



PRIVATE AND CONFIDENTIAL

Customer's Name

Address 1

Address 2

Address 3

Address 4

Address 5

Postcode

Dear Sirs

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

The judgment of the High Court was published on 15 September 2020 and you can read it in full here:

<https://www.fca.org.uk/publication/corporate/bi-insurance-test-case-judgment.pdf>

In our letter of July 2020 we explained that on final resolution of the test case, AXA will reassess your claim or complaint with a view to applying the judgment(s) in the test case so far as relevant. The publication of the High Court’s judgment is not the final resolution of the test case. 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 continue to send you letters giving you updates on significant developments in the test case. And by way of reminder, you can check the FCA’s website for updates on the test case at any time:

<https://www.fca.org.uk/firms/business-interruption-insurance>

Yours faithfully

AXA COVID-19 Claims Team