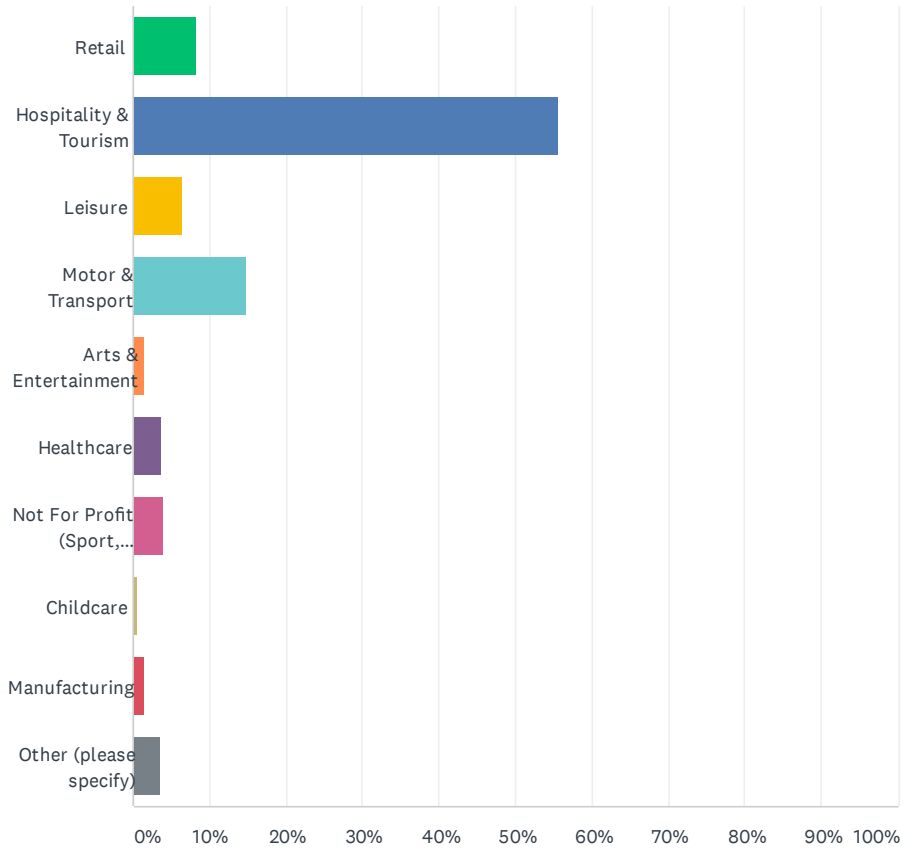


Q1 What description best fits your organisation:

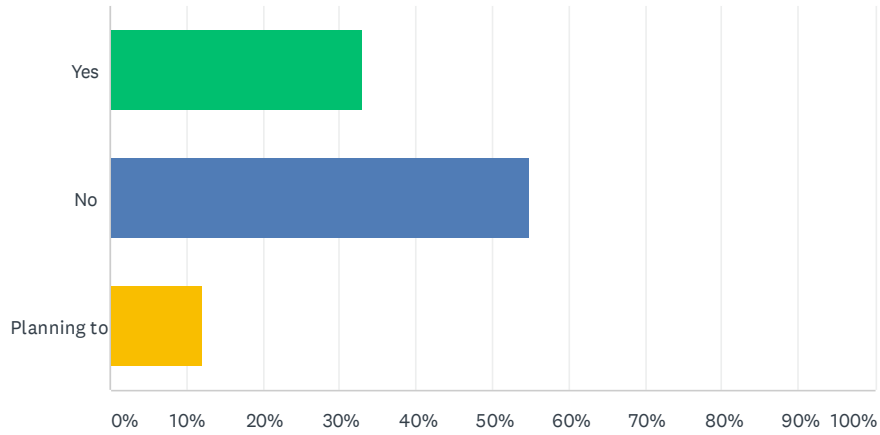
Answered: 2,095 Skipped: 0



ANSWER CHOICES	RESPONSES	
Retail	8.31%	174
Hospitality & Tourism	55.70%	1,167
Leisure	6.49%	136
Motor & Transport	14.89%	312
Arts & Entertainment	1.53%	32
Healthcare	3.68%	77
Not For Profit (Sport, Charity, Community, Festival etc)	3.91%	82
Childcare	0.53%	11
Manufacturing	1.43%	30
Other (please specify)	3.53%	74
TOTAL		2,095

Q2 Have you made a Covid19 Business Interruption claim on your insurance?

