

POLICY SUMMARY

Please read carefully and retain



Property Insurance for Guesthouses and Bed & Breakfasts

WHAT IS A POLICY SUMMARY?

This document provides key information about the Guesthouses and Bed & Breakfasts in the UK policy. Please note that it does not contain the full terms and conditions of this insurance contract; these can be found in the Guesthouses and Bed & Breakfasts in the UK policy wording.

If you would like a copy of the full policy wording or have any questions, please contact us or you can download from www.intasure.com.

Policy name: Guesthouses and Bed & Breakfasts in the UK

Type of insurance: Buildings and contents insurance

Underwritten by: Underwriters at Lloyd's and other insurers as defined in the Policy Wording.

SIGNIFICANT FEATURES AND BENEFITS

The Guesthouses and Bed & Breakfasts in the UK policy is specifically designed for people with a Guesthouse or Bed & Breakfast in the UK.

Key benefits include:

Broader Cover

- Building Sum Insured up to £1,000,000 cover
- Public/Product liability (£5,000,000) cover
- Accidental damage for Insured and family members
- Accidental damage cover for guests
- No inspection clauses
- A sensible approach to security requirements
- Business interruption cover up to £25,000

QUESTIONS AND COMPLAINTS

If you have a question or complaint, please contact us directly using the details below:

The Managing Director
Intasure
AMP House
Dingwall Road
Croydon CR0 2LX United Kingdom
Tel: +44(0)345 111 0670

BUILDINGS SECTIONS

See Section 1 of the policy booklet for details.

BUILDINGS

Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, storm, earthquake, flood, theft, etc. – see policy booklet.

In addition cover is provided for:

Any permanent structure used within the grounds of your with your Guesthouse / Bed & Breakfast for domestic purposes or in respect to your business as a provider of Bed & Breakfast or Guesthouse services:

- **Fixtures and fittings;**
- lifts
- domestic fixed fuel tanks; including gas, LPG and oil tanks;

- Swimming pools;
- outbuildings and permanent structures;
- radio and television aerials, satellite dishes, their fittings and masts;
- wind turbines, fixed generators and solar panels;
- wells, lakes and rivers within the boundary of the property for liability cover only.
- paths and drives

all at the address shown in the Schedule and which belong to you or for which you are legally responsible.

SIGNIFICANT LIMITATIONS

You will normally have to pay the initial £250 for each claim. This policy excess applies to claims made on the buildings and contents section of your policy. These excesses may vary by your choice and/or underwriting criteria. Your quotation and policy schedule will show the specific excesses applicable to you.

OPTIONAL ADDITIONAL COVERS

The following specific additional cover can be purchased and it will be shown on your Quote Summary or Policy Schedule.

- Worldwide laptop cover
- Worldwide hearing aid cover
- Worldwide pedal cycle cover
- Sit on mower
- Contents at university cover
- Solar panels cover

Please see the endorsements associated with these items within the Policy Wording.

All communications, including the policy wordings, are written in plain English with no jargon to ensure you know exactly what is covered.

Any special conditions and terms that may apply will be found in your individual quotation and schedule.

FROST DAMAGE

Loss or damage caused by frost/freezing is excluded whilst the property is vacant unless the temperature is maintained above 15°C or 59°F or the water supply is shut off and fixed water tanks, apparatus and pipes are drained, (excluding central heating systems) when the property is vacated for more than two weeks.





Intasure Property Insurance for Guesthouses and Bed & Breakfasts in the UK - Policy Summary

CONTENTS SECTION

See Section 2 of policy booklet for details.

Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, storm, earthquake, flood, theft etc. – see policy booklet.

In addition cover is provided for:

- Accidental damage
- Contents temporarily removed from the Guesthouse or Bed & Breakfast
- Contents in outbuildings
- Garden ornaments and furniture
- Replacement locks if keys are lost or stolen
- Spoilage of food in freezers
- Loss of domestic fuel and metered water
- Your pedal cycles
- Your personal effects and personal money away from the home
- Your liability as occupier, tenant and in a personal capacity

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

No cover is provided for boats, boards or watercraft of any kind.

No cover is provided for items used for business or professional purposes except in respect to your Guesthouse or Bed & Breakfast.

Theft or malicious damage caused by persons lawfully in the home. No cover is provided for theft or malicious damage caused by persons lawfully in the home.

There is a single article limit of £3,000 on your household and business contents.

The single article limit for items stolen from an unattended vehicle is £1,000.

