

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
- 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 policy excess 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.

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.

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.

OPTIONAL ADDITIONAL COVERS

You may add the following optional extensions to cover available on request for an additional premium

Please check your Quotation or Policy Schedule to confirm whether this is included

- Worldwide laptop cover
- Worldwide hearing aid cover
- Worldwide pedal cycle cover
- Sit on mower
- Contents at university cover
- Solar panels cover
- Legal Expenses (Provided by Arc Legal Assistance Ltd) - this optional element of cover can be cancelled if you no longer require it, without affecting your main policy cover.
- Key cover (Provided by Keycare Limited) - this optional cover can be cancelled if you no longer require it, without affecting your main policy cover.

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.

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.

Intasure is authorised 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

CANCELLATION

You have the right to cancel the insurance Policy 30 days from the day after receipt of the documentation and receive a full refund of any premium paid, provided that there have been no claims either paid, reported or outstanding. For the purpose of this cancellation clause, it will be deemed that you will have received the Policy documents upon the day following the date it was emailed/posted to you.

Once cover has commenced outside the 30 day period, you may cancel your policy at any time and will receive a pro-rata refund. The pro-rata refund will consist of a deduction for the period of cover and any fees paid. This will also be subject to no claims having either been paid, reported or outstanding.

We may cancel this Policy or any part thereof by sending 30 days' notice in writing to You at Your last known address. You shall thereupon become entitled to the return of a proportionate part of the premium corresponding to the unexpired period of insurance. Where a claim has been made during the current period of insurance no refund or credit of premium will be due.

HOW TO MAKE A CLAIM

To register a claim on your property insurance and obtain a claim form please contact Intasure on 0345 111 0672. OR

- Online - Log on to your Intasure portal.
For any of the optional covers you may have selected:
- Legal Expenses call: +44 (0)344 770 1040
(for existing Legal Expenses Claims call: +44 (0)344 770 9000)
- Keycare call: +44 (0)345 075 6188

HOW TO MAKE A COMPLAINT

Our aim is to ensure that all aspects of your Guesthouses and Bed & Breakfasts insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your insurance or the handling of a claim, you should contact:

The Managing Director, Intasure, AMP House, Dingwall Road, Croydon, CR0 2LX. Tel: +44 (0)208 274 6777

If you are not satisfied and wish to make a complaint, then Intasure will forward the matter on to the Insurer's complaints team.

The Channel Syndicate
10 Lime Street
London
EC3M 7AA
Tel: +44 (0)20 3535 5070
E-mail: Complaints@channel2015.com

In the event that you remain dissatisfied with us then you may refer the matter to the Complaints team at Lloyd's:

Complaints, Lloyd's, One Lime Street, London EC3M 7HA
Tel No: 020 7327 5693
Fax No: 020 7327 5225
E-mail: complaints@lloyds.com
Website: www.lloyds.com/complaints

In the event that Insurers are unable to resolve the complaint to your satisfaction, you may refer the matter at any time to the Financial Ombudsman Service which is an independent body that arbitrates on complaints. They can be contacted at the following address:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

Telephone: 0800 023 4567 (for landline users) or 0300 123 9123 (for mobile users)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You have six months from the date of our final response to refer a complaint to the Financial Ombudsman Service.

Your right to take legal action against us is not affected by referral to either the Customer Relations Team or the Financial Ombudsman Service. However, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced

In all communications the policy/certificate number appearing in the schedule should be quoted.

COMPENSATION

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. If you are entitled to compensation under the Scheme, the level and extent of compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Compensation Scheme.

Financial Services Compensation Scheme
10th Floor Beaufort House
15 St Botolph Street
London
EC3A 7QU

Tel: 0800 678 1100 or 020 7741 4100

Website: www.fscs.org.uk

Initial Disclosure Document

Please read this document carefully, if you have any questions regarding the contents of this document then please contact us immediately. Please retain this with your policy documentation.

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We only offer products from a single insurer for guesthouses and bed and breakfasts insurance.

We also offer products from a single insurer for any optional add-on products.

3. Which service will we provide you with?

We will be acting on a 'non-advised' basis, which means that we are happy to offer you information about the features and benefits of our service, so you can decide which of these best suits your requirements. In these circumstances we are acting as the agent of the insurer and this is why we will not be making a recommendation to you about which insurance you should select.

4. What will you have to pay us for our services?

Any charges that we may levy, in addition to the premium charged by the insurer, for arranging, amending, renewing or cancelling any policy, will be advised to you before you purchase the policy.

Where there is an option to pay your premium by direct debit there will be a charge for the credit provided by the finance company. This will be detailed in the payment options offered to you.

If a policy is cancelled outside the cooling off period, then any premium refund will be subject to the deduction of any charges as referred to above.

5. Who regulates us?

Intasure is a trading name of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority.

Registered address: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Our FCA registration number is 311786.

Our permitted business is assisting in the administration and performance of non-investment contracts of insurance.

You can check this on the Financial Conduct Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

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

In writing: Write to Managing Director, Intasure, AMP House, Dingwall Road, Croydon, CR0 2LX

Tel: 020 8274 6777

Email: complaints@intasure.com

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

Address: The Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR

Tel: 0800 023 4567 (if calling from landline) or 0300 123 9123 (if calling from a mobile)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

Website: www.fscs.org.uk

Address: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

Tel: 0800 678 1100

8. How do we handle your money?

We may hold money on your behalf, either paid by you to be passed on to insurers or paid to us by your insurers, to be passed on to you. For your protection, money received from you, or to be paid to you will be held by us in accordance with the Financial Conduct Authority rules.

In most cases, we hold money as agent of the insurer under a 'risk transfer' process. Under risk transfer, we have an agreement with your insurer to hold money as their agent. Money we receive, either from you or from the insurer will therefore be the property of the insurer whilst we hold it. Therefore, if you pay money to us, it is treated as having been received by the insurer and if we do not pay it over to the insurer your policy will not be affected. Similarly, if the insurer pays claims money or a return premium to us for onward transmission to you and we do not pay you, then the insurer will still be liable to you. Where we do not use 'risk transfer', we will notify you separately.

We will deduct any commission entitlements before paying premiums to insurers.

Any interest earned on money held by us in relation to this insurance will be retained by us for our own use.

9. How we use your data?

We are registered under the Data Protection Act 1998 (the "Act"). By accepting this Statement you consent to us using and processing your personal and sensitive personal data (where this is necessary, for example criminal convictions) for the purpose of procuring insurance policies and handling claims, if any. Where you provide us with personal or sensitive personal information that relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out below.

We may disclose your personal and sensitive personal data to third parties involved in providing products or services to us or the insurer, service providers we have retained to perform services on our behalf this includes; group companies, affinity partners, (re) insurers, other insurance intermediaries, insurance reference bureaus, fraud detection agencies, loss adjusters, solicitors/barristers, accountants, Premium Credit Limited if you have chosen to pay by direct debit, parties involved in the claims handling process and/or service providers where necessary to provide and administer our products, services and/or who may provide ancillary services, reinsurance companies and insurance regulatory authorities, and as may be required by law. Your information may also be used for offering renewal, research and statistical purposes. Your personal data may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for policy and systems administration.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions).

The Act entitles you to receive details of personal and/or sensitive data held about you by us. You have the right to apply for a copy of your information, for which we may charge an administration fee of £10, and to have any inaccuracies corrected

The information provided will be treated in compliance with the Act.

For the purposes of the Act, the Data Controller in relation to any personal data you supply is Arthur J. Gallagher Insurance Brokers Limited.

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