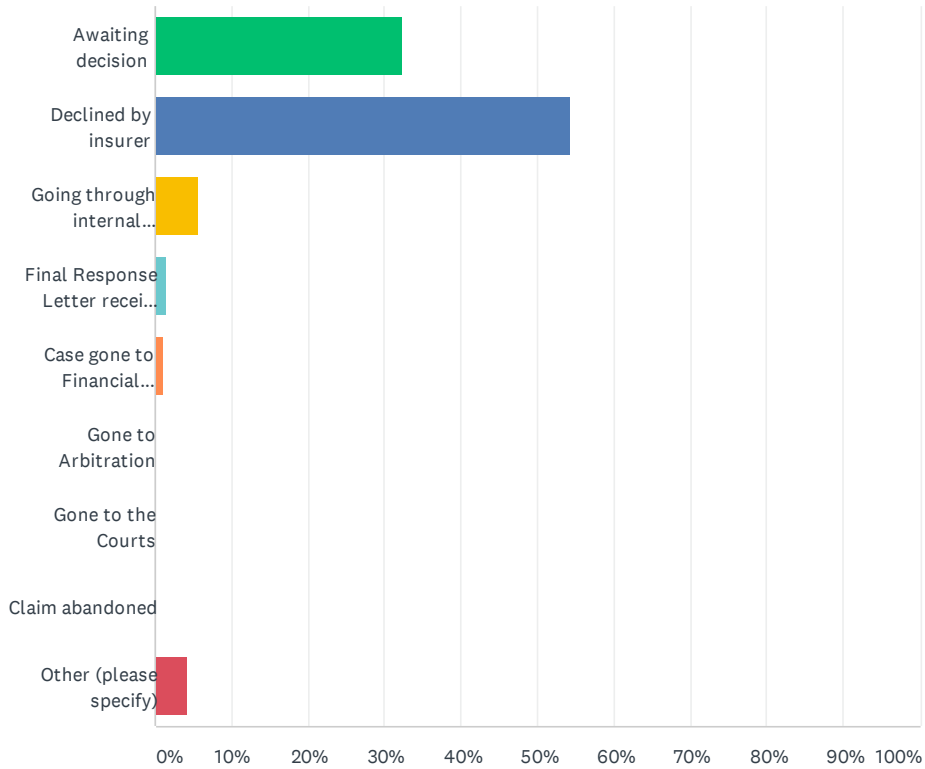
Answered: 2,030 Skipped: 65



ANSWER CHOICES	RESPONSES	
Yes	33.15%	673
No	54.78%	1,112
Planning to	12.07%	245
TOTAL		2,030

Q3 If yes to Q2, what is the status of your business interruption claim?

