

**Non-Property Damage Business Interruption Cover and FCA test case
Notice to UK & EEA policyholders with a policy subject to the law of
England & Wales, Northern Ireland or Scotland**

Following the delivery of the High Court judgement on 15 September 2020, a policyholder group and six insurers agreed to appeal the court's decision. The Supreme Court heard the appeal and delivered its judgement on 15 January 2021. The judgment is only relevant to policyholders who have coverage for claims where property damage is not required for cover under their policies to respond.

We are reviewing the judgment and will contact any policyholder who is affected by the outcome of the Supreme Court's decision. Should you wish to know more about the court judgment and the test case, the FCA website has useful information that is updated regularly:

- Register for the latest business interruption updates from the FCA www.fca.org.uk/sign-business-interruption-bi-insurance-email-updates
- Information for policyholders and regular updates on the test case from the FCA - www.fca.org.uk/firms/business-interruption-insurance
- Further information concerning business interruption insurance cases can also be found on the website of the Financial Ombudsman Service (FOS)- <https://sme.financial-ombudsman.org.uk/>