



MANCHESTER UNDERWRITING MANAGEMENT

COVID-19 / Coronavirus – Helpline for insurance brokers who are insured with Manchester Underwriting Management (MUM)

The pandemic has highlighted issues where clients' insurances might not respond to claims arising from the COVID-19 pandemic.

A number of MUM's brokers may have concerns as to how to deal with questions from their clients.

Firstly, if a broker insured with MUM is aware of **Circumstances** (as defined in the policy) then we should be notified formally in the usual way. This would include a **Claim** being made against you.

A number of brokers insured with MUM have been contacted by clients asking for information as to how their insurance may respond to COVID-19. Most will be uninsured and consequently disappointed. Such enquiries will generally not meet the definition of **Claim** or **Circumstance** and won't act as a trigger to notify us, but we feel that some of our Insureds would benefit from a talk with or assistance from a specialist lawyer.

Manchester Underwriting Management has organised a specialist MUM COVID-19 Legal Helpline service for our Insureds, provided free of charge by solicitors Mills & Reeve LLP.

In order to use the service:

- 1) Email Mills & Reeve LLP at MUMbrokers@mills-reeve.com with the subject heading "COVID-19", providing your policy number and contact details.
- 2) Mills & Reeve LLP will call you to discuss the issue and provide guidance.
- 3) Where necessary you or the Insured may be advised to notify MUM directly. If so then email mumnewclaims@manchesterunderwriting.com. Discussing matters with Mills & Reeve will not constitute notification to MUM pursuant to your policy.

If you have any questions about the MUM COVID-19 Legal Helpline,
please call your underwriter on 01494 770700