

Guesthouse & B&B Insurance

Insurance Product Information Document (IPID)



Company: Intasure® is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909

Insurers: The Channel Managing Agency Limited (Registered number 08614385) which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product Information Document provides a summary of the cover provided. Full details can be found in the Policy Booklet. You should refer to your own Policy Booklet, your Schedule of Insurance (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

What is this type of insurance?

This is a policy to cover physical loss or damage to your building and contents. Buildings includes any permanent structure used within the grounds of your Guesthouse / Bed & Breakfast for domestic purposes or in respect to your business as a provider of Bed & Breakfast or Guesthouse services. Contents includes your household goods, personal property and Valuables. In addition this policy covers you for a wide range of perils, including (but not restricted to) business interruption, fire, flood, storm, theft, escape of water and your legal liability.



What is insured?

- ✓ Loss of or damage to buildings and contents caused by fire, explosion, lightning, earthquake, and subterranean fire.
- ✓ Loss or damage to buildings caused by subsidence, heave or landslip.
- ✓ Physical loss or damage directly caused by, smoke, riot, malicious damage, storm, flood, hail, avalanche, escape of water/sewage or oil, theft or attempted theft and impact by vehicles, animals, aircraft (or other aerial devices and items dropped from them), falling aerials, falling trees or branches.
- ✓ Up to £1M for Buildings.
- ✓ Public and Products Liability up to £5M.
- ✓ Loss or damage caused by electrical power surges.
- ✓ Loss or damage to contents caused by falling trees, branches, lamp posts, telegraphs poles, receiving aerials and their fittings or masts, solar panels, satellite dishes and fittings.
- ✓ Removal of debris and demolition costs., architects and surveyors fees/local authority requirements, trace and access, temporary accommodation, business interruption.

- ✓ Accidental breakage of fixed glass and sanitary fixtures. Contents away from the premises, cash in meters, garden ornaments and furniture, pedal cycles, and money.
- ✓ Accidental breakage of glass and mirrors. Accidental loss of metered water or domestic heating oil.
- ✓ Damage to food in any fridge or freezer, replacement locks and keys, replacement of title deeds.

Optional Covers

- Pedal cycles - limited to £500 per cycle
- Laptop
- Hearing aids - limited to £2,000 each unit
- Sit on mower / mobility scooter
- Contents at University - cover up to £2,500
- Personal possessions away from the Home



What is not insured?

- X Damage caused by faulty workmanship or defective design or defective materials or gradually operating cause.
- X Loss or damage caused as a result of the property being used for illegal activities.
- X Loss or damage caused by storm, flood, hail, snow and avalanche to domestic out-buildings and garages of light construction, domestic fixed fuel tanks in the open, gates, fences, hedges, garden sheds or swimming pool/hot tub/jacuzzi covers, filtration plants, heaters and pumps.
- X Loss or damage caused by rising ground water tables.
- X Malicious damage caused by persons lawfully in the guesthouse/ bed & breakfast, by guests or persons accompanied onto the premises by a guest, or while the guesthouse/ bed & breakfast is unfurnished.

- X Accidental damage caused by wear and tear, atmospheric or climatic conditions, rot, fungus, insects, vermin, domestic pets or any gradually operating cause.
- X Accidental damage to portable computers designed to be portable whilst being transported or carried or moved, e.g. laptop (unless specified on the policy schedule).
- X Loss or damage by guests unless the Accidental Damage Cover extending to Guests is chosen.

Please see your policy schedule for any endorsements that apply to your policy.



Are there any restrictions on cover?

- ! The standard policy excess and any voluntary excess You have selected will be outlined within Your policy Schedule.
- ! Subsidence, landslip and heave excess is £1,000 (unless higher excess specified).
- ! Loss of metered water and oil and fuel is excluded when the home becomes unfurnished or unoccupied for more than 30 days.

- ! Claims for theft and malicious damage is to be reported to the Police within 24 hours of discovery.
- ! All individual items of a matching set or suite are treated as a single item. The Insurer will not pay for the cost or replacing or changing undamaged items.
- ! Theft or attempted theft of solar panels, excess is £500.
- ! Electrical power surge limited to £1,000 any one occurrence and £3,000 in any one year of insurance.



Where am I covered?

- ✓ In the United Kingdom of Great Britain and Northern Ireland, including the Isle of Man and the Channel Islands.



What are my obligations?

- You must answer all question asked of You, honestly and to the best of Your knowledge and belief.
- You must inform Us as soon as possible within 14 days of any changes which may affect Your insurance (see policy wording for details).
- If you make a claim you must provide us with all relevant information about the claim, including estimates for replacement or repair where required.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.
- In some cases, the insurer may apply an endorsement to the policy, setting out, for example, security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy, and will also be shown on the policy schedule that you will receive after you buy.



When and how do I pay?

- You can pay your premium by monthly instalments or as a one-off payment by Debit or Credit card.
- Payment is to be made at the point of sale or renewal of Your policy.



When does the cover start and end?

The period of insurance is for a period of 12 months and will start on the date you select when you purchase the policy and will end 12 months later. This information will be shown in your policy Schedule.



How do I cancel the contract?

Please contact Intasure on 0345 111 0680, by post at Oakhurst House, 77 Mount Ephraim, Tunbridge Wells, TN4 8BS or by email at admin@intasure.com to cancel your policy.

- You have a right to cancel your policy within 30 days (cooling off period) from the start date or renewal of your policy or from the day on which you receive your policy or renewal documentation, whichever is later. We will refund the premium in full.
- If you wish to cancel this insurance outside of the 30 day cooling off period, we will refund the premium, less a proportionate amount for the time you have been on cover and any fees paid.
- If you received payment for, or are in the process of making a claim or have suffered a loss for which you are intending to make a claim, we will not refund any premium to you regardless of when you cancel your policy.