

YOUR COVID-19 COMMUNICATION STRATEGY

WHAT IT MEANS FOR BUSINESSES

The coronavirus is already having a big impact on our personal and work lives; with notable changes in public behaviour following the World Health Organisation's call for self-isolation and more rigorous hygiene practices to minimise the spread.

Our communication strategy looks to ensure openness and transparency with your customers and prospects.

Now is the time to shift your marketing strategies to online channels and take the weight off your brokers conducting face-to-face consultations.

Please note: we want all of our clients to be informed about the coronavirus (COVID-19) and confident to continue communicating with their clients.

As we believe it to be best practice that all of our users have the ability to issue ongoing communications using their platform, we have provided you with a recommended strategy, which includes one drag-and-drop campaign template available to send from your Campaign Library. This can be accessed from the COVID-19 folder – which we will update with more content in due course.

For further guidance on how you should proceed as a business, we would recommend referring to information from the [World Health Organisation](#), as well as [GOV.UK](#).

GREATEST DISRUPTION SO FAR

Whilst it is expected to have a temporary effect on the economy, experts are already speculating at the full reach the coronavirus will have for the months and years to come.

By talking to your customers *now*, you can help them to keep their businesses, families and homes insured and protected.



24%

Of British retailers seeing an impact from supply chain disruption



69%

Of SMEs already experiencing cash flow issues



49%

Of consumers will shop online to avoid physical contact with others

YOUR COMMUNICATION STRATEGY

Online activity will skyrocket during this period of isolation, helping businesses to line up opportunities for the future.

Savvy business owners across the globe have already switched to different digital platforms to ease the difficulties we may face.

Follow these guidelines to fortify your customer relationships:

- Step one: don't ignore what's going on
- Step two: lead with empathetic and educational content
- Step three: demonstrate your measured approach to safety
- Step four: help where you can
- Step five: keep alert and on top of any changes

DON'T IGNORE WHAT'S GOING ON

Each day brings with it new headlines about the coronavirus, so business owners are certainly at a disadvantage when it comes to knowing what to say and how to get that across.

However, the worst thing that your brokerage can do right now is nothing at all.

Consumers are just as anxious about the situation, but they're also anxious to hear from you. No doubt wondering how their personal and commercial policies will be affected.

Waiting for more definitive answers from the government may mean that you miss the mark communicating to your clients.

It reflects poorly on your business' strategy and could lead to alarm amongst your policyholders and prospects – especially for those with vested interests in travel, health and business interruption insurance.

Your customers' rights need to be educated to your client base, giving them some much-needed assurance that you're right behind them during this period.

EMPATHETIC, EDUCATIONAL CONTENT

The coronavirus poses a serious threat to the most vulnerable members of our community.

Anything that you say over the next few weeks and months needs to bear in mind this need for compassion and understanding.

Making light of what others are going through could alienate your customers and leave them feeling disconnected from your brand.

So if you're using humour in your marketing, steer clear of potentially insensitive content and show tact with how you phrase your messages.

MEASURED APPROACH TO SAFETY

At the end of the day, business disruption is not just a hindrance to your brokerage but to your customers.

Tell them what measures you are putting in place to ensure that you can keep servicing them.

For instance, have you changed how you are conducting meetings; are you still conducting face-to-face consultations or are you moving to purely online channels?

Even simple steps like verifying everyone's well-being beforehand, avoiding any physical contact and utilising hand sanitising gel could ease their apprehension.

If your hours of operation have been changed, you have a smaller workforce or expect broader disruption to your usual service, you will need to give plenty of notice to your database.

As well as emailing known customers and leads with these updates, you should consider your social media posts, uploading specific website landing pages or sending other forms of communication to get that news in front of as many people as possible; preventing any uncertainty about your approach to COVID-19 and procedures.

HELP WHERE YOU CAN

A lot of businesses we work with support local charities and community relief efforts, so if there's something happening near your office that's connected to the COVID-19, talk about your participation in that project.

You might inspire others to follow suit, whilst showing your customers the full value of your brokerage.

KEEP ALERT FOR CHANGES

If you're used to scheduling your marketing strategy weeks or months in advance, make sure those campaigns are safe to leave in the background of your day-to-day business activities.

Leave anything you want to say about the COVID-19 for your **manual or short-term send plans**, as a lot can change in a very short space of time.

If you'd like more information on any of the guidance provided here, we would recommend referring to the [World Health Organisation](#).

