



Important News for our QBE Customers & Partners

QBE is committed to supporting our customers through this difficult time

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.

Understanding whether coronavirus is covered under a policy

We understand you may have questions on how COVID-19 impacts insurance policies. 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 what cover is in place, 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. We recommend also considering and reviewing the following in terms of policy wordings:

- The Notifiable Diseases extension 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 consequence of a particular set of circumstances including the declaration of a 'notifiable disease'.
- If other non-damage business interruption extensions are provided, these extensions are similarly not expected to cover a pandemic (or similar) outbreak of disease.
- 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.

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.

Providing continuous service when you need it most

We're closely monitoring developments and government advice on COVID-19 and taking a number of precautionary measures across QBE to support employees' safety, whilst maintaining customer service. Within our operations, we are taking all reasonable precautions to keep our people safe and well, including restricting business-related travel, making work from home arrangements and limiting the number of face-to-face meetings.

We have robust business continuity management plans in each of our locations and these have been put in place to ensure we can provide continuous service to our customers during this time. As the situation continues to develop, we will be regularly updating our advice and strategies in line with our business continuity plans.

While recognising the pressure across all businesses our aim is to continue to support our customers and brokers and offer terms well in advance of renewal date. However, as the situation evolves it may be necessary, due to matters outside of everyone's control, to offer clients an extension to their current

policy. In such instances each case will be considered on its own merits. Please do contact the relevant underwriter to discuss further as required.

QBE is otherwise operating on a business as usual basis.

You will find detailed [FAQs](#) on our website.

Mitigating the impact on your business

For general advice on how best to mitigate the impact on your business and your staff, please visit the websites below for the latest information:

- [UK Government COVID19 Employers Guidance](#)
- [World Health Organisation](#)
- [Common misconceptions about coronavirus](#)
- [ABI guidance](#)

If you have any further questions, please contact:

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