



Policy Summary – Hotels & Guesthouses Insurance

keyfacts[®]

This document provides a summary of the significant features, limitations and benefits of the cover available within this Hotels & Guesthouses Insurance policy. This summary does not contain the full details of the terms, conditions, exclusions and warranties applicable therefore please refer to the policy wording for the full details. The policy wording is available on request.

About this insurance

This is a package policy for hotels and guesthouses, aimed at both independent and franchised premises including single premises and portfolios. The standard duration of this non-investment insurance contract is 12 months unless otherwise agreed by us.

About the Insurers

This policy is underwritten by Anglo Pacific Consultants (London) Ltd for and on behalf of certain underwriters at Lloyd's. Lloyd's is authorised and Regulated by the Financial Services Authority.

Insured perils for buildings & contents

'All risks' cover is provided for your buildings (if applicable) and your trade contents & stock for the sums insured selected by you:-

- Fire, explosion, lightning or earthquake
- Storm or flood
- Escape of water
- Riot & civil commotion
- Malicious damage
- Impact
- Leakage of oil from heating systems
- Leakage of beer and/or other beverages
- Theft by forcible and violent entry/exit
- Accidental damage

Significant features and benefits

Standard benefits

Cover automatically includes the following extensions and most of the limits shown can be increased on request. The minimum cover can automatically increase depending on the size of your hotel or guesthouse:-

Standard benefit	Minimum cover
• Damage to fixed glass, premises fronts and sanitary fittings (Inner limits apply)	£3,000
• Damage to external blinds and signs	£1,000
• Loss or damage to goods in transit	£3,000
• Theft of keys including replacement of locks	£1,000

- Loss of money:-
 - in transit or night safe £3,000
 - during business hours £3,000
 - outside business hours in a locked safe £3,000
 - from the residence of a principal/employee £500
 - from gaming or vending machines £500
 - outside business hours not in a locked safe £500
 - crossed cheques and non negotiable money £250,000
- Personal accident and assault following a robbery or hold up:-
 - Benefit for death, loss of any limbs or eyes £10,000
 - Benefit per week up to 2 years £100
 - Damage to cash carrying devices or personal effects £500
- Loss of freezer contents £500
- Seasonal increase for Stock at busy periods 30%
- Outside catering - cover against injury to employees and the public and damage to their property including damage to your equipment £2,000
- Damage to property in the open (e.g. picnic tables or garden benches) £500
- Loss of metered water £2,500
- Damage to landscaped gardens £1,000

- Rent/lease payments as tenant if the hotel or guesthouse is untenable from damage by a peril insured 20% of contents
- Personal effects of guests £2,500 per guest
- Personal money & credit cards £250/£500
Cover for accidental loss of money & credit cards for you or any member of your family.
- Business interruption cover following a claim £500,000
This cover helps to keep you in business following a claim. Automatic extensions of cover under business interruption include:-
 - professional accounts charges
 - notifiable disease
 - vermin pests and defective sanitation
 - murder or suicide
 - denial of access
 - damage to suppliers premises up to £25,000
 - failure of public supply.
- Loss of accounts receivable £10,000
Cover for money that is owed by customers which cannot be collected because records have been lost or damaged by a peril insured.
- Employers liability £10,000,000
Cover for damages, legal costs and expenses for which you are liable as a result of injury to your employees including unsatisfied court judgements, additional persons insured and compensation for court attendance.
- Public & Products liability £2,000,000
Cover against injury to the public and damage to their property and cover against liability arising from the sale or supply of goods. Automatic extensions of cover under public & products liability include:-
 - cross liabilities
 - tenants liability
 - defective premises act
 - contingent motor liability
 - overseas personal liability
 - cloakroom liability £1,000
 - additional persons insured
 - compensation for court attendance
- Legal expenses including:-
 - Cover up to £100,000 any one claim.
 - Cover for contract disputes.
 - Cover for health & safety.
 - Cover for data protection.
 - Cover for employment disputes.
 - Cover for criminal prosecution.
 - Cover for personal injury.
 - Cover for property disputes.
 - Cover for tax protection.
 - Cover for statutory licence.

- Loss of liquor licence £100,000
Cover against the depreciation in the value of your premises and subsequent loss of profit following loss of licence due to causes beyond your control.

