

CONTENTS

BUSINESS INTERRUPTION INSURANCE – A BEGINNER’S GUIDE (AND A REFRESHER FOR OTHERS)	1
THE NATURE OF INSURANCE	1
BUSINESS INTERRUPTION INSURANCE IN CONTEXT	3
BUSINESS INTERRUPTION INSURANCE IN PRACTICE	3
CLAIMS PREPARATION COSTS.....	5
PREVENTION OF ACCESS.....	5
EXCLUSION AGAINST INFECTIOUS DISEASE	6
OTHER COMMON EXCLUSIONS	6
FURTHER BUSINESS INTERRUPTION CONCEPTS	6
BUSINESS INTERRUPTION INSURANCE ISSUES ARISING FROM COVID-19 AND OTHER WIDE AREA EVENTS	11
BUSINESS INTERRUPTION LOSSES ARISING FROM COVID-19.....	11
BUSINESS INTERRUPTION INSURANCE ISSUES ARISING FROM WIDE AREA EVENTS	12
THE UK FINANCIAL CONDUCT AUTHORITY TEST CASE ON BUSINESS INTERRUPTION INSURANCE POLICY RESPONSE TO COVID-19	15
POWERPOINTS	19