

# There is something the government can do for devastated.

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This morning there will be thousands of business owners, large and small, facing the devastation of their premises.

None of these people deserved the trauma they will face.

Some will face the loss of their livelihoods and all they have worked for. Nothing can really replace that.

But that's not to say nothing can be done by the government today, because much could be, and needs to be. It needs to be done for those facing an immediate crisis. It needs also to be done to prevent this crisis turning into commercial disaster for the areas affected by the crimes of the last few days with untold consequences for all innocent people in those communities who will already be living with fear.

The crisis I am referring to is one relating to insurance. Some of those who have lost livelihoods and businesses will not be properly insured: that's a fact of life. Of course, as these losses were criminal damage the government can be called upon to pay, but this morning it has to be made very clear by Vince Cable or even David Cameron that resources will be thrown at meeting claims from those who have lost to ensure lives can carry on as soon as possible. It's the least the government can do.

More than that; the government now needs to make clear it will bear these costs and that massive hikes in insurance premiums cannot be justified as a result. Many businesses in inner city areas are marginal at best. Tipping them into loss making, or even preventing them trading by denying them insurance, would be a catalyst for yet further social issues in such areas and must not be allowed to happen. Firm action to support communities in these areas requires swift action by government on the issue of business insurance this morning.

This is something the government can do today. It is something it should do.

And please don't suggest that this just creates moral hazard: rioters don't think like that. But people this morning will be facing real loss.