DURATION OF CONTRACT

Insurance contracts normally run for a period of 12 months. Please speak to us if you require a different period. We strongly urge our customers to review their contract each year to ensure they have adequate cover in place.

YOUR INSURANCE QUOTATION

The quotation you receive gives a breakdown of the total price, including the amount we will receive, as well as any related fees, charges, expenses and taxes applicable. The quotation will be valid for a specified period.

Please note that this policy summary document does not contain the full terms and conditions of this contract. These can be found in the Guesthouses and Bed & Breakfasts in the UK policy wording. If you would like a copy of the full policy wording, please contact us.

Intasure is authorized and regulated by the Financial Conduct Authority. Unless some other law is agreed in writing, this policy will be governed by the laws of England.

Subsidence, Landslip and Heave

Your policy is extended to include damage caused by Subsidence or Heave of the site on which the buildings stand or Landslip.

Accidental Damage Cover

Your policy is extended to provide accidental damage cover for insured and family members.

Cover Extended to Include Accidental Damage by Guest(s)

Section 1 - Buildings Accidental Damage Cover and Section 2 - Contents Accidental Damage Cover has been extended to include Accidental Damage caused by Guests. Cover is subject to the policy standard excess

ENDORSEMENTS

Endorsements are variations or additions to the terms of the Policy. Please refer to your quotation or Policy Schedule to establish which endorsements apply.

The following endorsements only apply if shown on the Policy Schedule:

HH907 – Security Endorsement (Standard)

Whenever the Guesthouse / Bed & Breakfast is left unattended or Unoccupied We will not pay for loss or damage unless:

Exit doors

The final exit door is fitted with and has in operation a:

- mortice deadlock or
- cylinder rim lock or
- multi-point locking system

Doors

All other external doors (excluding patio doors) and any access doors from adjoining or integral garages are fitted with and have in operation either:

- a mortice deadlock or
- cylinder rim lock or
- multi-point locking system or
- security bolts fitted top and bottom

Patio doors

Sliding patio doors are fitted with and have in operation either:

- key-operated sliding door locks top and bottom or
- deadlock or catches securing into the frame operated by an internal handle or
- any internal patio door lock, or key operated lock mounted internally on the central rails

Windows

All ground floor, basement and accessible upper floor windows are fitted with and have in operation:

- lever operated window locks or
- catches or
- shutters or
- metal grilles embedded into the wall

HH916 - Stillage Clause

It is warranted that in respect of items stored or contained in the basement area or underground garage of the premises that they are stored at least 15cm off the floor. Any exposed water pipes in the basement area or underground garage are suitably lagged.

Intasure Property Insurance for Guesthouses and Bed & Breakfasts in the UK

Terms of Business

The Financial Conduct Authority

The Financial Conduct Authority (FCA) is an independent watchdog that regulates financial services. It requires us to give you this document. Please use the information below to confirm that the service we are offering is right for you.

Whose Products do we offer?

We only offer household buildings and contents products on behalf of Underwriters at Lloyd's and other insurers as defined in the Policy Wording.

Which Services do we provide you with?

We do not specifically recommend products, however, we will ask you questions to determine that the product we are offering is applicable for your circumstances. You can then choose whether you wish to proceed.

What will you have to pay for our services?

For our services in providing this product we charge an annual administration fee of up to £35.

The £35 charge is for the provision of our services including all policy documentation, claims handling and renewal invitation.

There will be a uniform transaction charge of 2.5% of the total premium paid and on any additional adjustments made throughout the year (this transaction charge does not apply to any policy paid via direct debit).

No additional charges are made throughout the year for any additional documentation

A 30 day cancellation period is applicable to this policy from the day after receipt of the documentation.

Returned Premiums

These can arise after an insurance risk is reduced or the policy is cancelled.

If a policy is cancelled, any premium refund will be subject to the deduction of the administration/transaction fees as above. We will not issue a return premium fee if it is less than £10.

Who Regulates Us?

Intasure is a trading name of Blenheim Park Limited which is authorised and regulated by the Financial Conduct Authority. Our FCA registration number is 311572.

Intasure Guesthouses and Bed & Breakfasts in the UK policy, is underwritten by Channel Syndicate 2015 at Lloyd's who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Our permitted business is to provide an underwriting and claims service, arrange your insurance cover to meet your requirements and help you with ongoing changes you have to make to your policy.

You can check this on the FCA's Register by visiting the FCA's web site www.fca.org.uk/register
Tel: 0800 111 6768.

What to do if you have a Complaint

If you wish to register a complaint, please contact us in writing at:

Managing Director
Intasure
AMP House
Dingwall Road
Croydon
Surrey CR0 2LX
or by telephone on 0345 111 0670

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Information and changes we need to know about

You must take all reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.

