

Cover Amendment – Temporary Cease of Trading due to Coronavirus (COVID-19) Pandemic

This **Endorsement** only applies to those **Premises** where there are no private dwelling or domestic living quarters within the **Building** which is occupied by a partner, director or **Employee** of the **Business**.

The Insured Events of

- riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons
- theft or attempted theft
- overflowing, discharge or leaking of any sprinkler apparatus
- escape of water or oil from any tank, apparatus or pipe

are excluded from this **Policy** until such time that government restrictions are lifted from the COVID-19 Pandemic and **Your Business** is open for trade.

Should **Your Business** not open for trade following the Government lifting the COVID-19 restrictions **You** must inform **Your** insurance advisor without delay, in accordance with the Alteration in Risk condition in the **Policy** wording but in any event, advices must be received no later than 7 days from the Government lifting the restrictions otherwise **Underwriters** may refuse to pay **Your** claim(s) or provide indemnity under this **Policy**.