



indemnity solutions

The ABI (Association of British Insurers) is reassuring people that its member motor and home insurers are offering enhanced help and support to all their customers who may be affected by the impact of Coronavirus (Covid-19).

The commitments include waiving any requirements to extend cover for key workers who may need to drive to different locations, people who want to help their communities by transporting medicines or groceries to support those affected by Coronavirus and office workers who need to work from home.

Mark Shepherd, ABI's Assistant Director, Head of General Insurance Policy, said:

“Motor and home insurers understand that this is an incredibly difficult time for British families and businesses and insurers are doing the right thing to support those who are affected by the Coronavirus pandemic. These public pledges reinforce insurers’ determination to do everything possible to help their customers in these challenging times.

“The spread of Coronavirus (Covid-19) is unprecedented in modern times and we understand this is an incredibly difficult time for families and businesses. Insurers want to support those who are affected by the impact of Covid-19, as well as those who want to help their communities in these challenging times.”

ABI motor and home insurers have pledged to:

Support those who need to make a claim. Insurers have implemented business continuity plans and work closely with service providers to do everything possible in these challenging circumstances to continue to handle claims and support their customers. We recognise there will be many customers who will need additional support and insurers will prioritise those in vulnerable circumstances.

Support those who are working from home. If you are an office-based worker and need to work from home because of government advice or because you need to self-isolate, your home insurance cover will not be affected. You do not need to contact your insurer to update your documents or extend your cover.

Support those who cannot work from home. If you have to drive to your workplace because of the impact of Covid-19, your insurance policy will be valid. You do not need to contact your insurer to update your documents or extend your cover.

Support those who use their cars to help their communities. If you are using your own car for voluntary purposes to transport medicines or groceries to support others who are impacted by Covid-19, your cover will not be affected. You do not need to contact your insurer to update your documents or extend your cover.

Support our key workers. If your work* is critical to the national response to Covid-19 and you need to use your own car to drive to different locations for work purposes because of the impact of Covid-19, your cover will not be affected. You do not need to contact your insurer to update your documents or extend your cover.

*everyone who works in one of the critical sectors listed by the Government.

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