

# The Insurance Octopus coronavirus customer guide

Helping you prioritise during coronavirus

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**Our Business is  
PROTECTING  
your business**

# Version control

Date	Version	Updates made
02.04.20	1.0	Version 1.0 of this guide is issued
30.04.20	2.0	<p>Updates have been made to our guide to provide the latest information on the following:</p> <ul style="list-style-type: none"><li>• Apply for the Coronavirus Business Interruption Loan Scheme (CBILS) - page 13</li></ul> <p>Four new pages have been added:</p> <ul style="list-style-type: none"><li>• Apply for the Coronavirus Bounce Back Loan Scheme - page 14</li><li>• Apply for the Coronavirus Future Fund Scheme - page 15</li><li>• Support for Charities Scheme - page 17</li><li>• The Coronavirus Business Support Finder - page 18</li></ul>
18.05.20	3.0	<p>Updates have been made to our guide to provide the latest information and website URLs for the following pages:</p> <ul style="list-style-type: none"><li>• Support in paying your staff - page 7</li><li>• Recover all Statutory Sick Pay Payments - page 8</li><li>• Updates to the 'Stop paying Business Rates' table and a new row containing the latest info on 'Business rates revaluation postponed' - page 9 &amp; 10</li><li>• Defer VAT and income tax payments - page 11</li><li>• Update to the 'Apply for a grant today, from £10k to £25k' and the addition of a new scheme 'Top-up to local business grant funds scheme' - page 12</li><li>• Apply for the Coronavirus Bounce Back Loan Scheme - page 14</li><li>• New funding to support dairy farmers through coronavirus - page 15</li><li>• Funding for the self-employed - page 16</li></ul>

# Introduction

## These are unprecedented times.

We know that many of you are greatly affected by coronavirus. Worried about your own health, how to do the right thing by your staff and how to keep your businesses afloat.

There's so much information for you to absorb, and it's changing day to day, that sometimes it can be hard to focus on what the real priorities are.

That's why we created this guide.

In it you'll be able to find out what help is available, how you can access it and most importantly how to prioritise what you need to do to ensure you stay healthy, look after your employees and protect your businesses.

**The support you need is out there. This guide will help you find it.**



**Chris Earle**  
Chief Executive Officer

## Contents

### Priority 1 > How to look after yourself and your family

- a. Social distancing
- b. Managing your physical wellbeing
- c. Managing your mental wellbeing

### Priority 2 > How to look after and retain your employees

- a. Looking after your employees
- b. Looking after the reputation of your business
- c. Looking after the future of your business
  - i. Support in paying your staff
  - ii. Recover all Statutory Sick Pay Payments

### Priority 3 > How you can pay your suppliers, your landlord and other businesses that you work with

- a. Stop paying Business Rates
- b. Defer VAT and income tax payments
- c. Apply for a grant today, from £10k to £25k
- d. Apply for the Corona Business Interruption Loan Scheme (CBILS)
- e. Apply for the Coronavirus Bounce Back Loan Scheme
- f. Apply for the Coronavirus Future Fund Scheme
- g. New funding to support dairy farmers through coronavirus
- h. Apply for the Coronavirus (COVID-19) Self-employment Income Support Scheme
- i. Apply for the Coronavirus Support for Charities Scheme

### Coronavirus Business Support Finder

### Country Specific Information

# Priority 1 > Look after yourself and your family

## Social distancing

During this coronavirus pandemic the Government advice is that it's essential that you look after yourself and your family. Your health must come first.

The single most important action we can all take, in fighting coronavirus, is to social distance in order to protect the NHS and save lives. When we reduce our day-to-day contact with other people, we will reduce the spread of the infection.

### That is why the Government has introduced three new measures:

1. Requiring people to stay at home, except for very limited purposes
2. Closing non-essential shops and community spaces
3. Stopping all gatherings of more than two people in public

These measures came into effect on Monday 23 March. The Government will look again at these measures after three weeks and relax them if the evidence shows this is possible.

### You should now only leave the house for one of four reasons:

1. Shopping for necessities, for example food and medicine, which must be as infrequent as possible
2. One form of exercise a day, for example a run, walk, or cycle - alone or with members of your household
3. Any medical need, or to provide care or to help a vulnerable person
4. Travelling to and from work, but only where you cannot work from home

If you do go out, you should stay 2 metres (6ft) away from other people and wash your hands as soon as you get home. Remember, you can spread the virus even if you don't have symptoms.

