



JOHN MORGAN PARTNERSHIP LTD

Covid-19 Cookery Schools Q&A

With the current Government enforced lockdown, we are aware that most if not all cookery schools have been forced to close and in these different times we have been told how the cookery school community are doing their bit to support their own local communities. A number of schools have been active in offering to help their local communities with providing a meal service, using vehicles to provide NHS volunteering support and moving classes remotely to give the gift of education in any way that you can.

We at JMP salute all efforts to support communities in these unprecedented times and thought that we should share some information coming from insurers about the position with regard to your insurance policies with the change in your activities. Please do give our specialist cookery school team a call if you need any further advice.

Here are some things to think about:

My premises is currently closed, is it still covered?

Standard insurance policies will usually allow properties to be unoccupied for a period of 30 days before they have to be notified and terms imposed. Due to the current circumstances most are extending this period to 60 or 90 days without notification. However, they will expect any water supply to be turned off and security systems to be maintained where possible. You should also arrange to visit the property, possibly on a weekly basis, to ensure that all is well. Any conditions already on your policy will still need to be adhered to, so minimum security conditions, alarms, stock keeping etc. if you are unsure what these are then please contact your insurer or broker who will be able to advise.

If your property is unoccupied as a result of Covid-19 then please call your broker or insurer so that they can let you know what is required.

My staff are furloughed or are working from home are they still covered under my Employers Liability cover?

If you are still employing your staff whether that is working from home or furloughed you still legally need to have your Employers liability cover. Insurers do not need you to notify them of the change in working place, they understand the whole of the country are being asked to work from home where possible and cover will remain in place.

Equipment taken home is it still covered?

You need to check your insurance policy to see if you have any all risks cover for laptops, computers, phones, baking equipment etc. If these items are covered under the property section of your policy; than cover will not extend to cover them outside of your business premises. This can easily be adjusted though with a quick call to your insurer or broker.

Whilst the business is closed I am providing a meal service to my local community, am I covered for this?

This is a departure from your usual business description which would not normally be covered by your insurers. However, most are being understanding at this exceptional time and are providing cover for this activity. However, it is very important that you alert your broker or insurer to the fact that you are doing this so that you cover can be corrected to take this into account.

We are delivering meals to the local community in private cars; can this be covered under my policy?

This is not something that can be included and you should notify your motor insurers that you are providing this service. If your insurer decline to extend your cover please do give us a call and we can assist.

Volunteering for NHS or frontline staff is my car insurance valid?

If you have signed up to the NHS volunteer responders or supporting people in your local community with transport, food collection and delivery, medication drop offs etc. then so long as its on a volunteer basis your motor insurance will automatically cover you for these activities. If you have changed your business model to continue a food service for which you are getting paid for you need to check your cover with your motor insurer or broker.

I am now doing my courses remotely via video calls is there any insurance implications I need to be aware of?

We have seen a number of schools offering classes via video link, trying to continue the courses in another way, which is fantastic and another example of how we can change and adapt to continue as best we can. Some things you need to think about if you are providing remote lessons:

- If you are providing lessons for children you need to update your safeguarding policy to include remote lessons. Ensure that you have parental permission to provide these lessons if the children are under 18s.

- How secure is the platform you have chosen to use – there are so many different video conferences options make sure you check their privacy policies and how data is shared. Update your own privacy policies to include remote lessons.

- Now all of your business is being done on computers and through the internet you need to consider cyber insurance ([link to a cyber website page](#)).

Unfortunately cyber criminals are using the current global pandemic to their own advantage and there has been an increase in cyber attacks on companies in the UK and phishing scams.

If you need any further advise on remote working and cyber insurance please give one of our advisers a call on 01242 898387.