Question for written answer E-006830/2020
to the Commission
Rule 138
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Subject: Coverage of pandemic risks for SMEs in Europe

SMEs have been severely affected by the lockdown measures introduced throughout Europe to limit the spread of the COVID-19 pandemic. Nevertheless, SMEs, and traders in particular, have managed to adapt to the new health measures and to switch to online retailing and ‘click and collect’ in record time.

Unfortunately, insurers have remained relatively silent and insurance cover has not adapted as quickly to the new conditions. The owners of small and medium-sized enterprises are now facing reduced or zero cover for non-damage business interruption linked to the COVID-19 pandemic. In addition, pandemic risk is to be expressly excluded from the majority of insurance contracts following the renewals for 2021.

1. In the short term, will the Commission urge the insurance sector to go beyond merely executing existing contracts? What incentives could the Commission and/or the Member States offer in this respect?

2. In the medium term, what actions does the Commission intend to take to ensure better management and better coverage of pandemic risks for SMEs and for the owners of these small and medium-sized enterprises, including in the outermost regions?