

Covid-19 Bulletin

28 October 2020



Operating in Wales during the 'firebreak' lockdown

The BVRLA has obtained clarification that the firebreak lockdown in Wales will operate like the lockdown experienced across the UK earlier this year. Of interest to members will be that:

- Vehicle rental businesses will be able to remain open.
- Logistics firms can deliver and collect leased vehicles from homes and offices.
- Auction sites who deliver and collect vehicles will still be able to carry out this aspect of their work.
- Auction sites and car dealerships in Wales will need to close to members of the public for sales, however, this does not impact on the service element of the dealership if this is necessary and cannot reasonably be deferred until after the lockdown period.
- Routine services should be deferred.

It is important to note that whilst operating, social distancing must be observed, further information on how to do this compliantly is available in the [BVRLA Guide to Operating during the Covid-19 pandemic](#). The Department for Transport has provided a [letter to the logistics sector](#) to clarify how they should be working, as well as a [letter confirming](#) that the industry should carry on working to 'the greatest extent possible'. These can be useful should you need to provide proof to the police if asked.

Overview of how the UK has been impacted by Covid-19

The Office for National Statistics has published a [thematic overview](#) of how society and the economy has been impacted and responded to the Covid-19 pandemic to date, for the period March to October 2020. The overview contains several reports of interest to members including:

The [23-page Business Impact Review](#), which shows that smaller businesses have been hit hardest with 85% of micro businesses trading as at the end of September, compared with 97% of businesses with 250 or more employees.

The [33-page Labour Market Review](#), which shows that the unemployment rate for all people was 4.5% up by 0.6 percentage points from a year earlier and redundancies increased in June to August 2020 to 227,000. The number of redundancies reached its highest level since May to July 2009.

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HMRC estimates indicate that there were 28.3 million payroll employees in September 2020; a cumulative decline of 673,000 payroll employees since March 2020.

The [22-page Mobility and Trade Review](#) shows that the volume of all motor vehicle traffic on 19 October was 11% below the levels seen on the first Monday of February, with car traffic down 15%.

Companies House to keep offices closed to the public

Companies House has confirmed that their London, Cardiff, Belfast and Edinburgh offices will remain closed to the public until March 2021 and they have [published guidance](#) on how they have adapted the way they work to maintain their services whilst protecting the welfare of their employees.

Customers are encouraged to use their online services to make sure that information is processed on time as paper documents, forms and letters sent by post are taking much longer to process.

Guidance updated on claiming back SSP

Government [guidance on claiming back Statutory Sick Pay](#) paid to employees due to coronavirus has been updated to include that employers can ask employees for a 'shielding note' or a letter from their doctor or health authority advising them to shield because they're at high risk of severe illness from coronavirus.

Latest transport figures show slowdown in vehicle usage

The Department for Transport's weekly [transport usage figures](#) show a slowdown in motor vehicle usage during October as more areas across the UK become subject to tougher restrictions.

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FCA to issue its second mandatory Covid-19 Impact Survey

The Financial Conduct Authority is advising all regulated firms of the dates for completion of the second tranche of Covid surveys, being sent out in the first two weeks of November:

- Batch 1: to be sent on 3 Nov - response due by 27 Nov
- Batch 2: to be sent on 5 Nov - response due by 1 Dec
- Batch 3: to be sent on 6 Nov - response due by 2 Dec
- Batch 4: to be sent on 10 Nov - response due by 4 Dec

This follows the regulator's first Covid-19 Impact Survey, which canvassed feedback from around 13,000 firms in June, and a further 9,500 firms at the beginning of August.

The FCA will contact firms to provide at least a day's prior notice to them receiving the survey, which this time includes an extra two questions to cover the potential impact of Brexit. The new survey will include 12 questions in total, covering:

- Liquidity/ cash availability and needs
- Recent financial performance
- Scale of business activity
- Access to government schemes
- Impact of Brexit

FCA support for consumers struggling with payments

The Financial Conduct Authority has put in place a [package of support](#) for people in difficulty to ensure help is available after 31 October and is advising consumers struggling to make repayments due to the impact of Covid-19, to speak to their lenders about options available to them.

The guidance is designed to ensure that people can access tailored support which meets their individual needs, including taking account of local Covid restrictions.

Support will be available both to those who have previously taken a payment deferral and those who are newly in financial difficulty, considering the specific needs of vulnerable consumers.

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[Guidance for firms](#) is available on the FCA website. Firms are being asked to be flexible and offer a full range of shorter and longer-term options which are tailored to reflect their customers individual circumstances, including:

- suspending, reducing, waiving or cancelling any further interest or charges
- permitting the customer to make no or reduced payments or
- agreeing a repayment plan.