

An aerial photograph of a city, likely Liverpool, with a teal overlay. The image shows a dense urban landscape with various buildings, including a prominent cathedral with a large dome in the upper left. A river or body of water is visible in the background. The text is overlaid on the image.

WHAT THE THREE TIER RESTRICTIONS MEAN FOR BUSINESSES:

SUPPORT FOR THE NORTH WEST AND MERSEYSIDE REGION

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WE ARE HERE TO HELP

Whether for your specific insurance needs or general business guidance, we want to offer our support for the North West and Merseyside region.

As the country moves into a three-tier system of restrictions, there is a great deal of information for businesses and sole traders to digest, particularly in the North of England.

To ensure that you have access to support you need and the most up to date information, we have gathered together the latest government updates into a single pack which includes useful links, details on new rules and restrictions that you need to be aware of, plus guidance on how to claim for financial support.

As always, we are here to support you not only with your insurance cover but in any way we can. If you would like to speak to a member of our friendly team, please give us a call.



1. USEFUL LINKS

GOVERNMENT RESOURCES

The government information hub for 'Very High' Alert Level

[Click here to read more](#)

The latest rules and restrictions for businesses within the 'Very High' Alert Level boundary

[Click here to read more](#)

How to source financial support for your business

[Click here to read more](#)

How to claim through the self-employment grant scheme

[Click here to read more](#)

Case studies from other businesses

[Click here to read more](#)

Guidance around NHS Test and Trace

[Click here to read more](#)

Free webinar recordings on business support

[Click here to read more](#)



BUSINESS LINKS

British Chamber of Commerce Coronavirus hub

[Click here to read more](#)

Liverpool Chamber of Commerce

[Click here to read more](#)

Wirral Chamber of Commerce

[Click here to read more](#)

St Helens Chamber of Commerce

[Click here to read more](#)

Companies House: guidance if your company cannot file accounts with Companies House on time

[Click here to read more](#)

LOCAL RESOURCES

Liverpool City Council

[Click here to read more](#)

Liverpool Without Walls Hospitality Fund

(please note applications are currently closed but may reopen in the future)

[Click here to read more](#)

Culture Liverpool: support for local arts and business

[Click here to read more](#)

2. BREAKDOWN OF LATEST UPDATE AND WHAT IT MEANS FOR THE NW REGION

Local COVID alert level: very high

- Liverpool City Region
- Liverpool
- Knowsley
- Wirral
- St Helens
- Sefton
- Halton



What are the new restrictions?

- Pubs and bars will close. They can only remain open where they operate as if they were a restaurant – which means serving substantial meals, like a main lunchtime or evening meal. They may only serve alcohol as part of such a meal
- Indoor gyms and fitness/dance studios, sports facilities, leisure centres, betting shops, adult gaming centres and casinos will close
- Wedding receptions will not be permitted
- People should try to avoid travelling outside their local area, or entering another area rated 'Very High' other than for work, education, accessing youth services, or to meet caring responsibilities
- People should avoid staying overnight in another part of the UK if they are resident in the Liverpool City Region and avoid staying overnight in the Liverpool City Region if they are resident elsewhere

Other venues following COVID-secure guidance can host more people in total, but no one must mix indoors or in most public outdoor venues with anyone who they do not live with (or have formed a support bubble with). This includes in:

- pubs and restaurants, where they are permitted to open
- shops
- leisure and entertainment venues
- places of worship

At least one person in each group should give their contact details to the venue or check in using the official NHS COVID-19 app so NHS Test and Trace can contact the individual if needed.

THE FOLLOWING RULES MAY BE IMPLEMENTED ACROSS HIGH RISK AREAS AT A FUTURE DATE AND ARE YET TO BE CONFIRMED WITH LOCAL AUTHORITIES

- restrictions preventing the sale of alcohol in hospitality or closing all hospitality (takeaway and delivery permitted)
- closing indoor and outdoor entertainment and tourist attractions and venues
- closing venues such as leisure centres and gyms (while ensuring provision remains available for elite athletes, youth and disabled sport and physical activity)
- closing public buildings, such as libraries and community centres (while ensuring provision remains available for youth clubs and childcare activity and support groups)
- closing personal care and close contact services or prohibiting the highest-risk activities
- closing performing arts venues for the purposes of performing to audiences

The government has also confirmed £14 million for the Liverpool City Region to enhance enforcement and NHS Test and Trace. Local leaders will be able to use this for a range of activities including compliance and enforcement, enhanced contact tracing and support for the clinically extremely vulnerable.

They will also be able to call on the armed forces to provide additional logistical support if necessary.

3. BREAKDOWN OF FINANCIAL SUPPORT FOR BUSINESSES

Coronavirus (COVID 19) support is available to employers and the self-employed, including sole traders and limited company directors. You may be eligible for loans, tax relief and cash grants, whether your business is open or closed.

[Click here to use this business support finder to see what support is available for you and your business:](#)

Below is a summary of some of the support your business may be entitled to. Please note this may not be comprehensive so we would thoroughly recommend using the tool on link above to gain insight into what may be most suitable for your business.

DEFERRING VAT

If you're a UK VAT registered business and have a VAT payment due between 20 March 2020 and 30 June 2020, you have the option to defer payment until 31 March 2021.

