

## PAUSE FOR THOUGHT | CORONAVIRUS (COVID-19)

Through our own business continuity planning work and conversations with many of our broker partners, we've identified key areas and questions that are worth considering, to ensure you are best prepared and have planned for various scenarios.

We hope this brief self-assessment checklist will prove useful as you establish clarity and direction for your business for the coming days, weeks and months. If you want to chat through how we can support you, your business and your customers, don't hesitate to get in touch [crew@ageas.co.uk](mailto:crew@ageas.co.uk).

YOUR PLANS <span style="float: right;">✓   ✗</span>	
Have you assessed which are your critically necessary processing activities, to continue to effectively service your customers?	
Do you envisage there may be a point in time where your resource constraints cause you to cease new business activity, in order to focus on servicing existing customers only?	
Have you assessed what levels of employee sickness or absence will it take to compromise either your critical processing activities or key system stability and made adequate contingency plans?	
EMPLOYEES WORKING FROM HOME	
Have you projected your overall WFH capacity?	
Are you aware of what additional risks are presented by your working from home arrangements where these are new and how are they being managed or, where appropriate, accepted? (e.g. Reduced call recording capability / data security etc.)	



## VULNERABLE CUSTOMERS



Have you taken steps to understand the level of contact you might receive from vulnerable customers and/ or customers who might become vulnerable as a result of COVID-19?  
(e.g. those customers whose work or income may be curtailed / credit instalment customers / self-employed customers etc.)

Have you made specific plans to pro-actively meet the needs of vulnerable customers through the national 'lockdown' period?

We're able to consider payment holiday requests by customers impacted by COVID-19, if they pay their premium via our instalment facilities.

If you use a 3rd party premium credit agency, have you made similar provisions for your policyholders who finance their premium payment via this method?

## RENEWAL ACTIVITY

We're extending the date at which our personal lines policies auto-lapse in the event of no renewal instructions being received - from 7 days to 28 days. We will consider requests for extensions to commercial contracts on a case by case basis.

Do you have contingency processes and plans in place to contact customers prior to renewal, at renewal and post renewal in the event you're unable to obtain renewal instructions?

Have you developed internal policies and procedures where no customer contact is possible?

## SUPPLY CHAIN

Have you considered any issues or concerns you have regarding the resilience of your supply chain and how you're managing these and prioritising for customers?

## GENERAL

Are there any specific areas of concern or others that you're managing, that are unique to your business?



Do you have a key person dependency? If so are the plans in place sufficient to ensure you can effectively manage the business in their absence?

FOR OUR LATEST CORONAVIRUS (COVID-19) ADVICE

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