



Ergo - Temporary Closures

For all existing policies where the premises are temporarily closed because of Coronavirus Ergo will not consider the premises to be unoccupied up to and including the 31st May 2020. During that period:

1. It will not be a Condition that the Insured comply with the Unoccupancy Condition within the policy wording.
2. The cover restrictions which apply in respect of empty buildings will not apply, cover will continue as if the premises were still in normal use.

After the 31st May the standard policy wording and any unoccupancy conditions will apply.

Premises which

- were already empty prior to the outbreak
- become permanently empty, where the occupant ceases to trade for example

will still be subject to the standard unoccupancy conditions and any additional terms or restrictions which we determine are necessary.

In line with other Insurers the situation will be kept under constant review and further updates will follow as and when necessary. The intention is to review the situation again at the end of April.

Important Notes

1. For the avoidance of doubt these comments apply in respect of policies placed by Obelisk Underwriting Ltd. We cannot guarantee the position on policies placed outside of Obelisk should Insurers decide to vary their stance in any circumstance.
2. All Insurers rightly stress the need to still take reasonable and practical precautions, if those can be carried out within the strictures of current Government advice. That should include:
 - Regular visits where those can be safely undertaken.
 - Removal of combustible waste.
 - Shutting down mains services wherever possible.
 - Ensuring any alarm system, sprinkler system or remote monitored CCTV is fully operational.