<BUSINESS NAME>

<INSERT ADDRESS>

<DATE>

Dear Sirs

RE: INSERT POLICY NUMBER/REF

I note that restrictions remain in place for my public house business and I am currently unable to open up and trade, the act says that the Secretary of State must issue a termination notice to end any restrictions.

I am concerned that when lockdown “ends” there would be a second wave of infections (as seen in other parts of the world) and or that people, in light of falling ill, might sue my business for re-opening and or accuse it as being the source of any new outbreak – as you can appreciate I need total clarity I am insured and covered when I re-open.

As you can appreciate I have no wish to sleepwalk into trading without insurance cover and cannot afford to run a risk with my staff, customers or suppliers so need to understand at what point my insurance cover is or isn’t in place.

So I require total clarity from you as to whether you require the secretary of state to terminate restrictions before I am covered to trade as a pub.

It seems logical that should a termination notice not be issued by the Secretary of State I would not be insured under your policy or if the notice to terminate has no effect on my cover going forward.

Yours

<INSERT NAME>