

Brown Bevan Insurance Brokers

Email Newsletter April 2020 Issue 1

We know that it is not business as usual for you, or for us, but let's try together to make things as normal as possible.

We want to give you an update about the progress we are making at Brown Bevan as we adapt to these challenging times. We are working hard to maintain our service levels and trading operations for you. Over the past couple of weeks, we have successfully implemented our business continuity plan and moved our people out of the office, so they can work safely from home. Our team is now working remotely with full system and phone capabilities. Everyone is adjusting well and we are all extremely proud of how quickly we have responded and deployed home working across the business.

We feel that communication is more important than ever and here are some frequently asked questions that you may wish to consider for your business:

Do I need full cover on my fleet vehicles that are not on the road at present?

Policyholders that have their vehicle(s) parked up and off the road may request cover to be reduced to Laid up Accidental Damage, Fire & Theft or Laid up Fire & Theft. You will need to declare the vehicle(s) as SORN.

When a vehicle is declared SORN it cannot be parked or driven on the road - as defined within the Road Traffic Acts. The vehicle is also removed from Motor Insurance Database.

If this is of interest then please contact us to discuss your options.

All of my employees have been 'Furloughed', so do I need Liability Cover?

We are not aware of legislation being relaxed in terms of the obligation to insure for employers liability. We therefore feel that you still have this obligation (of course things may change). However, if your wages and turnover have greatly reduced then we would suggest that you submit revised estimates for both and we can try to get them adjusted mid-term. We can then adjust this annually at renewal to reflect the true figures. It may mean an additional premium due at the end of the term, but means you will not be paying the full premium now.

If this is of interest then please contact us to discuss your options.

Ctrl and click to follow

USEFUL LINKS

Government Covid -19
Support for business:

[Link to Government Website](#)

ABI guidelines were recently issued in relation to the new NHS volunteers:

[ABI Guidelines](#)

Vehicle owners will be granted a 6-month exemption from MOT testing, enabling them to continue to travel to work where this absolutely cannot be done from home, or shop for necessities:

[MOT exemption conditions](#)

When a vehicle is declared SORN it cannot be parked or driven on the road - as defined within the Road Traffic Acts:

[SORN](#)

Can I get any assistance with my monthly Instalments?

Finance companies are prepared to help. This could involve moving your payment date by up to 14 days or in some cases a one-month payment holiday.

These are being handled on a case-by-case basis so, again, you will need to contact us to discuss your plan.

Do I still have full insurance cover now that my premises are temporarily closed or unoccupied?

We are pleased to be able to advise you that the majority of Insurers have relaxed their approach to risk management measures, and cover restrictions, that are usually applied to unoccupied properties.

However, all Insurers have slightly different terms and conditions so please let us know if this applies to you and we will advise you accordingly.

We will get through this by working together. Stay safe and look after those around you.

Clive & Paul
Brown Bevan Insurance Brokers

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