

Please note, we are in the process of making changes to this guidance following the recent measures published by the Financial Conduct Authority on 14th May 2020, including how we operate our charges. Please get in contact with us if you are experiencing temporary financial difficulties because of coronavirus and our staff will explain the measures that are available. You can contact us online, by telephone or email and we will do all we can to help.

Our Pledge to our Customers

Many of our customers are asking what help we, and their insurance provider, can provide during these difficult times.

Help from your insurer:

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

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. These follow on from [guidance](#) already issued by the Financial Conduct Authority.

The insurers with whom we place business have pledged to:

- Support those who need to make a claim – both we and our insurers have implemented robust business continuity plans so customers needing to report a claim will be able to do so as usual.
- Support those who are working from home. If your work is clerical in nature, working from home due to the need to self-isolate or because you have been ordered to do so by your employer because of the Coronavirus outbreak, you should be covered by standard home insurance policies
- Support those who cannot work at home – if you need to use your vehicle due to the restrictions on public transport, your cover will be valid even if normally it does not cover ‘commuting’
- Support those who use their cars to help communities – if you need to use your vehicle for voluntary purposes, your policy will cover you to do so.
- Support our key workers – as with volunteers, those key workers who have to use their vehicles will be covered.

We have received a number of questions from our customers and we have tried to provide as much information as we can in the Q&A's below.

Questions & Answers: General

Q. Are your offices still open to the public?

A. Our offices are closed to the public as we are following the government advice. Our call centres, live-chat facility and email options are all open for business and operating during our usual opening hours.

Q. I have lost my job because of COVID-19. I'm worried I may not be able to meet my insurance instalments. What should I do?

A. If you pay for your policy by direct debit on an instalment plan, we are not currently able to offer a payment break. Unfortunately, as your insurance is a 12 month contract there is not the same flexibility on your insurance finance as there would be on other instalment agreements where you can extend payments beyond the original contract.

We understand that you may have to cancel your insurance policy due to COVID-19, with this in mind we are offering a credit-note to the amount of cancellation fee charged for you to use towards a new insurance policy purchased before the end of the year.

Q. I work for the NHS. What are you doing to help me?

A. With immediate effect we have decided to waive all mid-term admin adjustment fees and insurer admin fees when NHS workers call to make changes to their policies. This is the least we can do to help our NHS workers during this extremely difficult time.

Questions & Answers: Motor Insurance

Q. Because of my age, I am advised to self-isolate for an extended period. Can I suspend my car insurance?

A. It is a legal requirement to have valid car insurance unless you register your vehicle as being off the road and [apply for a SORN](#). Not all insurers offer the option to suspend a policy so we would recommend you refer to your policy wording or contact one of our advisers for more information. In most circumstances your insurer will not offer a suspension option and you would need to consider whether or not to cancel your policy.

Alternatively, it may be more appropriate for you to consider cover on a laid-up basis. Even when unused and parked in a garage while you stay home, cars can be damaged by accidents or fire and they can be targeted by thieves and criminals. With laid-up cover they remain protected

but the policies are cheaper because as they are not being driven, there is no third-party or liability insurance needed.

Two types of laid-up insurance are available: fire and theft or fire and theft plus accidental damage. Again, this option is not available on most policies, so please refer to your policy wording or speak to one of our advisers for more information.

Q. My car is booked in for an MOT, do I still need to get it during the Coronavirus lockdown?

A. The government has now announced a six-month emergency extension to MOTs and details in this are still evolving. Any MOT due on or after the 30th March 2020 will automatically be extended for 6 months.

Q. If I have to self-isolate and need someone to drive my car to collect groceries or medicine, will they be insured?

A. In these circumstances you should contact us and have the other person added to your policy as a named driver.

Remember, if the new driver has car insurance that includes driving other cars and they drive yours with your permission they will only receive third-party cover.

If you are fully comprehensively insured and want to ensure damage to your own car is covered when someone else uses it, contact us to add the other person as a named driver to your policy.

Q. I have lost my job because of Coronavirus. What should I do and what are the financial implications on my motor insurance?

A. Insurers will take their own view on your employment status. If you have lost your job as a result of Coronavirus we would ask that you contact us to talk about your situation with a member of our customer service team.

Q. I have volunteered to drive for people who can't leave their homes because of COVID-19. Will my current insurance be valid?

A. If you are using your own car for voluntary purposes to collect and deliver medicine or groceries to support people affected by COVID-19, your cover will not be affected and you will not need to notify your insurer.

Q. I am in lockdown in a foreign country and concerned my foreign use motor insurance cover will run out. What should I do?

A. The terms and conditions of your foreign use motor insurance policy will differ from person to person so you should get in touch to talk about your circumstances as soon as you can.

Questions & Answers: Home Insurance

Q. I have been told to work from home because of Coronavirus, will that affect my home insurance policy?

A. As you may have already read, cover for clerical work is provided.

However, if you need to receive visitors in the course of your work you should check with us or your insurer as there may be restrictions in the cover permitted.

Q. Will home insurance cover the cost of a deep clean to my property should it become contaminated by COVID-19?

A. Most standard home insurance policies do not provide cover for the costs of cleaning a property, even deep cleaning in the event of Coronavirus.

Q. I have been quarantined and my home may be left unoccupied for more than the 30-day limit on my policy. Will I be covered?

A. Insurers will be pragmatic when considering those who are quarantined and unable to return to their property within a timescale set out in their policy. However, individuals should contact us at their earliest convenience to discuss their circumstances.

Need more help regarding the Coronavirus and your insurance?

Our customer service agents and administration staff are all working as hard as possible to ensure we keep our service levels to our usual standard. If you have any questions about your insurance or need advice please do not hesitate to contact us by telephone, live-chat or email. Unfortunately, our offices are not currently open to the public but we are still here to help.