

Coronavirus weekly round up

Welcome to our Coronavirus round up, highlighting a selection of our key insights issued this week.

FCA business interruption test case

The highly anticipated hearing in the Financial Conduct Authority (“FCA”) business interruption test case commenced on 20 July 2020, (remotely) before Mr Justice Butcher and Mr Justice Flaux.

The last day of the trial was 30 July 2020. The claimants presented their closing submissions with submissions from Colin Edelman QC, Leigh-Ann Mulcahy QC, Ben Lynch QC, Josephine Higgs and Susannah Jones.

Whilst Lord Justice Flaux and Mr Justice Butcher did not provide a firm date for the judgment, they advised that the parties could expect to see a draft judgment in mid-September. Both insurers and policyholders will eagerly await the decision which could have wide-ranging ramifications for policyholders and/or the insurance industry.

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COVID-19, climate and a changing world. Must insurers pay the price?

The pivotal role played by insurance as a financial safety net when disaster strikes in novel ways has been demonstrated by the COVID-19 pandemic. The Chancellor mentioned the importance of the support provided by Business Interruption cover when rolling out his initial package of financial aid. The insurance industry is a key sector in the economy and insurance is a cornerstone of the economic pyramid. Whilst no doubt the market will evolve and adapt in the face of myriad challenges, the need for, and the tangible benefits of, insurance cover - at centre stage whilst the world was on hold - have never been clearer.

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Stress related claims and COVID-19 – how to safeguard your business

In the latest 'In conversation with' episode, our partner Ingrid McGhee talks with our expert partner on work-related stress claims, Roddy Macleod. Watch now!



Post-travel quarantine: Options for employers

The government's short-notice announcement this week that travellers returning to the UK from Spain will have to quarantine for 14 days, has caught many employers and their staff by surprise. Returning UK holiday-makers, arriving back in the country on or after 26 July 2020, will now have to self-isolate at home, or at the home of a friend or family member. During the 14-day quarantine period they are not permitted to leave that address except to obtain medical care or essential supplies. They will not be permitted to attend work.

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How to witness a will by video?

The Ministry of Justice have announced a huge (albeit, temporary) amendment to the Wills Act 1837, allowing video witnessed wills during the coronavirus pandemic to be deemed legal. The current law states that a will must be signed "in the presence of" at least two people, causing difficulties for those shielding or isolating meaning people have been having wills witnessed through the window, and some, via video technology.

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Coronavirus: Practice Direction 55C – temporary provision in relation to possession proceedings

In response to the coronavirus pandemic, CPR 55.29 was introduced to impose a stay upon possession proceedings and any enforcement action until 23 August 2020. Practice Direction 55C

has now been published and provides for a temporary modification to CPR 55 in relation to possession proceedings once the general stay is lifted.

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As a full service law firm we are here to advise and support our clients through this difficult time. Our sector specific teams can give focused and practical advice upon the effect of Coronavirus and the concerns surrounding it upon organisations and their employees, clients and service providers. Our specialists can provide support with contractual and supply chain advice, HR issues, event cancellations, insurance claims, and insolvency.

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