

21st April 2020

Frequently asked questions about managing your business during the outbreak

Introduction

The Federation of Small Businesses (FSB) has published a range of resources to support small businesses and the self-employed to respond to the coronavirus outbreak. In this factsheet, FSB answers some of the most frequently asked questions about managing a business during the outbreak. This factsheet will be updated on a regular basis.

Frequently asked questions

Which businesses are required to close?

On 23 March the Government implemented measures to prevent the spread of coronavirus and save lives. Many premises across the UK should remain closed, to find out if you should close, [click here](#). Takeaway and delivery services may remain open and operational in line with guidance on Friday 20 March. Online retail is still open and encouraged and postal and delivery service will run as normal. The Government is asking for these businesses to remain closed for a minimum of three weeks from 23 March 2020 when the restrictions will be reviewed.

The following businesses must remain closed:

- Restaurants - food delivery and takeaway can remain operational
- Cafes and canteens - food delivery and takeaway can remain operational as can cafes or canteens at hospitals, care homes, schools, prison and military canteens and services providing food or drink to the homeless. Workplace canteens can remain open if there is no alternative option - [read more about this on the gov.uk website](#)
- Public Houses, bars and nightclubs - this includes premises located within hotels or members clubs
- Hair, beauty and nail salons - this includes piercing and tattoo parlours, barbers, massage parlours and spas
- All retail stores - Exceptions to this are supermarkets and other food shops, medical services, pharmacies (both dispensing and non-dispensing) petrol stations, bicycle shops, hardware and equipment hire stores, launderettes and dry cleaners, car garages and repair shops, car rental services, car parks Post Offices, vets and pet shops, corner shops, off-licences, and newsagents, banks, building societies and credit unions.
- Outdoor and indoor markets - unless they offer groceries or food
- Hotels, hostels, B&Bs, campsites as well as Boarding Houses and Caravan parks/sites for commercial use. There are exceptions for those who live in these establishments as interim or permanent residences, these can be seen in full at the [gov.uk website](#)
- Libraries
- Community centres, youth centres and similar - these may remain open for hosting essential services such as food banks or homeless services
- Places of Worship - these can remain open for funerals (with appropriate social distancing) and solitary prayer
- Cinemas, theatres and concert halls (there are some exceptions to this [on the gov.uk website](#))
- Museums and galleries
- Auction Houses
- Bingo halls, casinos and betting shops
- Skating rinks, fitness studios, gyms, swimming pools or other indoor leisure centres (Leisure centres may stay open for blood donation sessions)

- Funfairs, arcades, bowling alleys, soft play centres and similar businesses
- Enclosed spaces in parks such as sports courts, pitches, outdoor gyms or similar

[A full list of businesses required to close can be found on the GOV.UK website.](#)

Work carried out in people's homes, for example to carry out repairs and maintenance, can continue, provided that the you or your tradesperson are well and have no symptoms and the guidelines regarding social distancing from Public Health England should be adhered to strictly for the safety of you and your customer.

No work should be carried out in any household which is isolating or where an individual is being shielded, unless it is to remedy a direct risk to the safety of the household, such as emergency plumbing or repairs, and where the tradesperson is willing to do so. In such cases, Public Health England can provide advice to tradespeople and households.

How do I keep my business secure during this time?

The Metropolitan Police have issues guidance to businesses to help protect them from crime and anti-social behaviour at the current time. [You can read the full guidance here.](#)

If your premises is closed, the following actions are recommended:

- Test your alarm, ensure it is monitored and fully operational
- Identify any vulnerable areas. Rectify these. Ensure security gates, bollards and fire exit doors have been secured prior to closure of the premises.
- Ensure service doors are closed and locked when not in use.
- Make sure you have list of key holders who can be contacted in times of emergency.
- Ensure your contact details for staff are up to date.
- Consider moving high value items into secured stockrooms and out of view.
- Ensure keys to the premises or other venues are not left inside and are instead with dedicated key holders.
- Consider timer switches or ensure sufficient lighting is left on at the premises/surrounding area.
- Ensure there are no combustible materials left in the proximity of the building such as packaging - consider the risk of arson.
- Review your CCTV to confirm it is operational, provides good quality images and is positioned to cover as much of the stores public and private areas. You may wish to consider a mobile phone app that allows connectivity and a vocal capacity to engage with any intruder.
- Ensure that no cash is retained on the premises overnight (leave a note on the door) stating that no cash or valuables are kept overnight) or store them in a security accredited safe bolted to the floor.