Optional extensions

The following optional extensions of cover are available at an additional cost:-

- Buildings cover including:-
 - damage to cables and underground pipes
 - trace and access cover up to £5,000 any one loss
- Subsidence cover to your buildings and contents
Cover for subsidence or ground heave of the site on which the hotel or guesthouse stands or landslip.
- Theft by employees
Cover against fraud or dishonesty by employees involving theft of money or contents. There are various limits of indemnity to choose from.
- Specified all risks
Cover for items which you specify individually under the policy. This extension will cover specified items away from the premises anywhere in the UK and for up to 30 consecutive days elsewhere in the world.
- Terrorism Cover
Cover for terrorism under the buildings, contents and loss of income sections of the policy.
- Household contents
Cover for household contents within the residential accommodation for the proposer or the resident manager or any of their family. A selection of sum insured amounts are available which include inner limits for personal effects such as jewellery and precious stones.

Significant features

- Automatic index linking at renewal to buildings, contents & specified all risks
- Third party interests can be noted provided we are informed

Definition of buildings

- Wide definition including landlords fixtures and fittings therein and thereon, walls, gates and fences, yards, car parks and pavements, piping, ducting, cables, wires and associated control gear and accessories at the hotel and extending to the public mains but only to the extent of your responsibility.

Definition of contents

- Wide definition including:-
 - computer and electronic office equipment, for which you are responsible, including laser printers, fax machines and photocopiers.
 - landlords fixtures and fittings, interior decorations, tenants improvements, and premises fronts for which you are responsible.
 - all other trade contents for which you are responsible including household goods and employees personal effects up to £1,000 any one resident employee and up to £500 any one non-resident employee, but excluding stock in trade.

Definition of stock in trade

- Wide definition including goods in trust for which you are responsible pertaining to the business and contained in the hotel. Cigarettes/tobacco and wines/spirits can also be included under the stock figure.

Significant general exclusions

- Pollution or contamination is excluded other than by a sudden and unforeseeable incident which takes place in its entirety at a specific time and place during the period of insurance (see section 9 (B) item 1 – Limit of liability of the policy wording).
- Terrorism cover is excluded (unless the terrorism extension is selected).
- Data recognitions exclusion – the inability of systems to recognise any date as its true calendar date (see general exclusion 7 of the policy wording). This exclusion is not applicable to employers liability.
- E-risks exclusion – excludes loss, destruction of or damage to any computer equipment or financial loss due to programming or operator error, virus or hacking (see general exclusion 9). This exclusion is not applicable to employers liability and public & products liability.
- Heat processes – excluding loss or damage to property due to its undergoing any process involving application of heat (see general exclusion 4 of the policy wording).

Significant general conditions

- Excess – the amount specified in your schedule which must be paid towards each and every claim.
- Intruder alarm conditions apply (if we have noted you have an alarm). Theft and theft of money is excluded unless the intruder alarm clause is complied with (see general clauses and warranties 13 of the policy wording).

- Stock in any cellar or basement must be placed on racks at least 150mm above floor level (see section 2 insured peril 8 of the policy wording).
- Goods in transit – if the vehicle is left unattended between 9pm and 6am then the vehicle must be securely locked and garaged in enclosed premises (see section 2 extra benefit 3 of the policy wording).
- Household contents:-
 - cover for furs, gold and silver articles, jewellery, precious metals and precious stones with an individual value exceeding £1,500 are excluded.
 - Cover for paintings, prints or works of art with an individual value exceeding £500 are excluded.
- Reasonable care – you must take all reasonable steps to prevent/minimise loss, damage, injury or accident and to minimise the cost of claims or legal proceedings and keep all property insured in efficient condition and good repair. You must also take reasonable care when selecting employees (see general condition 9 of the policy wording).
- Duty of disclosure - The statements made and the information you provide which form the basis of this contract must be complete and correct to the best of your knowledge and belief. You must tell us immediately of any alteration in risk, which materially affects this insurance. (see general condition 11 of the policy wording).

Significant legal expenses exclusions

- Legal expenses and or professional expenses incurred before our claims administrator's consent has been granted in writing or without such consent.
- Awards of compensation and or compensation awards in any claim where the prior written consent of our claims administrator has not been given for legal expenses to be incurred.

Significant legal expenses conditions

- An increased excess will be applied if you choose an appointed representative to act on your behalf other than as suggested by our claims administrator.
- For employment disputes and/or statutory licence issues, this insurance is subject to some risk management provisions. You must carefully read these provisions immediately on acceptance of this insurance. Failure to comply with these provisions may jeopardize your entitlement to cover under this insurance.