBE policies include the Notifiable Diseases extension. As with any business interruption claim, it needs to be shown that the business interruption was a direct consequence of a particular set of circumstances including the declaration of a 'notifiable disease'.

Q: Do your policies generally include or exclude contamination?

A: QBE wordings typically exclude contamination. The exclusion would need to be looked at carefully in the context of the facts of the matter and in conjunction with other relevant policy terms and conditions. If the policyholder believes there is a potential claim, we would encourage them to notify it in the usual way.

Q: Are other extensions in the policy wording applicable to Coronavirus?

A: A limited number of policies in certain sectors may offer additional extensions, and these will operate according to the policy terms and conditions. We encourage brokers to conduct in-depth coverage reviews with their clients according to their clients' needs and the specific coverage purchased.

Q: Is Coronavirus covered under the non-damage business interruption extensions?

A: If such cover is provided, QBE believes these extensions are intended to cover danger and disturbance and are not expected to cover a pandemic (or similar) breakout of disease.

Section 2: Claims

Q: Who should Covid-19 related claims be notified to?

A: Any notifications should be presented, in the normal way, to your usual QBE claims contact.

Q: How will this situation impact claims? Will there be any reduction in service?

A: We are continuing to receive and pay claims as per normal. Providing continuous service to our customers is a top priority during these difficult times. To help us continue to deliver efficient and consistent service, we will prioritise telephony for the handling of new claims and urgent enquiries from you and our customers. We would ask that all non-urgent enquiries are submitted to your usual point of contact by email and any routine or non-urgent update requests on existing claims be avoided for the time being.

Section 3: Business Continuity Response

Q: Have you tested the resilience of your business continuity plan?

A: We have conducted a stress test of the resilience of our business continuity plans on 18th March. All of QBE's offices in the UK were closed for 24 hours and all employees instructed to work remotely.

Q: Outside the UK, which of QBE Europe's offices remain open and which are closed?

A: Our employees in Denmark, France, Germany, Italy, Spain and Sweden have been instructed to work from home. However, we have robust business continuity plans in place, and we are operating a business as usual approach.

Q: Are your offices currently open?

A: Apart from our 24-hour closure on 18th March to conduct a resilience test, our offices in the UK are currently open but QBE staff are encouraged to have technologically enabled meetings, limit face-to-face meetings, and work from home if they wish. Please note that as this situation develops, this is subject to change, and we will be updating our guidelines in line with Government advice.

Q: Do you envisage any issues in terms of inviting renewals in good time?

A: QBE does not envisage any challenge in our underwriting service at this time.

Q: Do you have any major (volume) sites that you consider high-risk, including aspects of business, i.e. call recording?

A: Our SME centre of excellence is in Stafford, and we have a technologically enable business continuity plans allowing continued underwriting service to this high-volume segment. As well as email and telephone, our SME customers can also contact us through 'Live Chat' or 'Refer to Underwriter' from within Acturis and QBE FastFlow.

Q: What is QBE's position in relation to travel at the moment?

A: QBE Europe has placed temporary restriction on all but essential domestic and international business travel.

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