

The document provides a summary of the key features and exclusions of this policy. It does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your full policy documents.

What is this type of insurance?

This policy is intended to provide property and liability cover for UK Guest Houses. The level of protection provided will depend on the cover you select.



What is Insured?

Building Insurance Section

- ✓ Damage to your Buildings
- ✓ Damage to Fixed Glass and Sanitary ware
- ✓ Damage to Fixed Signs up to £1,000
- ✓ Trace and Access up to £2,500
- ✓ Damage to Landscaped Grounds up to £1,000
- ✓ Damage caused by emergency services up to £10,000
- ✓ Rent and the cost of Alternative Accommodation up to 20% of the Buildings Sum Insured for up to 24 months.

Contents Insurance Section

- ✓ Damage to your Guest House Contents and Personal Contents.
- ✓ Damage to Guest Effects (HPA) up to £1,000 per guest.
- ✓ Damage to Employees personal effects up to £500 per employee
- ✓ Contents in a locked outbuilding complying with our security conditions up to £5,000
- ✓ Theft not involving entry to or exit from the premises by forcible and violent means whilst paying guests are in the premises.
- ✓ Cost of replacement locks and keys up to £1,000.
- ✓ Contents in the open up to £1,000.
- ✓ Damage to food in domestic freezer or refrigerator up to £1,000.
- ✓ Loss of metered water & oil up to £5,000

Money Insurance Section

- ✓ Loss of Money in transit, in the premises, in any bank night safe and in a locked safe.
- ✓ Damage to clothing and personal effects arising from robbery or attempted robbery up to £500.

Personal Accident (Robbery) Section



What is not Insured?

Building Insurance Section

- ✗ Malicious Damage, Theft, Escape of Water and Oil are excluded in respect of unoccupied buildings.
- ✗ Damage due to a change in the water table.
- ✗ Storm and Flood damage to fences and gates in the open.
- ✗ Damage caused by any kind of seepage or any kind of pollution and/or contamination.
- ✗ The costs of maintenance or normal redecoration.
- ✗ Contractors carrying out contract works, structural or other substantial alterations or extensions to the Buildings.

Contents Insurance Section

- ✗ Malicious damage, Theft, Escape of Water and Oil are excluded in respect of unoccupied buildings.
- ✗ Wines, spirits, cigarettes & tobacco in excess of £7,500
- ✗ Computers and electronic business equipment in excess of £10,000
- ✗ Individual Valuables, Works of Art or Collections in excess of £2,000 unless Specified.
- ✗ Property held for any professional or business purposes other than your business as a Guest House.
- ✗ Any total amount of Valuables, Art and Collections in excess of 25% of the Contents Sum Insured.

Money Insurance Section

- ✗ Depreciation shortages errors omissions or direct or indirect consequential loss of any kind.
- ✗ Losses arising from theft, fraud or dishonesty of an employee unless discovered within 7 days.

Personal Accident (Robbery) Section

- ✓ In the event of accidental bodily injury causing disablement or death to you, your family or an employee occurring as a result of robbery or attempted robbery, a lump sum benefit of £10,000 (or £100 per week for up to 2 years for temporary total disablement) is payable.

Personal Possessions Section

- ✓ Damage to personal possessions anywhere within the UK or any other EU Country.
- ✓ Damage to personal possessions elsewhere in the World up to 60 days in any one period of insurance.

Business Interruption Section

- ✓ If the business is interrupted by a loss insured under the Buildings or Contents Sections, this section will pay for the loss of Gross Income, Increase in Cost of Working & Alternative Accommodation up to £500,000.
- ✓ Extensions apply with inner limits for Prevention of Access, damage at Public Utilities company, defective sanitation, food poisoning, murder, suicide and Loss of Attraction.

Book Debts Section

- ✓ Cover for outstanding debts that you are unable to trace following damage covered under the Buildings or Contents sections up to a sum insured of £5,000.

Loss of Licence Section

- ✓ If the Licence in force at your premises is forfeited, suspended or withdrawn, we will pay for the Depreciation in the value of the premises and costs and expenses incurred in connection with any appeal up to a limit of indemnity of £100,000.

Public & Products Liability Section

- ✓ Your legal liability to third parties for accidental injury or accidental damage to their property, arising from the business.
- ✓ Your liability as owner of the home if Buildings are insured and the liability of you or your family as private individuals.

Employers Liability Section

- ✓ Your legal liability to employees for accidental injury or disease (including damages, claimants' costs and expenses) arising from the business is insured.

Deterioration of Food Section

- ✓ Loss or damage to food contained in a refrigeration unit at the premises caused by escape of refrigerant fumes or by a rise/fall in temperature following breakdown.

Equipment Breakdown

- ✗ The benefit would not be payable to persons under 16 or over 70 years of age.
- ✗ Injury involving drugs or intoxication or by any existing condition.
- ✗ Sickness or disease or any naturally occurring condition or degenerative process.