Please tell us within 14 days of becoming aware of any changes to the information you provided when applying for this insurance. Please contact us if you require a copy of your Statement of Fact or your schedule.

You must also tell us within 14 days of becoming aware:

- of any intended alterations, extension or renovation to the buildings. You do not need to tell us about internal alterations to the buildings.
- of any change that may result in an amendment to the amounts insured or the limits that are shown in your schedule,
- of any change to the use of the home. For example if the buildings are to become let, or sub-let.
- of any change to the occupancy of the buildings. For example, if the buildings are to no longer be used as a guesthouse or are to be unoccupied for any continuous period exceeding 30 days, or
- that any member of your household or any person to be insured by this policy is charged with, or convicted of a criminal offence (other than motoring offences).

If you are in any doubt, please contact us.

When we are notified of a change, we will tell you whether this affects your policy. For example whether we are able to accept the change and if so, whether the change will result in revised terms and/or a revised premium being applied to your policy. If we are not able to accept the change and it becomes necessary to cancel this insurance, we will do so as described within the cancellation conditions contained within the policy.

Important Notice:

Please note that if the information provided by you is not complete and accurate, we may:-

- cancel your policy and refuse to pay any claim, or
- not pay any claim in full, or
- revise the premium and/or change any excess, or
- revise the extent of cover or terms of this insurance.

Settlement Terms

We will be responsible for requesting payment for all new and renewal premiums and mid-term alterations as soon as practicable but prior to inception or renewal of your policy.

We will hold premiums as agent of the insurer and remit premiums to insurers in accordance with the agreed terms of trade.

You will be responsible for paying promptly all of our payment requests for premiums, to enable us to make the necessary payments to insurers.

For the avoidance of doubt, we have no obligation to fund any premiums on your behalf, and have no responsibility for any loss which you may suffer as a result of insurers cancelling the policy or taking any other prejudicial steps as a result of the late payment of such sums if such delay is attributable to you.

In certain circumstances insurers may impose a specific Premium Payment Term whereby they require payment of premium by a certain date. We must stress that breach of that term will entitle insurers to void the policy from inception of cover. You agree that the settlement of premiums in good time is your responsibility.

We normally accept payment by selected credit cards, debit cards or monthly instalments from bank accounts (full details are available upon request).

Policy Termination

Your policy may be terminated at any time, and for any reason, either by:-

- you giving notice in writing, or
- ourselves, giving at least 30 days' notice in writing to your last known address

In the event of terminating an insurance policy, any return premium will be calculated subject to any claims payments during the policy year and administration/transaction fees as set out above.

Policy Cancellation – your right to cancel following the inception of the contract.

You have a legal right to cancel your policy, for any reason, subject to no claims having occurred, after receiving this information following the inception of the contract.

The cancellation period is 30 days from the day after you receive this information, following the inception of the contract.

If a policy is cancelled outside this period, any premium refund may be subject to the deduction of the administration/transaction fees with a pro rata amount being charged for the time that the property was on risk. You will need to provide us with a written request to cancel before the expiry of the 30 days to the following address:

Intasure
AMP House
Dingwall Road
Croydon
Surrey CR0 2LX

Governing Law

In respect of policies issued in England and Wales, these Terms and Conditions of Trading will be governed by, and construed in accordance with, the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales. In respect of policies issued in Scotland, these Terms and Conditions of Trading will be governed by, and construed in accordance with the Laws of Scotland and the parties submit to the exclusive jurisdiction of the courts of Scotland.

Language Used

The English language will be used for all communications, the contractual terms and conditions, and any information, we are required to supply to you, before and during the duration of the contract unless you are habitually resident in another EEA state and require the policy documentation in that EEA state official language.

Confidentiality and Data Protection

All personal information held by us in relation to you will be treated with the utmost confidence and, where appropriate, in accordance with data protection

Intasure Property Insurance for Guesthouses and Bed & Breakfasts in the UK

Terms of Business

legislation, including the Data Protection Act 1998.

You confirm that we may use and disclose information that we have about you in the normal course of arranging and administering your insurance.

We shall assume the personal and sensitive data we hold about you is correct, unless we are notified of any changes, and it will be used to provide quotations when policies fall due for renewal.

In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded.

We may pass information about you to credit reference agencies for the purposes of arranging payments by installments, and may also pass to them details of your payment record with us.

Your Policy

Should you mislay your policy booklet a replacement will be issued upon request.