

## Supreme Court Judgement

- Following the outcome of the Supreme Court judgement on 15th January 2021, direction has now been provided on a range of technical policy interpretations. This is believed to affect up to 370,000 businesses spread across 60 insurers and 700 different Business Interruption (BI) wordings in the market.
- While many policies will still not respond, the Court has delivered some radical judgements, widening the cover for many, and paving the way for increased settlements.
- With the judgement delivered, the FCA have imposed tight deadlines upon Insurers for communicating next steps with claimants and that process is now underway.

## McLarens Response

- Our COVID-19 Technical Team have been managing and co-ordinating COVID-19 BI claims since the World Health Organisation first declared COVID-19 as a “Public Health Emergency of international concern.” Governments around the world acted to control the spread and disruption to businesses occurred immediately thereafter.
- We have moved swiftly and decisively, delivering internal guidance and technical training specific to COVID-19 claims. To ensure consistency of approach, we created a COVID-19 claims philosophy document, and maintained its accuracy during an evolving landscape shaped by Court decisions and the emerging nuances of numerous policy wordings. We have also had the foresight to set up sophisticated data capture in readiness for future analysis.
- In addition to honing our expertise, we have also gained valuable insight into a range of industry sectors, many being severely impacted by the pandemic. These include hospitality, sports and leisure, manufacturers, retailers, commercial property investors and retirement care homes.
- We are now well placed to service a fresh wave of instructions, in full recognition of the severe financial distress that many claimants are under and the need to move swiftly towards quantum evaluation and payment.



### McLarens

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