Personal Possessions Section

- ✗ Losses from unattended vehicles over £1,000.
- ✗ Cover for any individual item is limited to £2,500 unless separately noted on schedule.
- ✗ Items over £2,500 require a valuation before any claim is paid.

Business Interruption Section

- ✗ Cover after the Indemnity Period has ended.
- ✗ The amount payable for the Increase in Cost of Working is restricted to the amount of the reduction in Gross Income avoided

Book Debts Section

- ✗ All records must be kept in a metal cabinet, safe or strong room and a set of duplicate records must be maintained and stored away from the original records.

Loss of Licence Section

- ✗ The cover will not operate where you are entitled to obtain compensation under any statute or where forfeiture, suspension or withdrawal results from any change in the law.

Public & Products Liability Section

- ✗ Liability arising from any trade business or profession other than in your capacity as a provider of Guest House accommodation.
- ✗ Damage to property in your custody or control or being worked upon.
- ✗ Liability in respect of Pollution or Contamination unless directly caused by a sudden, identifiable, unintended and unexpected occurrence which takes place at a specific time and place.
- ✗ Liability in respect of a communicable disease

Employers Liability Section

- ✗ Liability arising out of any work or visits undertaken offshore.

Deterioration of Food Section

- ✗ Damage occurring to food stored in refrigeration units over 10 years old.

Equipment Breakdown

- ✓ Electrical or mechanical breakdown, explosion or collapse to Covered Equipment defined as: heating systems, air conditioning, electrical systems, security systems, lifts, office equipment, retail equipment, domestic kitchen equipment and laundry equipment up to a limit of £100,000.

- ✗ A hydrostatic, pneumatic, or gas pressure test of any boiler or an insulation breakdown test of any type of electrical equipment.
- ✗ Any defect, virus, loss of data or other situation within Media.
- ✗ Electrical or mechanical breakdown, explosion or collapse to any equipment other than Covered Equipment.

General Exclusions (applicable to all sections)

- ✗ Pressure waves caused by aircraft or other aerial devices
- ✗ Excluded property and Contingencies insured by any other policy or security
- ✗ Fines or Penalties
- ✗ Fraud
- ✗ Northern Ireland
- ✗ Change in the water table level
- ✗ Consequential loss or damage except where specifically included
- ✗ Wilful or Malicious damage by you, your family, Director, Partner or Employee
- ✗ Date Recognition Exclusion by computer and data processing equipment or media, microchip, integrated circuit or similar device or software belonging to you or not
- ✗ Micro-Organism Exclusion
- ✗ Radioactive contamination
- ✗ Electronic Risk Exclusion (damage or liability for electronic data, programmes, software etc.)
- ✗ War and similar risks
- ✗ Terrorism Exclusion (not applicable to Liability insurance Section)

Optional Cover

Terrorism Section

Damage to Buildings and Contents and interruption to the business arising as a result of an act of Terrorism.

Optional Cover

Terrorism Section

- Damage in respect of any Nuclear Installation or Nuclear Reactor.
 - Loss by seizure or legal or illegal occupation.
- Loss or damage arising from any chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind.



Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess and the excesses payable are shown in your schedule for each section.
- ! Limits of cover shown in the policy wording or any endorsement issued with your schedule.



Where am I covered?

- ✓ England Scotland Wales Northern Ireland the Channel Islands and the Isle of Man and any other member country of the European Union.
- ✓ If you have purchased personal possessions cover this will cover your belongings temporarily anywhere in the world for up to 60 days.
- ✓ We provide wider cover for Public Liability and Employers Liability as defined by the Territorial Limits for these sections in the Policy wording.



What are my obligations?

To take care when answering questions and ensure that all information is accurate and complete.

Check all documents are correct and ensure all information given to us is correct to the best of your knowledge.

Let us know if the information provided changes either before your policy starts or during the period of insurance.

Tell us as soon as possible about any claim or loss and you must give us any information and help we need.

Pay the cost of the insurance on time.

Look after your property and take care to prevent accidents, injury, loss and damage.

Observe and fulfil the terms, Conditions and Endorsements of this Policy



When and how do I pay?

Your broker will explain your payment options to you.



When does the cover start and end?

Your cover will start on the agreed commencement date shown in the policy schedule for a period of 12 months.



How do I cancel the contract?

You may cancel the policy within 14 days of the conclusion of the contract or the day on which you receive the policy document. If you contact us in this time no charge will be made and we will refund any premium you've paid provided no claims have been made.

If you cancel after 14 days and you have not made a claim, we will refund a pro-rata proportion of your premium, less a cancellation charge of £25. If any claims have been made you will not receive a refund of premium.

To cancel the policy, please contact the insurance broker who arranged the policy for you.