

TOWER COVID-19 Response Update – TOWER

In view of the additional pressures and uncertainty being felt by our customers as a result of Covid-19, we are making some changes to do our bit to help.

We are taking measures that have been designed to support our customers through these unprecedented times. We understand that the cover provided by TOWER needs to be flexible to respond quickly to any changes brought about by the current situation we are all facing, and the below should go some way in achieving this.

TOWER are adopting the principles of the ABI Covid-19 Commitment, meaning that we will commit to offering enhanced help and support to all our customers who may be affected by the impact of Coronavirus.

Temporary Unoccupancy

We understand a number of our policies holders will need to vacate their premises for a short period of time. We can confirm that if a property becomes temporarily unoccupied as a direct result of Covid-19 or due to Government instruction, we will not be amending our cover, terms or premium to reflect this.

All of our Policy Wordings have an unoccupancy or Security & Inspection Condition which applies, generally, once the property has been vacant for a continuous period exceeding 30 days. For any property which is temporarily unoccupied as a direct result of Covid-19 or Government instruction, we confirm that we will only look to apply the unoccupancy or Security & Inspection Condition once the property has been vacant for a continuous period exceeding 90 days.

We would encourage all of our customers to continue to manage their properties proactively, including applying any appropriate additional security measures or switching off or draining any services. We would further encourage regular inspections to be carried out, where it is safe and practical to do so, and ensuring that Government guidance is followed.

In view of the above, there is no requirement for us to be immediately notified that a customer's premises has temporarily closed as a result of Covid-19.

We have attached some risk management guidance on premises safety and security.

Outstanding Risk Improvements or Maintenance Requirements

We appreciate that it may be difficult for deadlines on risk improvements following a survey to be met in the current conditions. We are able to offer flexibility on deadlines which are unable to be met solely as a result of the impact of Covid-19, subject to a discussion with one of our underwriters.

In addition, we are also able to defer any requirements for regular inspections or maintenance until such time it becomes appropriate to do so. This is provided that all reasonable steps have been taken by our customers to try and comply where possible. We would encourage any additional measures to be implemented to try and mitigate any potential additional risk, as a result of the delay to any inspection or maintenance work.

Employees Working From Home

Our Employers' and Public Liability covers provide an indemnity to the policyholder if they are held liable for accidental bodily injury arising in connection with their business. This is subject to the terms and conditions of our policy wording.

Based on this, our cover provided will extend to cover any employees working from home. This is subject to the work being reasonable and practical to be carried out at home and any additional risk being fully assessed and mitigated as much as is reasonably possible.

Business Equipment

If cover is not already provided by the policy, we will extend our policies to cover the temporary removal of business equipment away from the premises as a result of the response to Covid-19. Cover is subject to a maximum of £2,500 at any one employees home.

Personal Possessions Cover

We will be extending our Personal Possessions cover provided under our Household Policy to £25,000, to allow for any additional items in the home due to family members temporarily moving back as a direct result of Covid-19.

Private Motor Occasional Business Use

We can extend the cover provided under our Private Motor Policy, to allow for occasional business use as a direct result of Covid-19. This is subject to a discussion with one of our underwriters and ensuring that Government guidance is followed.

Business Fleets

We are able to offer flexibility for any of our Motor Fleet customers who may wish to undertake doorstep deliveries in the community. This is subject to a discussion with one of our underwriters and ensuring that Government guidance is followed.

Renewal Extensions

Tower will agree to provide extensions on renewals if ;

- I. the insured is unable to provide the relevant renewal information, or

II. Tower is unable to provide a timely renewal quote as the result of the current emergency.

If the insured is unable to furnish renewal information as a result of the current emergency or Tower is unable to offer renewal terms in a timely fashion, Tower will provide a 30 day extension on a pro-rata basis.

This is not an automatic extension but has to be requested by the insured or broker (we believe that we should be able to renew accounts in most circumstances however that may change as the crisis develops).

Claim Payments

With immediate effect all claim payments will be made by BAC's. Please therefore can I ask you to forward a policyholder email address and bank details;

- Account Name
- Sort Code
- Account Number

If a customer is already paying by direct debit we will use those account details being used for the direct debit. If the direct debit is paid by someone else, e.g a parent or spouse we will need the policyholders details to make the payment.

Recommended Motor Repairers

We will continue to send instructions to our Recommended repairers, however they are now closing as a result of COVID 19;

Dale & Co – Closed on Friday but will review in 3 weeks.

Autocrash are closing tomorrow evening – 31st March to the end of April, subject to further review

Panelcraft are currently closed.

Langford & Jones, Gordon is working from home and will desktop review where possible.

Customers can always use any other local garage if operating.

Process Changes

We are reviewing a number of processes to try and allow a smoother trading process. We will be looking to e-mail documentation out to you, rather than using the post, whenever we can. We will continue to post any documentation where an original is required, but we will aim to keep this to a minimum.

We hope the above measures will assist our customers through this difficult time. As always, we will look to update our guidance as the situation progresses and will provide further updates as appropriate.

Please do not hesitate to get in contact with me if you require anything further.

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