All Government advice and information on coronavirus can be found here - <https://www.gov.uk/coronavirus>

Specific Government advice on social distancing can be found here - <https://www.gov.uk/government/publications/full-guidance-on-staying-at-home-and-away-from-others>



# Priority 1 > Look after yourself and your family (continued)

## Managing your physical wellbeing

During these times it can feel difficult to keep motivated to stay active and eat healthily. Lack of routine, social distancing and self-isolation make it hard to continue usual exercise routines. You may end up moving less so it's important to stay active and have the right nutrition as both keep your immune system functioning properly.

You can find some general hints and tips for keeping healthy at home here - <https://www.goodhousekeeping.com/uk/health/health-advice/a31697332/staying-fit-healthy-self-isolating>

### Staying active

- Current Government advice states that people, including those who are self-isolating, can still go out to exercise if they feel well enough. You should keep at least 2 metres from other people if you do go out for a walk or run
- If you don't want to leave the house to exercise there are plenty of at-home workouts available online or via apps;
  - <https://www.nhs.uk/live-well/exercise/10-minute-workouts>
  - <https://www.bbc.co.uk/news/uk-51933762>
  - <https://www.youtube.com/user/thebodycoach1>

### Nutrition

- Avoid stocking up on unhealthy snacks (difficult we know!)
- Keep to your regular meals – it can be easy to have a lack of structure when it comes to meals and social distancing but try to eat as you would do normally
- Drink plenty of water
- <https://www.nhs.uk/live-well/eat-well/the-eatwell-guide>
- <https://www.bbcgoodfood.com/recipes/collection/quick-and-healthy>

## Managing your mental wellbeing

It's natural to be worried about coronavirus and how this may affect your daily life. The good news is that there are many resources available online to help you get through this. Here are some links on managing mental wellbeing during these difficult times:

- <https://mentalhealth.org.uk/>
- <https://www.mind.org.uk/information-support/coronavirus-and-your-wellbeing>
- <https://www.who.int/docs/default-source/coronaviruse/coping-with-stress>

# Priority 2 > Look after and retain your employees

**Your employees are the lifeblood of your business so it's vital to keep them safe and retain them so your business can thrive again when the coronavirus pandemic has passed.**

The Government has published advice for employers which can be found here -

<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/guidance-for-employers-and-businesses-on-coronavirus-covid-19>

## Looking after your employees

**Some of the key Government advice is:**

- Businesses and workplaces should encourage their employees to work at home, wherever possible
- If someone becomes unwell in the workplace with a new, continuous cough or a high temperature, they should be sent home and advised to follow the advice to stay at home
- Employees should be reminded to wash their hands for 20 seconds more frequently and catch coughs and sneezes in tissues
- Employees will need your support to adhere to the recommendation to stay at home to reduce the spread of coronavirus to others
- Employers should use their discretion concerning the need for medical evidence for certification for employees who are unwell. This will allow GPs to focus on their patients

## Looking after the reputation of your business

Doing the right thing for the health of your employees during coronavirus should keep them safe. But it will also reflect well on you as a business and an employer.

Many people – including existing and potential customers of yours – are watching to see how businesses respond to coronavirus. They are then making decisions on whether they want to do business with that entity again depending on how they are acting, particularly with their employees.

You only need to see the negative press that a number of high-profile companies have had to see how passionately people feel about this.

## Looking after the future of your business

We all want to get back to normal as quickly as possible. However, it's vital for businesses that they have an employee base when that time comes.

The help is there.

# Priority 2 > Look after and retain your employees (continued)

## Support in paying your staff

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
<b>Coronavirus Job Retention Scheme</b>	Rather than lay your staff off, you can get support to continue paying 80% of an employee's salary (capped at £2500 a month) if that employee would otherwise have been laid off	All UK businesses are eligible	<p>You'll need to:</p> <ol style="list-style-type: none"> <li>designate those affected employees as "furloughed employees"</li> <li>tell the affected employees</li> <li>tell HMRC about these furloughed employees through a new online portal HMRC is setting up</li> </ol> <p>When deciding whether you can furlough an employee you will still have to comply with employment law.</p>	<a href="https://www.gov.uk/guidance/claim-for-wages-through-the-coronavirus-job-retention-scheme">www.gov.uk/guidance/claim-for-wages-through-the-coronavirus-job-retention-scheme</a>	<p>Grants will be provided by HMRC</p> <p>Wages are backdated to 1st March 2020</p> <p>This scheme has now been extended until the 31st October 2020</p> <p>There is no limit on the total level of funding available</p>

