



The Bar Council

## Financial Support Measures for Self-Employed Barristers, Chambers and BSB Regulated Entities

The following is a list of the measures that remain potentially beneficial to self-employed barristers and chambers (*that is, either chambers operating as unincorporated Trade Protection Associations (TPA) or through incorporated limited companies*).

Please see the Government guidance on [Support for Business](#) and the links therein for further details.

Measure	Further Information
Seek financial assistance from the Barristers' Benevolent Association	The BBA exists to provide emergency financial assistance to members of the Bar and is running a special COVID-19 appeal with the Inns of Court to raise additional funds. If you are in financial difficulty, please see the <a href="#">Chair of the Bar's letter to members</a> and the <a href="#">BBA's webpage</a> for an application form.
Further tax-liability support for businesses and the self-employed through the HMRC Time to Pay scheme	Further to the measures above, all businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support, agreed on a case-by-case basis and tailored to individual circumstances and liabilities. <a href="#">Further details can be seen here</a> or phone the HMRC's dedicated COVID-19 Time to Pay Helpline on 0800 024 1222
Check if you can claim on your existing Business Interruption Insurance	In a recent <a href="#">test case before the Supreme Court</a> , the Financial Conduct Authority ("FCA") successfully argued for there to be a basis on which business interruption policyholders might be able to use their respective 'disease' and prevention of access' clauses to make an insurance claim.

Measure	Further Information
<p>Check if you can claim on your existing Business Interruption Insurance</p>	<p>The judgment is complex and, whilst it does now cover all possible disputes, it resolves some key contractual uncertainties and ‘causation’ issues relating to the 21 policy types of eight different insurance companies - Arch Insurance (UK) Ltd, Argenta Syndicate Management Ltd, Ecclesiastical Insurance Office Plc, MS Amlin Underwriting Ltd, Hiscox Insurance Company Ltd, QBE UK Ltd, Royal &amp; Sun Alliance Insurance Plc and Zurich Insurance Plc.</p> <p>It is clear from the FCA’s <a href="#">dedicated website</a> that most SME business insurance policies will not benefit from the Supreme Court judgment; specifically where the relevant clauses focus on basic cover arising from property damage. However, where chambers and Bar Standards Board (“<b>BSB</b>”) regulated entities have policies that provide cover for business insurance from other causes and, in particular, infectious or notifiable diseases and non-damage denial of access and public authority closers or restrictions, they may now be eligible to receive a pay out in relation to the coronavirus pandemic and its effects.</p> <p>Due to the variety of business interruption insurance policies available to the Bar, chambers and BSB regulated entities will need to consider the content of their own against the Supreme Court judgment in order to establish whether they might have a valid claim. To assist, the FCA’s legal team at Herbert Smith Freehills have published a bulletin on their <a href="#">website</a>, which can be referred to for further detail.</p>

**Last updated:** 14 December 2021