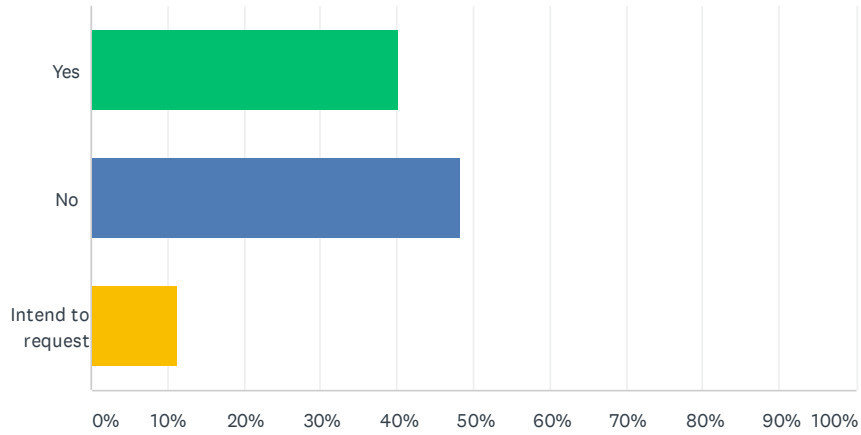
Answered: 649 Skipped: 1,446



ANSWER CHOICES	RESPONSES	COUNT
Awaiting decision	32.51%	211
Declined by insurer	54.39%	353
Going through internal appeals process at insurer	5.55%	36
Final Response Letter received from insurer	1.39%	9
Case gone to Financial Services and Pensions Ombudsman	1.08%	7
Gone to Arbitration	0.31%	2
Gone to the Courts	0.31%	2
Claim abandoned	0.31%	2
Other (please specify)	4.16%	27
TOTAL		649

Q4 Have you requested forbearance from your insurer? (any liquidity-related concession such as rebates, extensions or pauses to policies)

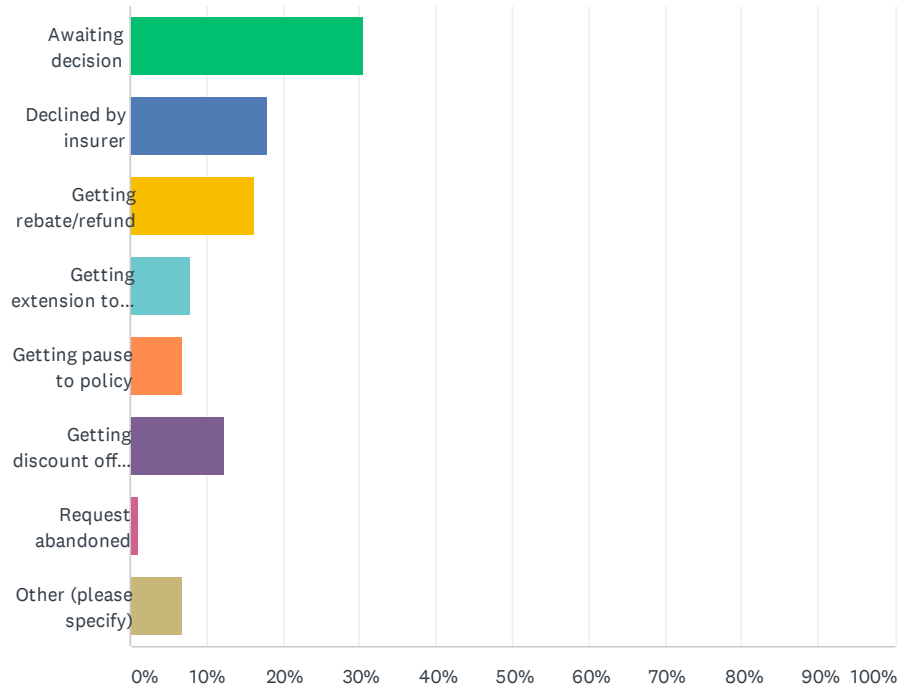
Answered: 1,952 Skipped: 143



ANSWER CHOICES	RESPONSES	
Yes	40.27%	786
No	48.41%	945
Intend to request	11.32%	221
TOTAL		1,952

Q5 If YES to Q4, what is the status of that request for forbearance?

