

CIVIL COMMOTION IN LONDON & ELSEWHERE

Introduction

The recent riots came as a surprise to politicians, the Police and the public.

In the aftermath we look at the insurance implications if you have already been affected by the riots and also for any similar events in the future.

WHAT IS YOUR INSURANCE COVER?

A claim for riot damage will fall under the insured risk of Riot and Civil Commotion and is included in nearly all commercial and domestic property insurances.

WHAT ACTION SHOULD BE TAKEN?

If you have been affected by these events, please inform us immediately.

The great majority of Commercial Insurance policies provide protection against any loss or damage caused by riot, civil commotion or malicious damage as standard and so your insurance cover will respond. As well as notifying us right away, we would ask you to please also follow the guidelines below:

Please report any damage to the police at once as there is a time limit for notification under the Riot (Damages) Act 1886, originally this time limit was 14 days, recently extended by the Government to 42 days.

Please obtain a crime reference number and inform them that you/your insurers intend to make a claim/recovery against them for the cost of any loss or damage under the Act.



A 42 day limit applies for claims against the Police under the Riot (Damages) Act 1886

The reason for this is twofold:

- It enables your Insurers to recover from the Police their claims payout to you for property damage.
- It enables you to recover from the Police your uninsured losses, for example your policy excess.

Please note consequential losses (i.e. Business Interruption losses) are not recoverable from the Police but can be recovered under your own policy if you have Business Interruption cover.

If you require any additional information concerning this or the extent of your insurance coverage, please speak to your usual Tyser contact.

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