[Click here to check if you are eligible to defer your VAT payment](#)

STATUTORY SICK PAY REBATE

Employers can reclaim Statutory Sick Pay (SSP) paid for sickness absence due to COVID 19. This scheme will cover up to 2 weeks of SSP for every eligible employee.

Employers must maintain records of staff absences and payments for SSP. Employees will not have to provide a GP fit note.

You are eligible if your business meets both of the following requirements. Your business is:

- UK based
- small or medium-sized and employs fewer than 250 employees as of 28 February 2020

[Click here to check if you can claim back Statutory Sick Pay paid to employees due to coronavirus](#)

BUSINESS RATES HOLIDAY FOR RETAIL, HOSPITALITY AND LEISURE

Businesses in the retail, hospitality and leisure sectors in England will not have to pay business rates for the 2020 to 2021 tax year.

You do not need to do anything. If you are eligible, your local council will apply the discount automatically.

You're eligible if your property is a:

- shop
- restaurant, café, bar or pub
- cinema or live music venue
- assembly or leisure property - for example, a sports club, a gym or a spa
- hospitality property - for example, a hotel, a guest house or self-catering accommodation

[Check here if your retail, hospitality or leisure business is eligible for business rates relief due to coronavirus](#)

CORONAVIRUS BUSINESS INTERRUPTION LOAN SCHEME

If you are a small to medium-sized business (SME) you may be able to apply for a temporary loan, overdraft, invoice finance and asset finance of up to £5 million, for up to 6 years.

You may also be eligible for Business Interruption Payment to cover the first 12 months of interest payments and any lender fees. The government will give lenders 80% guarantee on each loan (subject to pre-lender cap on claims).

Self-employed people are also eligible for Coronavirus Business Interruption Loan Scheme.

You may be eligible for this scheme if you meet all of the following criteria:

- your business is UK-based, with a turnover of no more than £45 million per year
- you have a borrowing proposal which would be considered viable by the lender, if not for the current pandemic
- you can self-certify that coronavirus (COVID 19) has adversely impacted your business

Apply for the Coronavirus Business Interruption Loan Scheme



CORONAVIRUS BOUNCE BACK LOAN

If your small to medium-sized business (SME) is affected by coronavirus, you may be able to borrow between £2,000 and £50,000 through a Bounce Back Loan scheme.

The government will guarantee 100% of the loan and for the first 12 months you will not have to pay any fees or interest, or make repayments.

You may be eligible for this scheme if your business:

- has been negatively affected by coronavirus
- was not an 'undertaking in difficulty' on 31 December 2019

This includes self-employed people.

Apply for a Coronavirus Bounce Back loan



SUPPORT FOR BUSINESSES PAYING TAX: TIME TO PAY SERVICE

If you cannot pay your tax bill on time because of coronavirus, you may be able to delay it without penalty using HMRC's Time to Pay service.

You may be eligible if you are a UK business that:

- pays tax to the UK government
- has outstanding tax liabilities

Click here if you cannot pay your tax bill on time



SUPPORT TO CREATE JOB PLACEMENTS: KICKSTART SCHEME

The Kickstart Scheme gives you financial support to create new 6-month job placements for young people who are currently on Universal Credit and at risk of long-term unemployment. The scheme is open to all organisations.

It pays:

- 100% of the relevant National Minimum Wage for 25 hours a week
- employer National Insurance
- minimum automatic pension enrolment contributions
- £1,500 per job placement for setup costs, support and training

Each application is for a minimum of 30 job placements. You can partner with other organisations if you have fewer than 30.

Check if you can apply for a Kickstart Grant



Please note that you may be eligible for more than one scheme, whether your business is open or closed.

For detailed information about different types of business support schemes, [click here to check the coronavirus business support page](#).

4. BREAKDOWN OF FINANCIAL SUPPORT FOR THE SELF-EMPLOYED

[Click here to check if you can claim a grant through the Self Employment Income Support Scheme](#)

The scheme allowed you to claim a first taxable grant. Applications for the first grant closed on 13 July 2020.

The second taxable grant is worth 70% of your average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £6,570 in total.

Applications for the second grant are now open. Make your claim from the date the government gives you. If you're eligible and your business has been adversely affected on or after 14 July 2020, you must make your claim for the second grant on or before 19 October 2020.

The government will work out your eligibility for the second grant in the same way as the first grant.

You can make a claim for the second grant if you're eligible, even if you did not make a claim for the first grant. This scheme is being extended.

[Find out more about the extension to the scheme](#)

HOW THE GRANT WORKS

If you receive the grant you can:

- continue to work
- start a new trade or take on other employment including voluntary work and duties as a military reservist

The grant does not need to be repaid if you're eligible, but will be subject to Income Tax and **self-employed National Insurance**.

HMRC will work out if you're eligible and how much grant you may get. But you can follow these steps to help you understand how the government will do this and what you can do now.

1. Find out who can claim.
2. Check that your business is adversely affected.
3. Find out how HMRC works out your grant.
4. Make your claim.
5. Find out what happens after you've claimed.

An aerial photograph of a dense urban area, likely a city center, with numerous buildings of varying heights and architectural styles. The image is overlaid with a semi-transparent blue filter, which serves as a background for the text.

WE ARE HERE TO SUPPORT YOU

If you would like to discuss how your insurance cover may be affected by the latest government updates, or if we can help in any other way, please call a member of our team.