# Priority 2 > Look after and retain your employees (continued)

## Recover all Statutory Sick Pay Payments

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
<b>Reclaiming statutory sick pay (SSP)</b>	The government will allow SMEs and employers to reclaim SSP paid for sickness absence due to coronavirus – up to 2 weeks per eligible employee	All UK businesses with fewer than 250 employees will be eligible - the size of an employer will be determined by the number of people they employed as of 28th February 2020	There is no existing mechanism for the recovery of SSP by employers (unlike other statutory payments such as Statutory Maternity Pay). The government has committed to working with employers to work out a mechanism for this recovery	<a href="http://www.gov.uk/guidance/claim-back-statutory-sick-pay-paid-to-employees-due-to-coronavirus-covid-19">www.gov.uk/guidance/claim-back-statutory-sick-pay-paid-to-employees-due-to-coronavirus-covid-19</a>	<p>This refund will cover up to 2 weeks' SSP per eligible employee who has been off work because of COVID-19</p> <p>Employers will be able to reclaim expenditure for any employee who has claimed SSP (according to the new eligibility criteria) as a result of COVID-19</p> <p>Employers should maintain records of staff absences and payments of SSP, but employees will not need to provide a GP fit note. If evidence is required by an employer, those with symptoms of coronavirus can get an isolation note from NHS 111 online (<a href="https://111.nhs.uk/service/COVID-19/">https://111.nhs.uk/service/COVID-19/</a>) and those who live with someone that has symptoms can get a note from the NHS website (<a href="https://www.nhs.uk/conditions/coronavirus-covid-19/self-isolation-advice">https://www.nhs.uk/conditions/coronavirus-covid-19/self-isolation-advice</a>)</p> <p>The eligible period for the scheme will commence the day after the regulations on the extension of SSP to those staying at home comes into force</p>

# Priority 3 > Pay your suppliers, your landlord and other businesses that you work with

## It's difficult.

Due to coronavirus your business might not be able to trade right now, or you might be trading at a greatly reduced capacity. And it might be tempting to consider stopping payments to your suppliers, your landlord and other businesses that you work with because of this.

Instead we think that this is the time to keep the wheels of industry turning, to keep other small businesses in business and to work together to get through these difficult times. The Government, and other organisations, have introduced a number of schemes to provide cashflow support to your business. You should look to take advantage of all the help available to you. The help is there.

## Stop paying Business Rates

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
<b>Business rates holiday for retail, hospitality and leisure businesses</b>	This will be introduced for the 2020 to 2021 tax year and you don't need to do anything.  If you got the retail discount in the 2019 to 2020 tax year you will be rebilled by your local authority.	All property occupiers in the retail, leisure and hospitality sectors including shops, cinemas, restaurants, music venues, museums, art galleries, theatres, caravan parks, gyms, small hotels, B&Bs, guest houses, sports clubs, night clubs and club houses and nurseries will receive 100% rates relief between 1 April 2020 and 31 March 2021.  Additional property types that are not listed but fall within the overall description may be eligible and advice should be sought.	There is no action for you.  It will be applied by the local council in the April Business Rates invoice.  However, local authorities may have to reissue your bill automatically to exclude the business rate charge. They will do this as soon as possible.	<a href="https://www.gov.uk/guidance/check-if-your-retail-hospitality-or-leisure-business-is-eligible-for-business-rates-relief-due-to-coronavirus-covid-19">https://www.gov.uk/guidance/check-if-your-retail-hospitality-or-leisure-business-is-eligible-for-business-rates-relief-due-to-coronavirus-covid-19</a>	
<b>Business rates holiday for nursery businesses that pay business rates</b>	This will be introduced for the 2020 to 2021 tax year and you don't need to do anything.	Properties that will benefit from the relief will be hereditaments: <ul style="list-style-type: none"> <li>occupied by providers on Ofsted's Early Years Register</li> <li>wholly or mainly used for the provision of the Early Years Foundation Stage</li> </ul>	There is no action for you.  It will be applied by the local council in the April Business Rates invoice.  However, local authorities may have to reissue your bill automatically to exclude the business rate charge. They will do this as soon as possible.	<a href="https://www.gov.uk/guidance/check-if-your-nursery-is-eligible-for-business-rates-relief-due-to-coronavirus-covid-19">https://www.gov.uk/guidance/check-if-your-nursery-is-eligible-for-business-rates-relief-due-to-coronavirus-covid-19</a>	