If you want to brush up on your business security basics, a blog from FSB Insurance Services, [Practical advice to improve the security of your business premises](#) is a great place to start as well as their [Practical Advice to Protect Unoccupied Property](#).

Can I make a claim on my insurance policy if I have had to close my business?

Firstly, you need to check your policy wording, or contact your broker to find out if you have Business Interruption cover in your commercial insurance policy.

Standard Business Interruption is provided for consequential loss of income or the additional cost of working following (mainly) physical damage to buildings and contents. Some policies extend that cover, often in a very limited way, to provide for certain events which might impact use of the premises

Once you have confirmed that you have Business Interruption cover, you will need to check whether you have an extension for “notifiable diseases” (can also be referred to as “Infectious Diseases”). This extension is not common. If the policy wording lists specified diseases covered, then you will need to ask whether COVID-19 is included. As this worldwide pandemic is now touching every business and household in the UK in some way, if you are not currently covered, it is highly unlikely that you will be able to get your policy extended to include it at this time.

Standard policies are highly unlikely to include any protection if your business suffers due to an outbreak of disease, regardless of circumstance but, it’s worth checking.

Proactive insurance considerations

As tens of thousands of workers make the change to work from home, some with new equipment, it’s important to make sure that their home insurance providers are made aware. You can reassure your workers that this will likely not impact their premiums as most home-workers will be doing clerical work.

If you normally work from premises and are now relying on deliveries/working away, you will also need to let your insurer/broker know.

If your business is sending employees home, temporarily closing or working from a reduced number of sites, you will have premises which are unexpectedly empty. Empty premises are vulnerable to a few, perhaps unexpected risks.

Your policy will likely have a clause in it to protect against your premises being empty for short periods, but since you may have to vacate the property for longer, you will need to let your Insurer/Broker know and this may involve making a mid-term adjustment on your policy. For tips on preventing damage to unoccupied property, you can read FSB’s blog [here](#).

Do I still have to pay rent on my commercial property?

The Government has announced an [Expanded Retail Discount](#) scheme which will provide a 100% discount for the year 2020/21 for eligible properties. Businesses need to take no action, your local authority will send you a revised bill. You should be aware that these bills may be sent to your place of businesses, if you think you are eligible for this relief, and have not received a letter you should contact your local authority.

This discount applies to the majority of properties which have been ordered to close as a result of the coronavirus outbreak. [Full guidance on eligible properties can be found on the GOV.UK website](#)

Talk to your customers about payment

We have asked large businesses to pay any invoices owed to small businesses, immediately upon receipt of the invoice. And if they hold an invoice now, the finance team should be asked to pay it, immediately. Morrisons supermarket have led the way, paying 3,000 suppliers instantly, regardless of payment period.

Small businesses or the self-employed with invoices issued should use this moment to chase for instant payment. You should also immediately issue invoices for work done, so they can be processed while finance teams in large businesses are operating. This isn’t just for large customers; everyone should be encouraged to pay an invoice, immediately.

You can find more information and resources to help with late payments in FSB’s [Get Paid on Time](#) hub.

Who can I contact about support?

The UK Government's Department for Business, Energy and Industrial Strategy has launched a dedicated business support helpline, where small business owners in England can get advice on how to minimise/cope with the impacts of coronavirus. The number is [0300 456 3565](tel:03004563565). Lines are open Monday to Friday, 9am to 6pm. You can also email enquiries@businesssupporhelpline.org.

Business grants and rates relief are being administered by local authorities, any queries should be addressed to them directly. [You can find contact details for your local authority vis the GOV.UK website](#)

You can use your membership of your business group or trade union (if you're self-employed) to see what benefits they provide that could help. FSB's website help on coronavirus is open for all small businesses and the self-employed, and includes a lot of detailed advice and guidance that is constantly updated – head to www.fsb.org.uk.



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