<BUSINESS NAME>

<INSERT ADDRESS>

<DATE>

Dear ………………………. MP

The insurance industry has failed to support our businesses and pay out on our valid claim for business interruption.

They have technically stated (using legal sleight of hand) that our lives, the lives of my staff and my suppliers are not worth insuring. Fellow business owners I speak to across different sectors all indicate they have had similar outcomes. I, like many businesses cannot afford to fight insurers as we have no income – they naturally rely upon the inequality-of-arms for those seeking redress, so I am turning to you and Government for that redress.

Businesses like ours urgently need Government to bail out the insurance industry so they can pay out the policy holders like us.

If I do not get my insurance pay out, take note: **I will cut all planned investment, scale back my operations and sack staff**. I have no confidence in insurance right now and will have to self-insure in future.

I will have to sustainably increase prices to build up a cash reserve large enough to self-insure against future closure events, consequently It will take longer for my business to recover and get back to normal. Something government will be keen to avoid at all costs. The irony is if Government do not bail this out and restore confidence in insurance it will cost Government way more in the long run so there really is no option, the sooner they realise this the better.

Please write to the chancellor now and demand he takes action on the universal business insurance failure that has pulled all our safety nets away. Our confidence is zero, many businesses I speak to will simply not bother insuring again and run a risk.

It is a big problem that needs fixing, but it is one not of our making, we should not be penalised for doing the right thing and buying insurance in the first place.

Hope you and your family are keeping well

Yours

<INSERT NAME>