



House of Commons
London SW1A 0AA

Ref: ZA11161

Alok Sharma MP
Secretary of State for Business, Energy and Industrial Strategy
Department for Business, Energy and Industrial Strategy
1 Victoria Street
London
SW1H 0ET

30 March 2020

Dear Alok,

Re: Business Insurance during Covid-19

I am writing on behalf of numerous constituents who have been unable to claim business insurance during the Covid-19 pandemic.

Business from across Chester have contacted me expressing deep concern about the uncertainty they are facing during this pandemic as insurance companies are failing to pay out business continuity insurance where it is due.

Many businesses have been told that their business' contributions to insurance do not apply because for example "Government advice is only guidance, not instructions to close" or "Covid-19 was not a notifiable disease at the time you took your insurance out." This is not an acceptable reason to withhold insurance. It is vital that the Government provide clear instructions and define exactly when insurance must be paid.

I raised this point with the Prime Minister directly before recess, yet I continue to receive correspondence from worried constituents facing financial insecurity.

I am clear that insurance companies must live up to their obligations. The Prime Minister said as much last week. I would be grateful if you could outline what action the Government is taking to make it clear to insurance companies that they must play by the rules and pay out insurance where it is required.

Thank you for your consideration and I look forward to hearing from you in due course.

Yours sincerely,

Christian Matheson MP

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