# Priority 3 > Pay your suppliers, your landlord and other businesses that you work with (continued)

## Stop paying Business Rates - continued

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
<b>If your business pays little or no business rates</b>	<p>The government will provide additional Small Business Grant Scheme funding for local authorities to support small businesses that pay little or no business rates because of small business rate relief (SBRR), rural rate relief (RRR) and tapered relief.</p> <p>This will give a one-off grant of £10,000 to eligible businesses to help meet their ongoing business costs.</p>	<p>You are eligible if:</p> <ul style="list-style-type: none"> <li>• you are a small business and already receive SBRR and/or RRR</li> <li>• you are a business that occupies property</li> </ul>	<p>You don't need to do anything – your local authority will write to you if you're eligible.</p>	<p><a href="https://www.gov.uk/government/publications/coronavirus-covid-19-business-support-grant-funding-guidance-for-businesses">https://www.gov.uk/government/publications/coronavirus-covid-19-business-support-grant-funding-guidance-for-businesses</a></p>	<p>Scheme funding is expected to be available from 1st April 2020.</p>
<b>Empty Rates and Prohibition by law from occupation</b>	<p>Following the Government's enforced 'lockdown' and closure of certain non-essential properties there is an opportunity for business occupiers and owners, under the Non-Domestic Rating (Unoccupied Property) (England) Regulations 2008 to seek and benefit from exemption of empty property rates. This is in addition to, and beyond, the statutory 3 or 6 months void rates holiday following vacation. This will generally be administered by application to the Local Billing Authority.</p>		<p>There is no action for you.</p>		
<b>Business rates revaluation postponed</b>	<p>On 6th May 2020, the government announced that a revaluation of business rates will no longer take place in 2021 to help reduce uncertainty for firms affected by the impacts of coronavirus. The revaluation will now take place in 2022.</p>			<p><a href="https://www.gov.uk/government/news/business-rates-revaluation-postponed">https://www.gov.uk/government/news/business-rates-revaluation-postponed</a></p>	

# Priority 3 > Pay your suppliers, your landlord and other businesses that you work with (continued)

## Defer VAT and income tax payments

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
<b>Defer VAT and income tax payments</b>	<p>VAT payments will automatically be deferred from 20 March 2020 to 30 June 2020 for all UK businesses. You do not need to make a VAT payment during this period.</p> <p>For income tax self-assessment, payments due on the 31 July 2020 will be deferred until 31 January 2021. It will be done automatically. No penalties or interest for late payment will be charged in the deferral period.</p>	All UK businesses are eligible	There is no action for you.	<a href="https://www.gov.uk/government/collections/financial-support-for-businesses-during-coronavirus-covid-19#paying-tax">https://www.gov.uk/government/collections/financial-support-for-businesses-during-coronavirus-covid-19#paying-tax</a>	
<b>Time to Pay scheme</b>	All businesses paying tax to the UK Government which have outstanding tax liabilities and are in financial distress may be eligible to receive support with their tax affairs through HMRC's Time to Pay service.	<p>You are eligible if your business:</p> <ul style="list-style-type: none"> <li>• pays tax to the UK government</li> <li>• has outstanding tax liabilities</li> </ul>	<p>Arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities.</p> <p>If you have missed a tax payment or you might miss your next payment due to COVID-19, please call HMRC's dedicated helpline: 0800 024 1222.</p>	<a href="https://www.gov.uk/difficulties-paying-hmrc">https://www.gov.uk/difficulties-paying-hmrc</a>	

