



PRIVATE AND CONFIDENTIAL

Customer's Name

Address 1

Address 2

Address 3

Address 4

Address 5

Postcode

Dear Sirs

We write further to our letter of July 2020. That letter concerned the legal “test case” brought by the FCA in respect of COVID-19 related business insurance claims.

By way of update, the Court hearing of the test case concluded on 30 July 2020 as expected. At the conclusion of the hearing, the Judges indicated that they hoped to have prepared their judgment (decision) by the middle of September 2020. However, the Judges were clear that it might not be possible for them to keep to this target date.

Please note that it is possible that some or all aspects of the judgment could be subject to an appeal. Final resolution of the test case will not be achieved until any appeal(s) have either been concluded or the time for appealing has expired.

As stated in our previous letter, any decision on your claim which has been communicated to you will presently remain in effect.

AXA will write to you again when the judgment in the test case has been published and considered.

Yours faithfully

AXA COVID-19 Claims Team