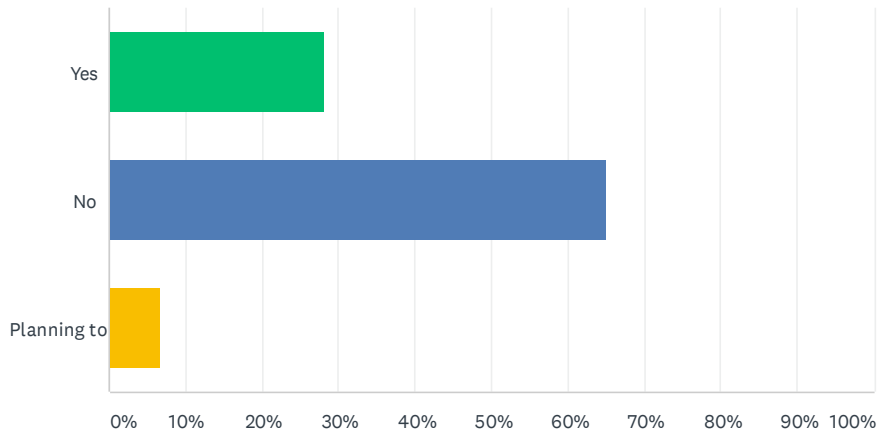
Answered: 773 Skipped: 1,322



ANSWER CHOICES	RESPONSES	
Awaiting decision	30.53%	236
Declined by insurer	17.98%	139
Getting rebate/refund	16.30%	126
Getting extension to policy	8.02%	62
Getting pause to policy	6.86%	53
Getting discount off next year's policy	12.29%	95
Request abandoned	1.03%	8
Other (please specify)	6.99%	54
TOTAL		773

**Q6 Have you contacted your insurer regarding suspension of cover?
 (Many policies specify that certain covers will lapse if a commercial building/premises is unoccupied for a period of time)**

Answered: 1,904 Skipped: 191



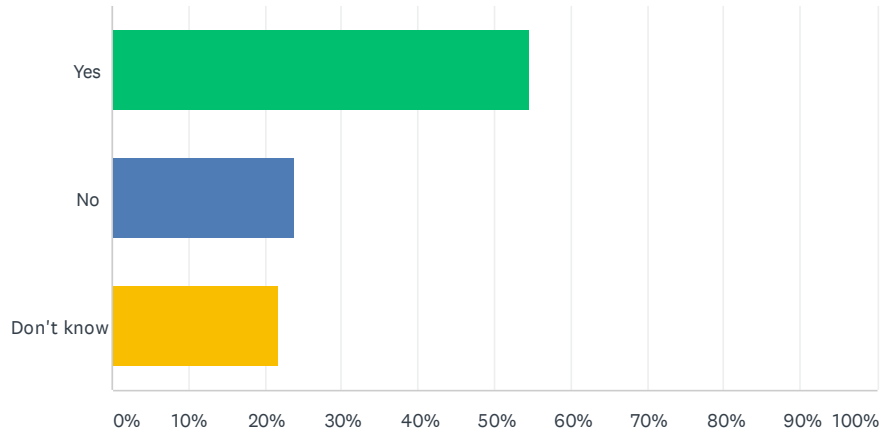
ANSWER CHOICES	RESPONSES	
Yes	28.26%	538
No	65.07%	1,239
Planning to	6.67%	127
TOTAL		1,904

Q7 If yes to Q6, what has been the outcome of your discussions?

Answered: 450 Skipped: 1,645

Q8 Are you concerned about Covid19-related personal injury claims in the future?