# Priority 3 > Pay your suppliers, your landlord and other businesses that you work with (continued)

Apply for a grant today, from £10k to £25k

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
<b>Grants for retail, hospitality and leisure businesses</b>	<p>The Retail and Hospitality Grant Scheme provides businesses in the retail, hospitality and leisure sectors with a cash grant of up to £25,000 per property.</p> <p>Businesses in these sectors with a property that has a rateable value of £15,000 and under will receive a grant of £10,000.</p> <p>Businesses in these sectors with a property that has a rateable value of between £15,000 and £51,000 will receive a grant of £25,000.</p>	<p>You are eligible for the grant if your business is in the retail, hospitality and/or leisure sector</p> <p>Properties that will benefit from the relief will be occupied hereditaments that are wholly or mainly being used:</p> <ul style="list-style-type: none"> <li>• as shops, restaurants, cafes, drinking establishments, cinemas and live music venues for assembly and leisure</li> <li>• as hotels, guest and boarding premises and self-catering accommodation</li> </ul>	<p>Funding will be provided via local authorities.</p> <p>Guidance on eligibility now shared for local authorities in England only.</p>	<p><a href="https://www.gov.uk/government/publications/coronavirus-covid-19-business-support-grant-funding-guidance-for-businesses">https://www.gov.uk/government/publications/coronavirus-covid-19-business-support-grant-funding-guidance-for-businesses</a></p>	<p>In Scotland retail, hospitality and leisure businesses with a rateable value between £18001 and up to and including £51k can apply for a one off grant of £25k.</p> <p>In Wales retail, leisure and hospitality businesses with a rateable value of £12k or less will get a grant of £10k. Those with a rateable value of £12001 to £51,000 will get a grant of £25k. This is administered through the business rates system.</p> <p>In Northern Ireland the retail, hospitality and leisure grants are per the figures for England</p>
<b>Top-up to local business grant funds scheme</b>	<p>On 2nd May 2020, the government announced that a new discretionary fund of up to £617 million is being made available to local authorities to accommodate certain small businesses in England previously outside the scope of the business grant funds scheme.</p>	<p>Eligible for small businesses with ongoing fixed property-related costs.</p>	<p>Funding will be provided via local authorities.</p>	<p><a href="https://www.gov.uk/government/news/top-up-to-local-business-grant-funds-scheme">https://www.gov.uk/government/news/top-up-to-local-business-grant-funds-scheme</a></p>	

# Priority 3 > Pay your suppliers, your landlord and other businesses that you work with (continued)

## Apply for the Corona Business Interruption Loan Scheme (CBILS)

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
<p><b>Corona Business Interruption Loan Scheme (CBILS)</b></p>	<p>This scheme supports SMEs with access to working capital including loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to 6 years.</p> <p>The government will cover the first 12 months of interest payments and any lender-levied fees, so smaller businesses won't face upfront costs and will get lower initial repayments.</p>	<p>You are eligible for the scheme if:</p> <ul style="list-style-type: none"> <li>• your business is UK based, with turnover of no more than £45 million per year</li> <li>• your business meets the other British Business Bank eligibility criteria (<a href="https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/for-businesses-and-advisors">https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/for-businesses-and-advisors</a>)</li> </ul>	<p>The scheme is open for applications – talk to your bank or one of the 40 accredited finance providers.</p> <p>All major banks are offering this scheme. If you currently have a loan with monthly repayments you may want to ask for a repayment holiday to aid cash flow.</p>	<p><a href="https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils">https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils</a></p>	<p>Following an update on 3rd April 2020, the Chancellor has extended the CBILS so that all viable small businesses affected by COVID-19, and not just those unable to secure regular commercial financing, are now eligible to apply if they need finance to keep operating during this difficult time. The government is also stopping lenders from requesting personal guarantees for loans under £250,000 and making operational changes to speed up lending approvals. The government will continue to cover the first twelve months of interest and fees. For loans over £250,000 personal guarantees are limited to 20% of amounts outstanding after recoveries of other assets and cannot be on principal homes.</p>

# Priority 3 > Pay your suppliers, your landlord and other businesses that you work with (continued)

## Apply for the Coronavirus Bounce Back Loan Scheme

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
<b>Coronavirus Bounce Back Loan</b>	Under the scheme, small businesses will be able to borrow between £2,000 and £50,000 and access the cash within days. The government will guarantee 100% of the loan and there won't be any fees or interest to pay for the first 12 months. Loan terms will be up to 6 years and no repayments will be due during the first 12 months.	<p>You can apply for a loan if your business:</p> <ul style="list-style-type: none"> <li>• is based in the UK; and</li> <li>• has been negatively affected by coronavirus; and</li> <li>• was not an 'undertaking in difficulty' on 31st December 2019</li> </ul> <p>The following businesses are not eligible to apply:</p> <ul style="list-style-type: none"> <li>• banks, insurers and reinsurers (insurance brokers can apply)</li> <li>• public-sector bodies</li> <li>• state-funded primary and secondary schools</li> </ul> <p>You cannot apply if you're already claiming under the Coronavirus Business Interruption Loan Scheme (CBILS).</p>	This scheme launched on 4th May 2020.	<a href="https://www.gov.uk/guidance/apply-for-a-coronavirus-bounce-back-loan">https://www.gov.uk/guidance/apply-for-a-coronavirus-bounce-back-loan</a>	<p>The government will work with lenders to agree a low rate of interest for the remaining period of the loan.</p> <p>The scheme will be delivered through a network of accredited lenders.</p> <p>If you've already received a loan of up to £50,000 under CBILS and would like to transfer it into the Bounce Back Loan scheme, you can arrange this with your lender until 4 November 2020.</p>

