

# COVID-19 update: Reopening your Club

## 22nd May 2020

Since the Government have advised that Bowls & Racquets Clubs can reopen ([see here](#) for more details), Sutton Winson have been approached by a number of Clubs looking for **advice about their responsibilities** to adhere to the guidelines set out and if they reopen, **what effect would this have on their insurance.**

### What does your insurer say?

We've spoken with Allianz Insurance plc and they've advised that, **as long as Clubs are adhering to Government guidelines**, there's **nothing in the policy wording to stop or restrict play** due to COVID-19. However, there is a **'Reasonable Precautions'** clause that states:

*"The Insured shall take all reasonable precautions to prevent accidents and any injury, loss, destruction or damage and shall take all reasonable steps to observe and comply with statutory or local authority laws, obligations and requirements."*

We must stress that **you must make a judgement based on your own individual circumstances**. If you feel that you're not able to comply with any elements of the Government's guidelines, then we'd recommend you don't open. This is also relevant **if anyone feels uncomfortable or has concerns about the Club reopening**, then they should be advised not to visit.

### Is your Club COVID secure?

The Government have advised that **a Risk Assessment needs to be undertaken** before all Clubs reopen. To help you with this, our specialist Risk Management team have put together a checklist that considers the **relevant steps** that you might need to take in order **to reopen your Club**, in accordance with Government guidelines.

[Click here to download the Checklist](#)

If you've got any questions or would like to contact our Risk Management team, you can do so by either emailing [riskmanagement@swib.co.uk](mailto:riskmanagement@swib.co.uk) or by calling **01444 251 162**.

### Property insurance

#### **For those clubs that hold their property insurance with Sutton Winson**

Allianz Insurance plc have reviewed the number of days until they consider the premises as being unoccupied and this has now changed **from 30 to 90**. This means that those clubs which closed either before or on 23rd March when the Government lockdown was enforced, have **90 days from the date of closure** before the unoccupancy conditions will apply.

[Click here to read the Unoccupancy Conditions](#)

#### **For those clubs that don't hold their property insurance with Sutton Winson**

Please seek guidance from your insurer about their conditions on your policy.

### Here to support you

Don't forget, if you have any questions, please get in touch with your usual Sutton Winson team and they'll be able to help.

Take care and stay safe,

**Your team at Sutton Winson**