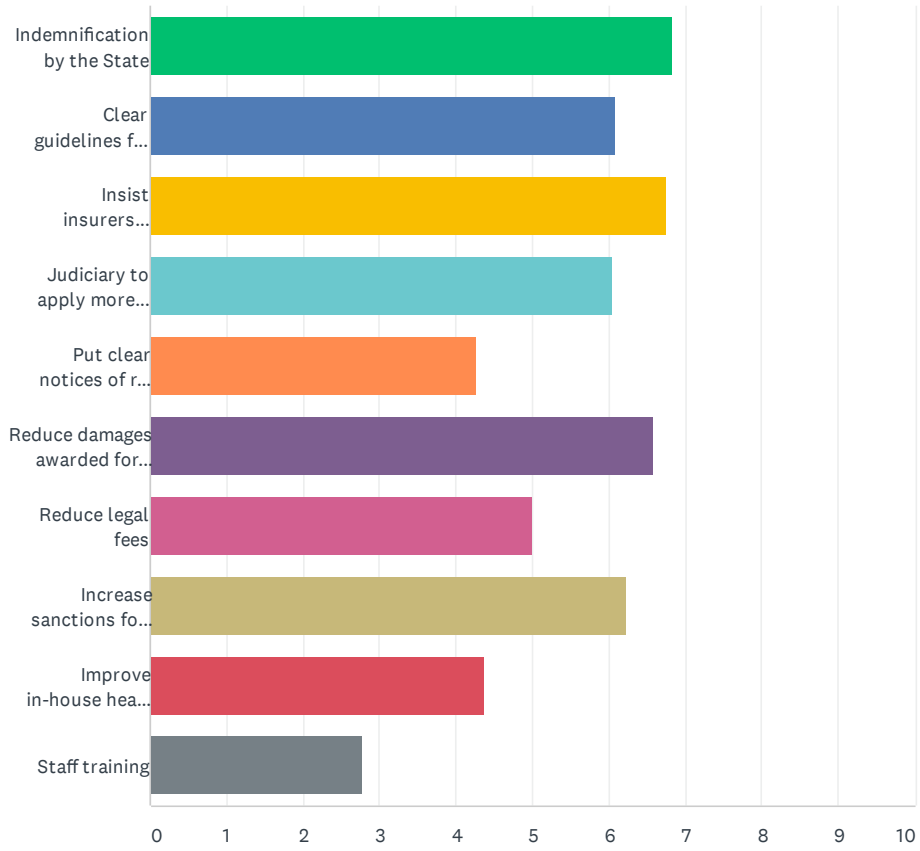
Answered: 1,865 Skipped: 230



ANSWER CHOICES	RESPONSES	
Yes	54.53%	1,017
No	23.75%	443
Don't know	21.72%	405
TOTAL		1,865

Q9 Please rank the following measures in order where 1 is the measure that would most reassure you regarding potential Covid19-related personal injury claims and 10 is the least.

