

## How could the lock down impact my insurance risks?

The National Lock down could have implications for your insurance risks. Please make contact with your Advisor if the following are applicable –

### 1. Insured property left unoccupied

If your property is left unoccupied as a result of the lock down, you should contact your Advisor to discuss any insurance implications and what steps you should put in place during the lockdown period.

### 2. Material changes to your risks

If you have any material changes to your risks, you need to notify us so that we can liaise with your Product Provider. Examples of material changes:

- Increase in stock limits due to increased demand (this may be experienced by businesses who are providing essential goods).
- Premises unoccupancy (as per point 1 above)
- Change in security measures
- Change in use and parking of vehicles

### 3. Duty of Care

All insurance policies have a general requirement for the Insured to exercise due care of the property insured. In short, you should act as if you are not Insured. If the lock down is impacting your ability to comply with this general requirement, please get in touch with your Advisor to discuss your concerns.

### 4. Motor Vehicles

The lock down may result in a change to the way you use and store your vehicles. As an example, we have seen clients with motor fleets, parking their vehicles on an open plot or in a shed whilst not in use. Any change to parking, security or use of vehicles could impact your insurance.