

**INSURANCE AND COVID-19****Frequently Asked Questions**

**Q** What Support are Graybrook Hallam providing to their policyholders?

**A** We are helping clients to register claims where we believe policy covers apply, we are lobbying insurers for decisions, consulting with legal experts and claims specialists, collaborating with the CSP and Physio First with relevant updates, and publishing Covid-19 insurance information papers.

**Q** Where can members obtain insurance advice on Covid-19 issues?

**A** See Covid-19 insurance updates available from [www.graybrook.co.uk](http://www.graybrook.co.uk) or any of the following websites, CSP, Physio First, BIOS, BASRaT, College of Paramedics where further information is available.

**Q** Does my membership insurance cover loss of earnings?

**A** No, Professional Liability insurance cover is designed to protect members for claims brought against them for any alleged negligence arising during the course of their professional practice.

**Q** I am self-employed, can I claim for personal loss of earnings?

**A** Yes but only if you have purchased an Income Protection policy such as an Accident and Illness insurance that provides weekly/monthly benefits if you are unable to work due to an injury or illness. It is unlikely that such policies would exclude illnesses due to Coronavirus. Otherwise there are Government initiatives providing some financial assistance to the self-employed.

**Q** We operate a physio clinic whose turnover is reduced following social distancing sanctions, are we covered?

**A** This is currently the number one challenge facing the insurance market with 95% of policies not covering loss of income due to Covid-19. However, you should check your individual policy to see whether it contains Business Interruption insurance, and whether such cover relates to closure or prevention of access, resulting either from Government action or an outbreak of a notifiable disease at the premises. It is unlikely that policies will list Covid-19 as a notifiable disease, but cover may be available for closure due to Government action.

**Q How do we make a claim for loss of revenue?**

**A Please check with your policy or insurance broker the process of registering a potential claim. Most insurers have dedicated claims lines, but you will need your policy and reference numbers before making a call.**

**Q We have already registered a claim, why is it taking so long for insurers to confirm whether or not we are insured?**

**A Most insurers will have already responded where there is a clear exclusion relating to this type of claim. Insurers whose policy may contain an element of cover will have been overwhelmed with the number of claims received. If insured the likely outcome will result in claims totalling many millions of pounds, and insurers will therefore be taking their own legal advice on the policy wording before reaching a decision on the policy cover. The unusual nature of this outbreak means the policy wording has not previously been tested and considerations will include whether the policy and the premiums collected were ever designed to cover an eventuality such as this.**

**Q What can I do to challenge their decision if claims are declined?**

**A Where we consider insurers have acted unreasonably we will help policyholders to challenge the decision, initially through the Financial Ombudsman Service, which is designed to make independent judgements on policy covers.**

**Q Am I insured for remote consultations?**

**A All of our Professional Liability insurances and Corporate Medical Malpractice policies contain no exclusions relating to remote consultations or online exercise classes, provided they are legally undertaken within the individual's scope of practice and the necessary governances are followed for patient and client safety. The CSP have published excellent guidelines relating to remote consultations, and is freely available from their website [www.csp.org.uk](http://www.csp.org.uk). However, you should consult your insurance adviser to ensure cover applies.**

**Q Can I put my clinic insurance on hold until we resume normal service?**

**A Although income is temporarily affected, businesses still retain assets and liabilities that should remain insured, particularly liabilities arising from activities previously undertaken which could result in new claim notifications. Unless policies relating to clinical negligence are in force at the date of claim, it is unlikely they will be accepted under cancelled or lapsed policies. Please consult with your insurance advisers on how to scale back safely on any insurances with a view to reducing costs.**

**Q Am I insured to practice in a new setting e.g. Acute rather than Community?**

**A Our Professional Liability policies are not location specific, so individuals are not affected by change of settings, however businesses may need to declare to their insurers any change of locations from which they are operating.**

**Q Am I covered to work from home?**

**A Anyone working from home should notify their own domestic home insurers as it is unlikely they will cover business assets, Employers' or Public Liability under a standard home insurance policy. Otherwise you should declare to your business insurers the additional locations to be added.**

**Q Am I insured to carry out tasks which cross professional boundaries e.g. Nursing tasks?**

**A Members of Professional Bodies and Associations are normally only covered under their PLI policy to undertake activities within their scope of practice. Businesses which engage in other activities should ensure they are declared and any individuals working outside the scope of practice may require separate insurance. Always check the scope of cover provided with either your Professional Body or Insurance Adviser.**

**Q As a Clinic are we liable if our employees or members of the public contract Covid-19 on our premises?**

**A If clinics have followed all of the Government advice and installed all reasonable precautions for the safety of individuals, it is unlikely the Clinic will be held liable. However, under current sanctions preventing face to face treatments and consultations, only the most urgent of cases should be seen. The same considerations apply in respect of domiciliary visits.**

**Q What are the insurance implications of leaving our clinic unoccupied?**

**A Businesses should check with their insurance advisers on any unoccupancy conditions that might apply. Certainly insurers would expect closed premises to be securely locked and confidential records safely secured. Further information on unoccupied premises is available from the Covid-19 drop down menu available from [www.graybrook.co.uk](http://www.graybrook.co.uk).**