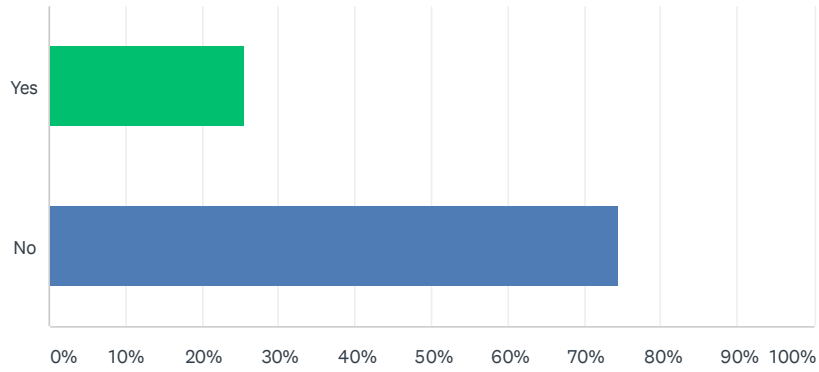
Answered: 870 Skipped: 1,225



	1	2	3	4	5	6	7	8	9	10	TOTAL	5
Indemnification by the State	33.79% 294	10.46% 91	6.90% 60	6.67% 58	6.09% 53	8.51% 74	7.13% 62	8.16% 71	6.44% 56	5.86% 51	870	
Clear guidelines from the State	13.56% 118	14.14% 123	8.39% 73	7.59% 66	12.41% 108	12.53% 109	10.69% 93	9.20% 80	7.13% 62	4.37% 38	870	
Insist insurers vigorously contest opportunistic or exaggerated claims	14.02% 122	16.44% 143	16.21% 141	12.30% 107	11.61% 101	7.82% 68	8.28% 72	5.63% 49	5.40% 47	2.30% 20	870	
Judiciary to apply more balanced duty of care to plaintiffs and defendants	8.28% 72	10.69% 93	14.37% 125	13.68% 119	12.30% 107	11.84% 103	11.15% 97	6.90% 60	6.21% 54	4.60% 40	870	
Put clear notices of risk on premises	3.10% 27	5.86% 51	7.47% 65	5.98% 52	7.24% 63	9.54% 83	10.92% 95	20.11% 175	15.98% 139	13.79% 120	870	
Reduce damages awarded for personal injuries	11.03% 96	15.63% 136	15.17% 132	14.48% 126	11.84% 103	10.00% 87	8.28% 72	5.17% 45	5.98% 52	2.41% 21	870	
Reduce legal fees	2.99% 26	5.29% 46	8.39% 73	11.72% 102	12.87% 112	14.83% 129	15.75% 137	11.03% 96	9.89% 86	7.24% 63	870	
Increase sanctions for fraudulent and exaggerated claims	7.13% 62	12.99% 113	14.83% 129	16.55% 144	13.33% 116	10.69% 93	7.93% 69	6.32% 55	6.90% 60	3.33% 29	870	
Improve in-house health & safety standards	3.79% 33	5.63% 49	5.75% 50	7.36% 64	8.62% 75	8.51% 74	13.68% 119	17.47% 152	21.38% 186	7.82% 68	870	
Staff training	2.30% 20	2.87% 25	2.53% 22	3.68% 32	3.68% 32	5.75% 50	6.21% 54	10.00% 87	14.71% 128	48.28% 420	870	

Q10 Have you renewed your insurance since the Covid19 crisis began?

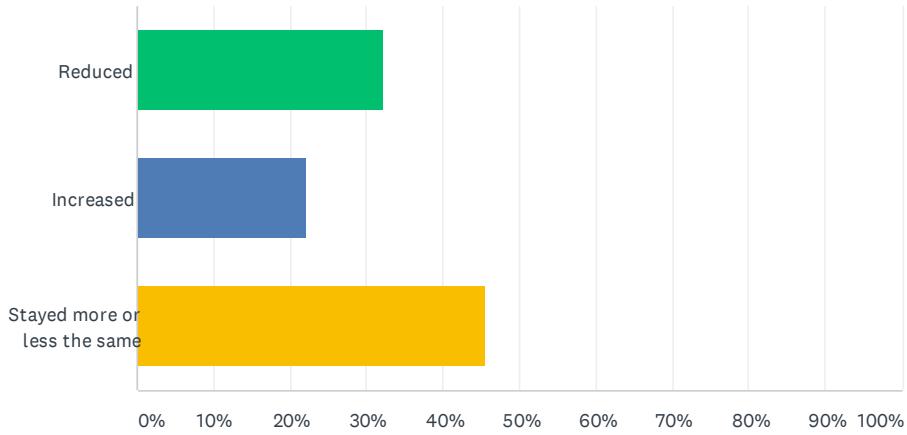
Answered: 1,709 Skipped: 386



ANSWER CHOICES	RESPONSES	
Yes	25.57%	437
No	74.43%	1,272
TOTAL		1,709

Q11 If yes to Q10, has your premium been

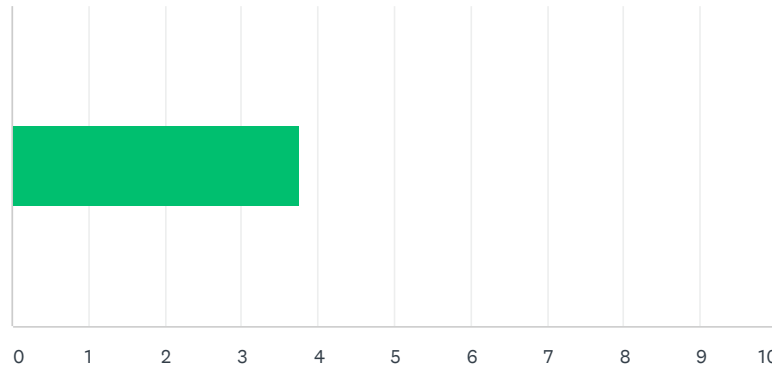
Answered: 423 Skipped: 1,672



ANSWER CHOICES	RESPONSES	
Reduced	32.15%	136
Increased	22.22%	94
Stayed more or less the same	45.63%	193
TOTAL		423

Q12 By what percentage has your premium decreased/increased?

