



MEMO

DATE: 19.3.2020

DISTRIBUTION:

Joule's Taphouses

Re: Insurance Overview

The business insurance policy with NFU does have business interruption cover for property, stock and earnings but unfortunately it does not cover pandemic viruses and illnesses and any impact as a result. This is something our sector as a whole is facing.

The cover does include;

Fire, Aircraft, Explosion, Storm and Flood, Earthquake, Escape of Water, Impact, Riot and Malicious Persons, Theft, Accidental Damage.

The Joule's Management Team