



Updated frequently asked questions relating to Coronavirus (COVID-19)

Since the outbreak of the COVID-19 pandemic, there have been many questions around people, cover, claims and what we as an insurer are doing to help our customers.

The FAQs below may help you. You can also go to our website for further information on COVID-19, please click on the link [here](#).

How are Ansvar supporting their customers?

Our whole team is up and running safely from home, so it is easy for your broker to get in touch with one of our specialist members of staff.

Cover enhancements

We have introduced cover enhancements across our products to support businesses that have been forced to temporarily close as a result of COVID-19. This includes extending contents cover to employees working from home, and ensuring there are no changes to premium and policy cover for premises forced to temporarily close their doors.

Extension to cover

We've also introduced an automatic extension in cover for 30 days beyond renewal to help brokers protect their clients from becoming unintentionally uninsured. This will run until the 31st August, when the situation will be reviewed.

Flexibility

If it's a struggle to make payments for affordability or logistical issues, contact us as we may be able to support with practical help.

How is social distancing affecting the processing/handling of claims?

Our dedicated claims team are all operating from home offering customers our usual award-winning service.

Social distancing, however, does present challenges for us and our specialist partners, when it comes to helping customers get back on their feet following damage to property.

Here's how we are handling the current situation together with our partners:

- The need to protect customers and staff is paramount so we will only look to visit a site where it is essential to do so and steps need to be taken to support the customer or mitigate the risk of damage getting worse
- The triage process has evolved to increase risk assessments virtually, checking first on the customers own situation, their health and vulnerability to the virus. Many can then use technology to video stream, allowing an immediate assessment of the claim and next steps to be determined together with the customer
- Where the customer requires immediate assistance, then visits to site are continuing and fall within the framework set out by the HM Government where works or actions are considered to be essential to enable customers to continue the same occupation of their homes and premises
- Where operating within a customer's property, our suppliers are explaining the need for social distancing to operate, and to occupy other rooms of the property if they are to remain on site. Where close proximity is unavoidable, suppliers are utilising Personal Protective Equipment (PPE), which again is providing reassurance to both the customers and supplier staff
- Occasionally, multiple supplier staff are required and steps have been taken to ensure that individuals travel separately

- Our solicitors continue to work remotely, and while there may be minimal impact on their work productivity, court hearings may be postponed or need to adopt technology to hold virtual attendance by parties
- Some contractors are able to continue where work is on non-habited properties and they can run single trades or observe social distancing
- With many retailers closed some areas can be challenging, for example flooring supplies are particularly limited at present

What about Risk Management and surveys that need to be completed?

We have a team of in-house risk professionals who are on hand to provide support with a variety of services and advice.

Surveys and valuations

Although we are now starting to see signs of restrictions being relaxed, carrying out surveys and valuations in person has not been possible during lockdown, so we have been conducting as many as possible using our desk-based tools and helping customers through our risk advice line.

We will be working hard to respond to further changes as they come into force over the coming weeks, while ensuring the safety and welfare of our customers and staff.

Managing temporarily closed churches and other church properties during the COVID-19 pandemic

Buildings, whether temporarily closed or permanently unoccupied, can be at greater risk. We have a Risk Guide available which talks about ways in which you can help protect churches and other properties whilst they are temporarily closed as a consequence of COVID-19.

Risk Management Guidance

We have put together specific risk management advice for business continuity and temporarily closed premises which can be found in the COVID section of our website.

We also have a library of wider risk management guidance available to our customers and brokers.

Risk contact info

For advice on risk management issues call us on **0345 600 7531** (Monday to Friday, 09.00 to 17.00 – excluding bank holidays) or send an email to risk.advice@ecclesiastical.com

We would also encourage you to continue to monitor and follow the latest government advice, as the situation is evolving rapidly.

Some places of work are starting to re-open, what's your advice?

Please look at the separate area of our website (in the COVID section) called 'Getting back to work after Lockdown' which will give you lots of information and links to Government websites relating to this subject.

How are Ansvar helping charities and the local community?

Ansvar set up the Eastbourne branch of the Hygiene Bank in the summer of last year and throughout the COVID pandemic we've continued to support the most vulnerable in our community by providing supplies that we had already collected, to support agencies, who in turn have passed on to their clients.

Our Group of companies will also give over £1.5million to support charities and communities at this time, including the National Emergencies Trust and the ABI COVID-19 Support Fund.

In addition, they are giving:

- £1m through their annual corporate giving programme – Movement for Good awards
- £250 personal grants for employees to distribute now, with the promise of volunteering in the future
- £50,000 as a donation to The National Emergency Trust and a pledge to double all employee donations to the cause
- £125,000 as a donation to the ABI COVID-19 Support Fund, which is working in partnership with the Charities Aid Foundation to help charities most hit by the COVID-19 emergency
- £250,000 is being donated by our owner Allchurches Trust to four national charities helping to tackle food poverty