# Priority 3 > Pay your suppliers, your landlord and other businesses that you work with (continued)

## Apply for the Coronavirus Future Fund Scheme

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
<b>Coronavirus Future Fund</b>	The Future Fund will provide government loans to innovative UK-based companies ranging from £125,000 to £5 million, subject to at least equal match funding from private investors. These convertible loans may be a suitable option for businesses that rely on equity investment and are unable to access the Coronavirus Business Interruption Loan Scheme. The scheme will be delivered in partnership with the British Business Bank.	You're eligible if your business: <ul style="list-style-type: none"> <li>• is based in the UK; and</li> <li>• can attract the equivalent match funding from third-party private investors and institutions; and</li> <li>• has previously raised at least £250,000 in equity investment from third-party investors in the last 5 years</li> </ul> Full eligibility criteria will be published shortly.	The Future Fund will launch in May 2020. Further details about this scheme will be published shortly.	<a href="https://www.gov.uk/guidance/future-fund">https://www.gov.uk/guidance/future-fund</a>	The headline terms setting out the main features expected to apply to the loans are included on the relevant website page.

## New funding to support dairy farmers through coronavirus

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
<b>New funding to support dairy farmers through coronavirus</b>	On 6th May 2020, the government announced a new fund which will enable eligible dairy farmers in England to access up to £10,000 each to help them overcome the impact of the coronavirus outbreak.	Eligible dairy farmers will be entitled to up to £10,000 each, to cover 70% of their lost income during April and May.	More detail on the fund will be issued in due course.	<a href="https://www.gov.uk/government/news/new-funding-to-support-dairy-farmers-through-coronavirus">https://www.gov.uk/government/news/new-funding-to-support-dairy-farmers-through-coronavirus</a>	

# Priority 3 > Pay your suppliers, your landlord and other businesses that you work with (continued)

## Funding for the self-employed

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
<b>Coronavirus (COVID-19) Self-employment Income Support Scheme</b>	You can use this scheme if you're self-employed or a member of a partnership and have lost income due to coronavirus.	<p>You can apply if you're a self-employed individual or a member of a partnership and you:</p> <ul style="list-style-type: none"> <li>• have submitted your Income Tax Self Assessment tax return for the tax year 2018-19</li> <li>• traded in the tax year 2019-20</li> <li>• are trading when you apply, or would be except for COVID-19</li> <li>• intend to continue to trade in the tax year 2020-21</li> <li>• have lost trading/partnership trading profits due to COVID-19</li> <li>• have trading profits/partnership trading profits in 2018-19 of less than £50,000 and these profits constitute more than half of your total taxable income</li> <li>• have average trading profits in 2016-17, 2017-18, and 2018-19 of less than £50,000 and these profits constitute more than half of your average taxable income in the same period</li> </ul>	<p>This scheme is now live.</p> <p>HMRC will contact you if you are eligible for the scheme and invite you to apply online.</p> <p>Individuals do not need to contact HMRC now and doing so will only delay the urgent work being undertaken to introduce the scheme.</p>	You will access this scheme only through <a href="https://www.gov.uk/guidance/claim-a-grant-through-the-self-employment-income-support-scheme">www.gov.uk/guidance/claim-a-grant-through-the-self-employment-income-support-scheme</a> . If someone texts, calls or emails claiming to be from HMRC, saying that you can claim financial help or are owed a tax refund, and asks you to click on a link or to give information such as your name, credit card or bank details, it is a scam.	You need to submit your 2018-19 tax return by the 23rd April 2020 if you haven't already.