CAMPAIGN IN YOUR SYSTEM

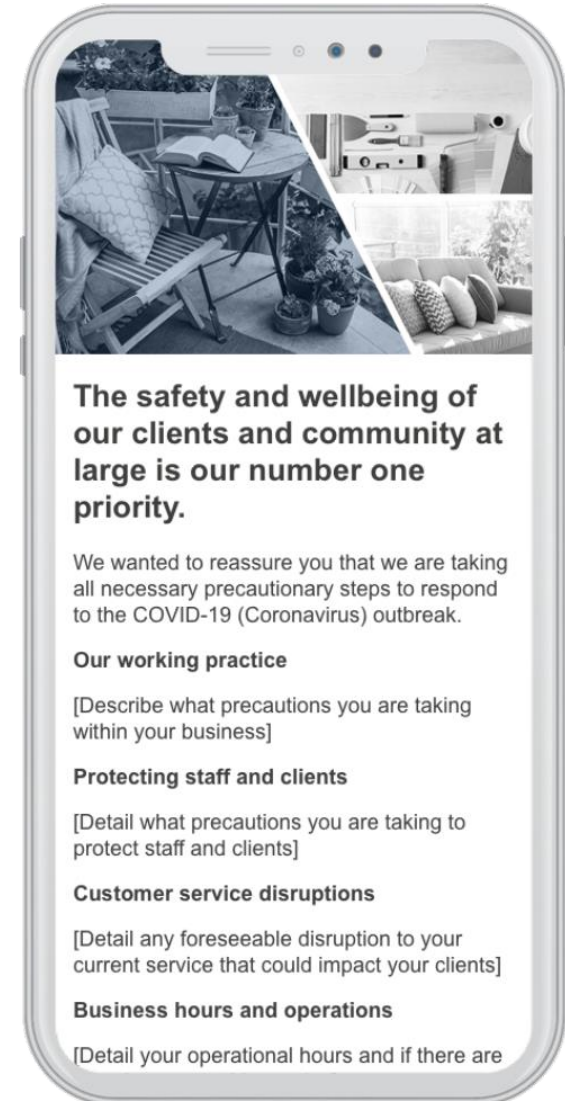
As a blank template, this example structures your communication, with the primary topics you need to address with your audience, like changes to 'business hours'.

Quick tips:

Available in your Campaign Library as a drag-and-drop email, the banner image will pull through your primary brand colour whilst giving you pre-prepared text content.

You can change or delete the banner at your own discretion.

For help or assistance sending this communication, contact our Customer Success Managers.



TRAVEL CANCELLATIONS

Whilst 25% of Brits don't insure their holidays, the 75% majority who do will need your help understanding their rights.

Now that Prime Minister Boris Johnson has declared only 'essential' travel be permitted, policyholders will need to check with their providers whether their reason for travelling would qualify them, or they may risk voiding their cover.

For flights, financial compensation should be available to passengers who have had their flights cancelled by the airline.

If their destination has not been ruled out for travel by the Foreign and Commonwealth Office (FCO), however, it's unlikely their claim will be accepted if they decide to cancel and seek compensation.

In a statement, ABI representative – Su Crown – commented that “travel insurance is not designed to cover 'disinclination to travel' where the FCO advice has not changed to advise against travel”.

As airlines and insurance providers have implemented different processes to handle the coronavirus outbreak and consequent disruption, it's advisable to handle all customer enquiries on a case-by-case basis.

BUSINESS INTERRUPTION

With 69% of SMEs already feeling the financial strain, insurance providers should expect an increasing number of business interruption claims from their commercial clients.

Conventional cover only protects against quantifiable physical damage sustained, meaning that – depending on the precise policy wording – disruption from COVID-19 would not be included.

For those with business interruption policies that do take ‘notifiable human diseases’ into consideration, there is some relief in that the coronavirus was classified as a ‘notifiable disease’ just this month. However, this does not have retrospective application.

- Voluntary closure or voluntary self-isolation – as a precautionary step, many businesses and individuals are looking at ways to prevent the spread of COVID-19 by self-isolating. Although a sensible decision in the scope of what’s happening, this may mean that losses incurred are not covered, unless such closure is mandated by a public authority or organisation.
- Time excess – where a policy is subject to a time excess, you may need to notify policyholders that any losses over that period of excess will not be covered.
- Recoverable losses – as a matter of course, businesses are required to minimise their own losses. This may include the implementation of new processes to allow for remote working and fulfilling orders or contracts through alternative platforms.

LIABILITY INSURANCE

By failing to cancel arrangements or events that may expose customers and employees to the disease, or otherwise not fulfilling their responsibilities to shareholders, businesses could find themselves liable to claims.

Likely to affect the leisure, travel and hospitality sectors the greatest, this could have serious consequences for organisations in every industry.

Here's what could be triggered in the aftermath of the coronavirus:

- Public Liability Insurance
- Employers' Liability Insurance
- Directors and Officers (D&O) Liability Insurance

SIMPLE STEPS TO MITIGATE RISK RIGHT NOW

Implement distancing tactics

- Give your employees flexibility to work from home.
- Reduce meetings and travel.
- Establish remote work processes.

Prepare for service interruption

- With many businesses and consumers needing your services at this time, consider how this may disrupt your usual service and what measures you can put in place to manage the influx of calls and enquiries.

Plan for the long-term

- Speak to us for information on your long-term marketing.



FOR INSURANCE PROFESSIONALS

0344 800 8424 | www.briefyourmarket.com | info@briefyourmarket.co.uk