

**UMAL confirms cover for COVID-19 BI claims**

*Welcome boost for mutual members following Supreme Court judgment*

**London – 22 01 2021.** U.M. Association Limited (UMAL), the UK’s leading provider of cover and risk management services to the higher and further education sector, confirmed today that it is providing cover for business interruption claims arising from COVID-19.

**Paul Cusition, CEO and Director of UMAL** said: “Following the Supreme Court judgment we have today confirmed to our Members the application of cover for BI claims under our Infectious Disease extension. Our members’ interests lie at the heart of everything we do, and this decision re-affirms our commitment to a sector that has been so severely affected by the pandemic. We will immediately start processing claims and aim to make payments to our members as soon as possible.”

The decision follows the Supreme Court judgment which results from an appeal brought by a wide range of Insurers and now provides definitive guidance on the proper operation of cover for non-damage business interruption extensions.

**UMAL Chairman Allan Guest** added: “We’re acutely aware of how important this decision is for our members. Unlike some of their peers in the Higher and Further Education sector whose commercial insurers aren’t providing this cover, our members continue to benefit from the breadth of protection and financial advantages that come with being part of UMAL’s mutual family.”

UMAL has been providing protection for universities and further education colleges since 1992 and covers over £80bn of property value, 800,000 students and 100,000 staff throughout the UK and in campuses overseas. As a mutual, UMAL has paid over £30m of returned contributions to its members over the last three decades.

**ENDS**

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## **About UMAL**

Established in 1992, U.M. Association Limited (UMAL), is the UK's leading provider of cover and risk management services to the higher and further education sector. As a mutual entity, UMAL is a private limited company limited by guarantee without share capital and is owned by its members.

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