



## Coronavirus Advice (Covid-19)

We are all currently dealing with the sudden impact of the Coronavirus epidemic and Circle Insurance Services wants to provide the best advice on how to manage the impact to your business and guide you on how insurance may help.

### Insurance

As you will be aware insurance is a complex subject where it is difficult to provide generic advice to the various queries raised; our response to your questions on coverage needs to be bespoke to your cover and applicable to your personal circumstances.

We would recommend our clients firstly refer to their policy wordings to confirm if there is coverage for infectious diseases and what terms and conditions apply, if unsure you should contact Circle Insurance Services to discuss your individual circumstances.

In addition the Association of British Insurers have provided general guidance on **BUSINESS INTERRUPTION** & **TRAVEL INSURANCE** (please click to be taken to the relevant page).

### Basic Risk Management and Considerations

As business owners you should have plans to protect your employees and lessen the impact the virus will have on your output. Below is advice on basic hygiene and considerations regarding protecting you and your employees from unnecessary travel.

- Display posters reminding colleagues to thoroughly wash their hands regularly and for a minimum of 20 seconds
- Place hand sanitisers in strategic positions throughout your premises
- Provide tissues so visitors and colleagues can "Catch it and Bin it" to stop the spread of germs

As employers the aim is to Identify, Assess and Control hazards and for our own employees we are considering

- Are journeys essential?
- Can technology (Skype or Conference Calls) replace the need for Travel?
- If employees are attending conferences or courses, can they be postponed?
- Carrying out risk assessments and considering home working for vulnerable people, or those with pre-existing conditions meaning they are at greater risk from the virus

### Other Considerations and Useful Links

The UK Government has announced a change to Statutory Sick Pay, it is now available from Day One of the absence instead of Day Four, including those that are self-isolating.

Keep up to date with announcements by adding the following links to your Bookmarks and check back daily:

UK Government Site: <https://www.gov.uk/government/topical-events/coronavirus-covid-19-uk-government-response>

HSE Site: <https://www.hse.gov.uk/news/coronavirus.htm>

NHS Site : <https://www.nhs.uk/conditions/coronavirus-covid-19/>

### Contact Circle

For further information or assistance please contact a dedicated Circle office or visit the website [here](#) for contact details and information about the comprehensive range of services available.