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# ROBINSON INSURANCE BROKING SERVICES

## COVID-19 UPDATE

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Dear Valued Client,

As the COVID-19 situation continues to evolve, Robinson Insurance Broking Services (RIBS) believe it is important to update our valued clientele on the specific action we're taking going forward as a business and how we plan to provide continued support through these testing times.

We, like many of you have an attitude to focus on the health and wellbeing of our staff, clients, their employees and families. We will continue to operate in-line with Australian Government policy recommendations and will adhere to their containment procedures as they progress- including restrictions on travel and meetings with large groups of people.

We have implemented internal office procedures around hygiene and control.

To ensure we can continue to provide continuity of service in the event of Self-Isolation or an Australian Government imposed lock-down, all our staff now have remote access infrastructure in place.

### What this means for our clients?

- Face-to-face meetings between RIBS staff and clients to be **limited/restricted** unless essential until further notice as we look to limit personal contact in line with recommended COVID-19 safe practices.
- RIBS staff will remain accessible via **email, mobile and office phone** (mobile as primary) to support any day-to-day queries and we will be doing our absolute best to limit any longer than usual response times.

### FAQ - Workers Compensation Insurance

- For any worker to be eligible for compensation a disease must have been contracted in the course of employment and the employment must have been a significant contributing factor. Given an exposure to COVID-19 can easily occur in a public setting it may be difficult to determine that employment was a significant contributing factor. Each claim would need to be assessed on its individual merits.

### FAQ - Business Interruption Insurance

- While most Business Interruption policies cover closure of your premise caused by localised contagious or infectious diseases, all policies exclude quarantinable diseases listed under the Biosecurity Act 2015 (Cth) (formerly Quarantine Act 1908) - of which Coronavirus Convid-19 is now listed.
- For the Insurance Industry to accept a risk, it must be measurable and of a size that the industry is capable of absorbing. The Insurance Industry is not sufficiently large enough to cover the losses associated with a global pandemic, hence why it is a standard exclusion.

Please continue to look after yourself and all those around you.

If you have any concerns or questions during this time, then please get in touch with one of our staff.

Kind Regards



**Andrew Robinson**

Director

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### Broker Team Contact Details

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