



A couple of things today.

Whilst the Government did issue some guidance yesterday around the implementation of the **grant scheme**, the Business Rates team are still awaiting clarification on a few issues. They are trying to resolve these as quickly as possible and as soon as I have any information I will share it.

Commercial insurance and whether you are covered

Most commercial insurance policies are unlikely to cover pandemics or unspecified notifiable diseases, such as COVID-19. However, those businesses which have an insurance policy that covers government ordered closure and pandemics or government ordered closure and unspecified notifiable disease should be able to make a claim (subject to the terms and conditions of their policy).

Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers.

Filing of annual accounts

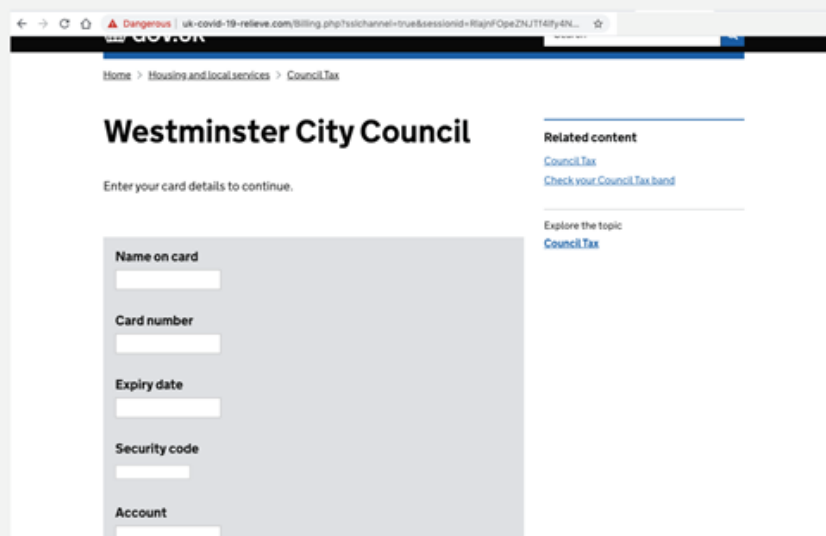
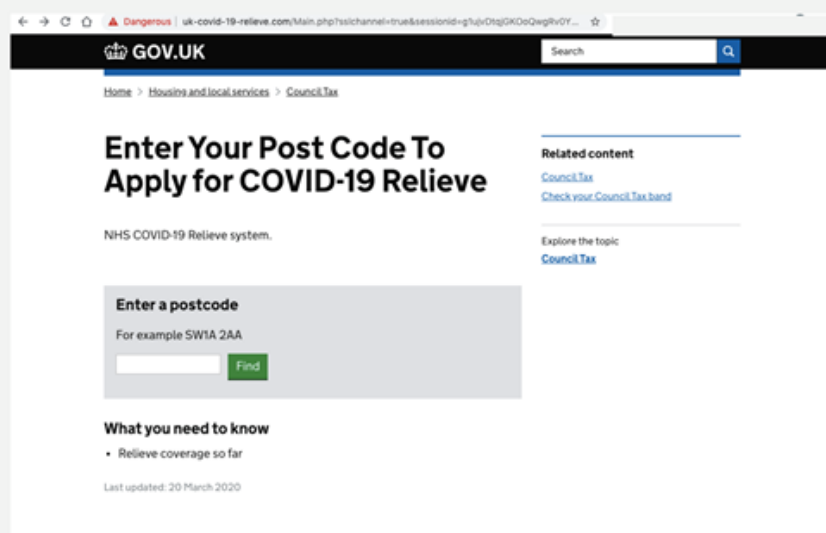
From today (25 March 2020), you can apply for a 3-month extension for filing your accounts. You should simply cite COVID-19 or Health matters as the grounds on the application. Further information and details of how to request this can be found at: [full guidance on applying for an extension](#)

Fraudulent websites

Please be aware that at times like this there will always be someone out there trying to extort money. We have been made aware of one scam from London. See below. Due to the screen grab it's not very easy to see, but there are some simple things to look out for:

- Government/public sector websites will end in gov.uk NOT .com or [.co.uk](https://www.co.uk)
- The heading wrongly uses the word RELIEVE instead of relief

The website url is "uk-covid-relieve.com." The government's website has a "gov.uk" URL, not a ".com" url.



Also the phrase 'Covid relief' is misspelt "Covid relieve". Clicking on other links around the page does not lead to new pages, and the original text message appears to come from senders called "Coronavirus" or "COVID19" rather than the