



We want to share with you what we are doing at BMS to protect our people and our clients, including Associations and Members. Please note that measures are in place to ensure service delivery is not impacted. Additionally, we are actively engaging with Insurers to clarify and confirm coverage interpretation to provide members as much information as possible, along with news of any developments.

COVID19 is presenting many businesses with challenges, and understanding their level of insurance coverage is just one consideration. Whilst the situation is evolving at a rapid rate, it is difficult to provide a definitive answer on each business or personal circumstance.

However we can highlight that in most circumstances, Insurers have declared COVID19 as an exclusion.

BMS is working with its strategic partners to conduct further coverage reviews and monitor the development of COVID-19 closely. We will communicate information that may impact you as it comes to light.

Thank you for your ongoing support and please feel free to connect with any member of our team if you have any questions.

Sincerely,

BMS Customer Service Team
PNZ Exclusive Insurance Broker

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COVID-19 – What Does This Mean for My Business?

- **Can I claim loss of income due to COVID 19?**
If you have business insurance you should check with your insurer. The BMS business insurance policy does not provide cover for loss of income.
- **Does my professional indemnity cover me for COVID 19?**
We would need to understand the individual circumstances of a claim. If you have a claim you should notify your insurer immediately.
- **Can I practice Telehealth?**
Telehealth is an acceptable practice provided it's considered within the scope of your individual practice. Your professional indemnity policy with BMS has a jurisdictional limitation within New Zealand. The policy terms and conditions will still apply in the event of a claim.
- **What measures should I be taking?**
It is important that you follow and keep up to date with all directions and advice issued by state and federal health bodies around hygiene and cleanliness. This can be found here: <https://www.health.govt.nz/our-work/diseases-and-conditions/covid-19-novel-coronavirus>

If you are unsure of any of the information in this notice you should contact your insurance adviser.

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General Advice Warning - Disclaimer:

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