

## Statement from Allied Westminster

### Coronavirus and Village Halls:

- Loss of revenue cover comes into force only after damage to property caused by an insured peril. It is designed to cover loss of income when the hall is closed for a period of time in order for repairs to be carried out. Unfortunately, if the hall has to be closed due to a breakout of the virus, no property damage has occurred so there is no business interruption cover in place.
- Property insurers would not cover closure due to pandemic.

### Protecting Your Village/Community Hall at this time:

- Halls may become unoccupied or operate on a significantly reduced level, and this increases the risk of losses.
- If your hall is running on a significantly reduced basis, and especially unoccupied due to the pandemic, letting your insurers know, and keeping them informed of any developments, is essential.
- It is essential that you let your insurer or policy administrator have a second and ideally third contact in the event of an insurable loss, allowing them to process the claim with an authorised and recognised person (GDPR!)
- This will help speed along any claims and avoid hold-ups. This is especially important right now when key contacts may suffer as a result of the illness.
- There are some considerations that should be kept in mind to protect their assets and people:
- Risk assessments must be carried out on the changing risk/lack of supervision in place
- Heating left 'ticking-over' but other critical services powered down if not required, unless to support protection or detection systems
- All external areas must be clear of waste and combustible materials
- Consider waste build-up and the controls needed if waste collection services are affected
- All fire protection, detection, and security systems to remain active and monitored remotely where possible
- Maintenance on all protection and/or detection systems (where in place) must be a priority to protect the property
- All physical security and locking devices are working and in place
- There are no leaking fluids or spills

### Sources and Useful Links

- [Q&A on Coronaviruses – World Health Organization](#)
- [Managing Epidemics: Key facts about major deadly diseases – World Health Organization](#)
- [Pandemic Flu – Workplace Guidance – Health & Safety Executive](#)