

## Covid-19

### Legal advice for you or someone you know

We continue to answer the many questions being asked by business people and individuals about Covid-19, and bring you a further round-up of the practical advice we've provided this week. We're pleased to be able to tell you about our first upcoming virtual event for business leaders and managers. More on that below, and additional events will be **added to our calendar** soon so do look out for details. If you'd like to ask our lawyers a question you can call our free phone helpline on 0800 086 2819.

**Share with a friend. Get the latest updates on Twitter, LinkedIn and Facebook.**



**Read last week's update [here](#).**

### For your business - keeping your business going



## Business interruption

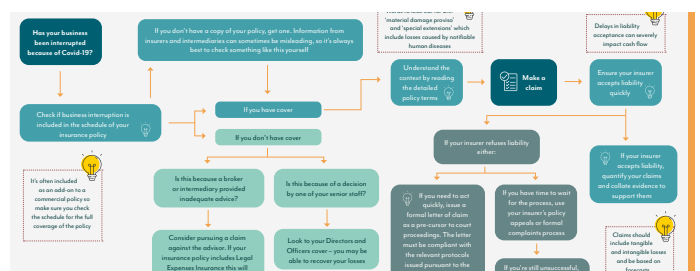
If your business has been interrupted by Covid-19 and you're not sure if your insurance covers you for your losses, or if you've been told by your insurance advisor that you can't claim, we provide advice on how you might recover losses by other means

[read more](#)



You can also use our helpful flow chart to navigate the business interruption losses claims process

[read more](#)



# READY FOR THE FUTURE

Most, if not all events have been cancelled in support of social distancing. As an event organiser, find out if you can cancel without liability to your customers

[read more](#)



## Cash flow and support schemes

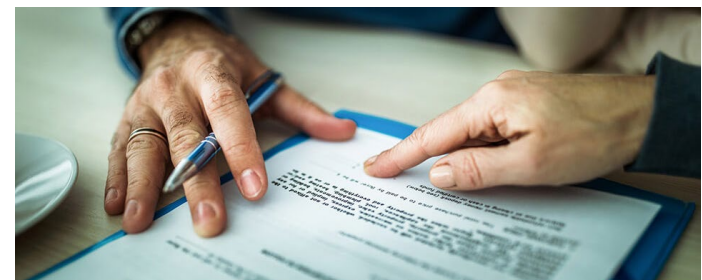
It's potentially never been more important to protect your cash flow. We provide a checklist for cash preservation in our article

[read more](#)



On 6 April the government updated its information on the Coronavirus Business Interruption Loan Scheme (CBILS). We bring you a summary of the changes

[read more](#)



We have also updated our funding options summary table

[read more](#)

### BUSINESS KNOW HOW ON COVID-19

	HMRC VAT Payment Deferral and Time to Pay ("TTP") Agreements	Business Rate Retail Discount	Coronavirus Business Interruption Loan Support ("CBILS")	Coronavirus Job Retention Scheme	Deferral of Self-Assessment Tax	Statutory Sick Pay ("SSP")	Covid Corporate Financing Facility ("CCFF")	Grant Funding	Retail, Hospitality and Leisure Grant
What is it?	Deferral of payments from 20 March 2020 until 30 June 2020 and 30 June 2021. TTPs are agreements with HMRC to allow for the payment to be paid over a period of time.	100% relief during the 2020/21 tax year.	Funding on 40+ accredited lenders. Government guaranteeing 80% of the loan to the lender so the lender can recover its debt through the normal process. Larger loans available for certain businesses.	Will cover up to 80% of the cost of wages of the cost of wages of employees who are "furloughed" back dated to 1 March 2020 for an initial period of 3 months.	Payments due on 31 July 2020 deferred until 31 January 2021.	Can reclaim up to 2 weeks' SSP per eligible employee who has been off work due to COVID-19.	Purchase of short term debt from larger companies.	One-off Grant of £10,000 to all businesses.	£10,000 to Retail, Leisure or Hospitality.
Criteria?	All UK Businesses.	Small businesses, Retail, Leisure and Hospitality.	Turnover of less than £45m and there is a viable underlying business. UK Based.	All UK businesses.	Eligible if you are due to pay your second self-assessment payment on 31 July 2020.	UK Businesses. You have less than 250 employees as at 28 February 2020.	All non-financial UK businesses**** that have the requisite credit rating and that make a material contribution to the UK economy.	Must be eligible for the one-off grant.	Eligible under £10,000.

We're starting to see landlords and tenants look for a constructive ways to preserve relationships and for landlords to give tenants breathing space on their rent, especially where they are unable to open and trade

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# READY FOR THE FUTURE

## Keep your staff safe

Social distancing is now high on the Health and Safety Executive's agenda and they've issued a joint statement with the Trades Union Congress (TUC) and Confederation of British Industry (CBI) which includes an express warning to employers

[read more](#)

### Q&A Hub

Take a look at our new Q&A pages to see all your Covid-19 questions and answers in one place. Use the 'Services offered by our team' links to navigate

[read more](#)

### Sign up to our virtual event - Business survival during Covid-19

Sign up now to ask your questions and hear updates covering cash and funding, your employees, commercial contracts and business insurance.

Tuesday 5th May @ 10:30 AM – 11:30 AM

[Book now](#)

## For you - protecting yourself and your loved ones



If you're currently getting your personal affairs in order, for example by updating your will, or you've found yourself having to make decisions for loved ones that you weren't expecting to have to make, it's likely you'll have questions. Our new wills and powers of attorney Q&A Hub is available now. Please email us on [covid19legalsupport@hcrlaw.com](mailto:covid19legalsupport@hcrlaw.com) if you have a question that we can help you with

[read more](#)

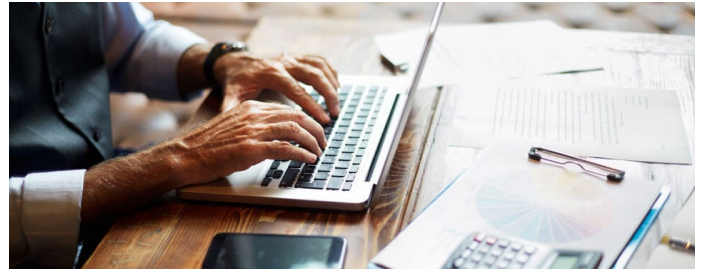
# Covid-19

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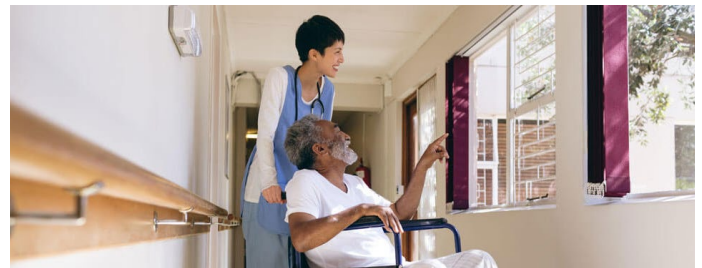
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# READY FOR THE FUTURE

If you have questions about your employment rights and whether your tax will change if you are furloughed, our tax barrister can help

[read more](#)

The government has recently published guidance to ease some of the pressure that local authorities and care providers are under currently. If you or your loved ones are affected, we provide a summary and a link to the full guidance

[read more](#)

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If you'd like to ask a question you can email us at [covid19legalsupport@hcrlaw.com](mailto:covid19legalsupport@hcrlaw.com) or call our helpline on 0800 086 2819.



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READ WHAT OUR EXPERTS  
HAVE TO SAY



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