

Business interruption insurance - Covid-19 Calculator

Generated 03/05/2022, 11:39 AM

Your details

Address of your premises:	Pizza Express 21-22 Barrett Street Saint Christopher's Place London W1U 1BD W1U 1BF
Assessment date:	20-03-2020
Distance covered by policy:	1 miles

Covid-19 cases in your policy area on 20-03-2020

Estimated cases in your policy area using Reported Cases

New cases	3
Cumulative cases	32

Estimated cases in your policy area using Imperial College Estimated Cases

New cases	111
Cumulative cases	751

Lower tier local authority (LTLA) cases entirely within your policy area

If no LTLAs appear below, no LTLAs are entirely within your policy area

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Explanation of your results

The calculator uses records of Reported Cases from the UK Government and estimates of cases from Imperial College. For more information about these data sources view the [FCA Guidance](#)

The results show you the new cases and the cumulative number of cases on your assessment date.

The results show:

- 1. Estimated cases in your policy area using reported cases:** the estimate is calculated as a population-weighted average of the number of cases for the local authorities contained (entirely or partially) within your policy area.
- 2. Estimated cases in your policy area using Imperial College estimated cases:** the estimate is calculated as a population-weighted average of the number of cases for the local authorities contained (entirely or partially) within your policy area.
- 3. Cases in local authorities entirely within your policy area:** the calculator tells you which local authorities are entirely within your policy area and the number of reported and Imperial College Estimated Cases for those local authorities.

There are two rounding considerations: the population figures are rounded down to the nearest integer, and the results for new and existing cases are rounded down.

The Appendix to this report sets out the data that the calculator uses to carry out the weighted average calculation.

For more information see the [Instructions](#) and the [FCA Guidance](#)

Appendix - Weighted average calculation

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Element 1.

Calculating the weights

Postcodes in your policy area:	See attached csv file
Estimated population of postcodes in policy area:	See attached csv file
Lower-tier local authorities (LTLAs) of the postcodes in your policy area:	See attached csv file

People in each LTLA in your policy area / people in entire LTLA	Westminster	48,152 / 219,356
	Camden	11,560 / 220,387
	Kensington and Chelsea	0 / 158,755
		Total: 59,712

% of LTLA population within policy area:	Westminster	21.95%
	Camden	5.25%
	Kensington and Chelsea	0.0%

Appendix - Weighted average calculation

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Element 2.

Estimating Covid-19 cases in your policy area using Reported Cases

Population in each LTLA in your policy area (as a percentage of total LTLA population)	Westminster	48,152 (21.95%)
	Camden	11,560 (5.25%)
	Kensington and Chelsea	0 (0.0%)
New cases estimated in policy area by LTLA (LTLAs where the Government had not yet begun reporting cases will not be present in this list)	Westminster	3
	Camden	0
	Kensington and Chelsea	0
	Total: 3	
Cumulative cases estimated in policy area by LTLA (LTLAs where the Government had not yet begun reporting cases will not be present in this list)	Westminster	28
	Camden	3
	Kensington and Chelsea	0
	Total: 31	

Appendix - Weighted average calculation

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Element 3.

Estimating Covid-19 cases in your policy area using Imperial College Estimated Cases

Population in each LTLA in your policy area (as a percentage of total LTLA population):	Westminster	48,152 (21.95%)
	Camden	11,560 (5.25%)
	Kensington and Chelsea	0 (0.0%)
New cases estimated in policy area by LTLA (LTLAs where the Government had not yet begun reporting cases will not be present in this list)	Westminster	92
	Camden	18
	Kensington and Chelsea	0
	Total: 110	
Cumulative cases estimated in policy area by LTLA (LTLAs where the Government had not yet begun reporting cases will not be present in this list)	Westminster	630
	Camden	120
	Kensington and Chelsea	0
	Total: 750	