# Priority 3 > Pay your suppliers, your landlord and other businesses that you work with (continued)

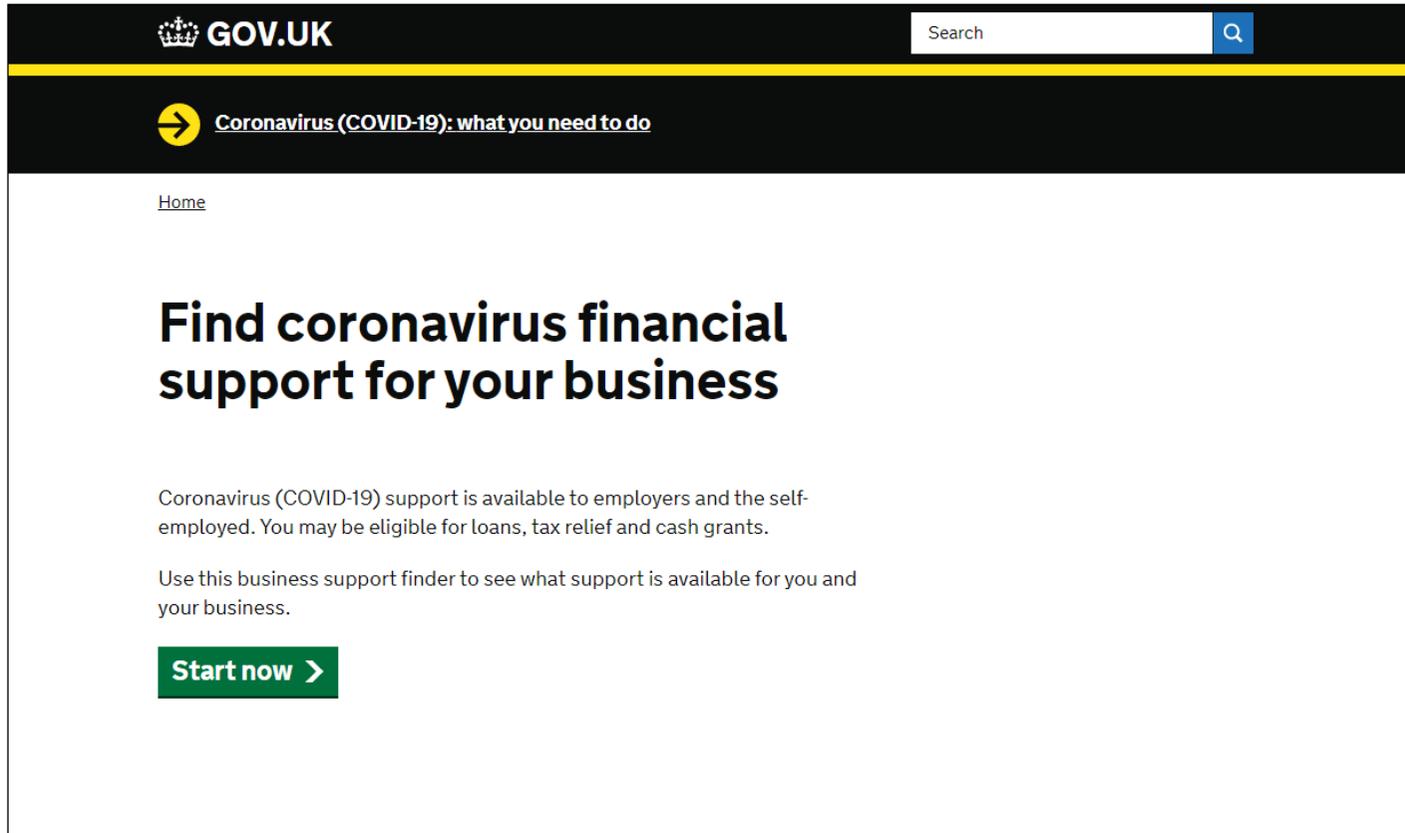
## Support for Charities Scheme

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
<p><b>Support for Charities Scheme</b></p>	<p>On the 8th April 2020 the Chancellor announced a £750 million package of support for frontline charities to ensure they can continue their vital work during the coronavirus outbreak.</p> <p>As part of this UK-wide package of support, £360 million will be directly allocated by government departments to charities providing key services and supporting vulnerable people during the crisis. In addition to this, £370 million will be allocated to smaller charities – including through a grant to the National Lottery Community Fund for those in England, and through the Barnett formula for Scotland, Wales and Northern Ireland – that will support those organisations at the heart of local communities which are making a big difference during the outbreak to those in need.</p>	<p>All charities providing key services and supporting vulnerable people are eligible.</p>	<p>You can apply by visiting the governments website using the links in the next column.</p>	<p>For further information visit:</p> <p><a href="https://www.gov.uk/guidance/coronavirus-covid-19-guidance-for-the-charity-sector">https://www.gov.uk/guidance/coronavirus-covid-19-guidance-for-the-charity-sector</a></p> <p><a href="https://www.gov.uk/government/news/chancellor-sets-out-extra-750-million-coronavirus-funding-for-frontline-charities">https://www.gov.uk/government/news/chancellor-sets-out-extra-750-million-coronavirus-funding-for-frontline-charities</a></p>	<p>The Chancellor also announced that the government will match donations to the National Emergencies Trust as part of the BBC's Big Night In charity appeal on 23 April, starting with a contribution of at least £20 million.</p>

# Coronavirus Business Support Finder

The government has launched a new 'support finder' tool to help businesses and self-employed people across the UK to quickly and easily determine the financial support available to them during the coronavirus pandemic.