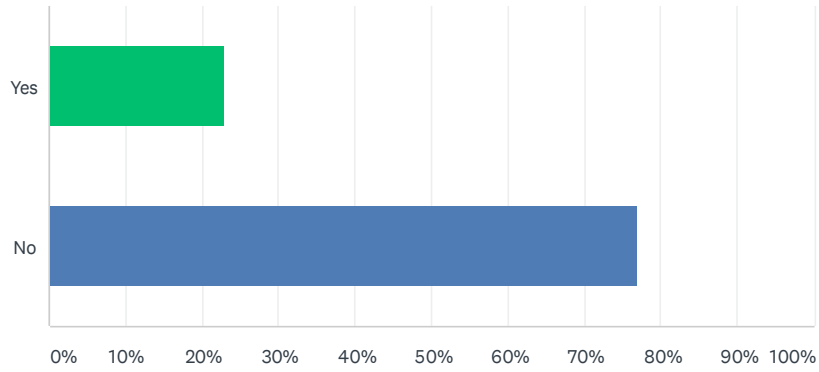
Answered: 379 Skipped: 1,716



ANSWER CHOICES	AVERAGE NUMBER	TOTAL NUMBER	RESPONSES
	4	1,426	379
Total Respondents: 379			

Q13 Did the insurer make any significant changes to your cover, particularly with regard to Covid19?

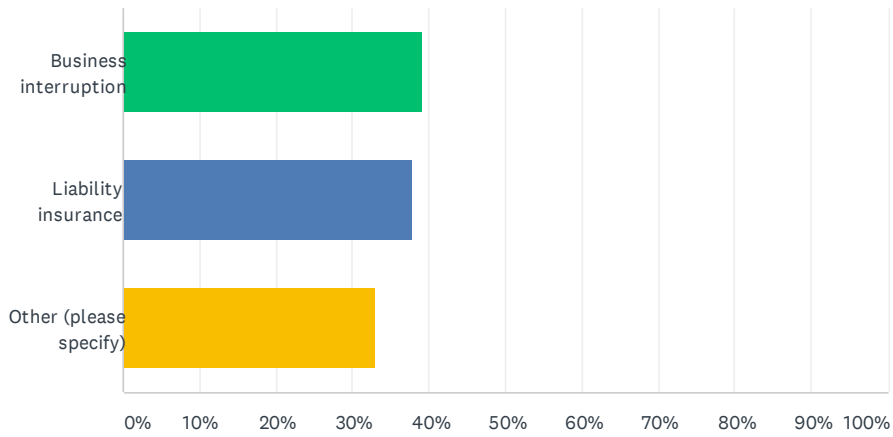
Answered: 414 Skipped: 1,681



ANSWER CHOICES	RESPONSES	
Yes	22.95%	95
No	77.05%	319
TOTAL		414

Q14 If yes, were those changes in relation to:

Answered: 169 Skipped: 1,926



ANSWER CHOICES	RESPONSES	
Business interruption	39.05%	66
Liability insurance	37.87%	64
Other (please specify)	33.14%	56
Total Respondents: 169		

Q15 What is the name of your Broker?

Answered: 1,313 Skipped: 782

Q16 What is the name of your Underwriter (normally detailed in the Schedule you receive each year on renewal)?

Answered: 1,171 Skipped: 924

Q17 Please give us your contact details. This is for verification purposes and will not be divulged to any other party without your explicit permission.

Answered: 1,254 Skipped: 841

ANSWER CHOICES	RESPONSES	
Name	99.60%	1,249
Organisation	95.93%	1,203
Address	0.00%	0
Address 2	0.00%	0
City/Town	0.00%	0
County	0.00%	0
Postal Code	0.00%	0
Country	0.00%	0
Email Address	98.72%	1,238
Phone Number	0.00%	0

Q18 Any further comments regarding any of the issues we have raised?

Answered: 581 Skipped: 1,514