

**Diocesan Schools Commissioners
Directors of Religious Education**

DSC and DRE Letters are issued solely to enable you to carry out your education functions on behalf of your diocesan bishop. They often contain information of a sensitive nature and must be respected as private communications and not be shared with any third parties external to the diocese without CES consent.

COVID – 19 Insurance During Periods of School Closure or Continuance

I write further to Commissioners' Letter 64.20 dated 23rd March 2020 in which I provided you with a summary of advice received from the Catholic Insurance Service ("CIS") regarding insurance of premises during periods of school closure or continuance relating to COVID-19.

Today I have received an update from CIS to say that following the "lockdown" imposed by the Government last Monday night, CIS asked Zurich to confirm whether they would relax their previously stated position regarding visits to, and inspections of, closed school premises. Zurich have confirmed to CIS that they will not be enforcing the unoccupancy clause of the schools' property insurance policy whilst we remain on "lockdown". This will remain Zurich's position until further notice.

CIS have advised dioceses who are members of CIS, about this relaxation of the policy conditions by insurers which is welcome news during these difficult times.

As I said in my previous communication, it is important that schools consider the impact of the changed circumstances of the closure or continuance of provision on their insurance cover with their insurer and ensure that they comply with any requirements set down by them.

Christine Fischer

Assistant Director & Head of Legal