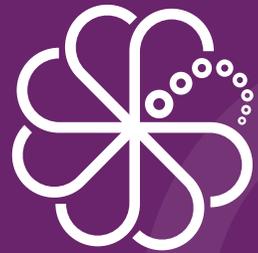
The simple online questionnaire takes minutes to complete and signposts you to relevant government financial support – including loans, grants or other schemes – for which you may be eligible. The support finder tool can be accessed at <https://www.gov.uk/business-coronavirus-support-finder>.



The screenshot shows the GOV.UK website interface. At the top, there is a black header with the GOV.UK logo on the left and a search bar on the right. Below the header is a yellow navigation bar with a yellow arrow icon and the text "Coronavirus (COVID-19): what you need to do". The main content area is white and features a "Home" link. The primary heading is "Find coronavirus financial support for your business". Below this, there is a paragraph of text explaining that support is available to employers and the self-employed, and a second paragraph encouraging users to use the support finder. A prominent green button with the text "Start now >" is positioned at the bottom of the main content area.

# Country specific information

Scotland	Wales	Northern Ireland
<p><b>The Scottish Government has announced more help:</b></p> <ul style="list-style-type: none"> <li>• 1.6% relief for all non- domestic properties – they don't need to apply as it will be applied to their bill by the local council</li> <li>• Retail, hospitality and leisure businesses will get 100% rates relief – they don't need to apply, it will be applied to their bill by their local council</li> <li>• Scottish airports will get 100% rates relief for a year as will organisations providing handling services for scheduled passenger flights at Scottish airport. We've just signed up AGS, a Scottish airport group.</li> <li>• Self-catering accommodation and caravans are eligible for a grant if they're a primary source of income for the ratepayer (one third or more) and were let out for 140 days or more in financial year 19-20</li> </ul>	<p><b>The Welsh Government has announced more help:</b></p> <ul style="list-style-type: none"> <li>• Small business grant:               <ul style="list-style-type: none"> <li>- Small businesses who employ up to 9 people (including sole traders with staff) can apply for a grant up to 10k in mid-April.</li> <li>- Small and medium sized businesses who employ between 10 and 249 people can apply for a grant up to 100k.</li> </ul> </li> <li>• Development Bank of Wales is offering all its business customers a three month capital repayment holiday</li> <li>• Economic Resilience Fund of £500m (for welsh firms of all sizes to support businesses forced to temporarily cease trading or which need cash flow support to adapt to remote working) <a href="https://smallbusiness.co.uk/wales-announces-500m-economic-resilience-fund-2550064/">https://smallbusiness.co.uk/wales-announces-500m-economic-resilience-fund-2550064/</a> It encompasses the grants referred to above.</li> <li>• £100m Development Bank of Wales fund available for companies experiencing cash flow problems as a result of the pandemic and will provide loans of between £5k and £250k at favourable interest rates. For businesses trading for more than two years which can show they were able to service that level of debt before the outbreak.</li> </ul>	<p><b>The Northern Ireland Government has announced more help:</b></p> <ul style="list-style-type: none"> <li>• All businesses will pay zero rates for the next three months</li> <li>• Deferring the issuing of rates bills from April 2020 until June 2020</li> <li>• Putting together proposals for a reduction in the regional business rate - this will benefit all businesses</li> <li>• If your business is affected by Reval2020, you will get the grant on the basis of whichever valuation list would benefit you the most – i.e. the 7th list which applies until 31 March 2020 or the 8th list which applies from 1 April 2020</li> <li>• Small business support grant of £10k: the Northern Ireland government says if you pay business rates by DD then payment will be in your bank accounts early w/c 30 March 2020. If you don't pay by DD and you think you're eligible for the £10k grant you need to complete an online form and if you are eligible it will be paid within a few days.</li> </ul>



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[insuranceoctopus.co.uk/business-insurance-blog/coronavirus/](https://insuranceoctopus.co.uk/business-insurance-blog/coronavirus/)

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