

The following is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the Policy Document, which you should read carefully when you have received it.

Insurance Provider

This insurance is provided by International Insurance Company of Hannover PLC.

Purpose of the Insurance

This policy provides a comprehensive range of covers specifically tailored to meet the needs of your Guest House business.

Significant Product Features, Benefits and Exclusions

<u>Significant Covers</u>	<u>Significant Features and Benefits</u>	<u>Policy Limits and Exclusions</u>
Section 1 - Buildings	<p>Insures against Damage to Buildings and associated structures at the premises.</p> <ul style="list-style-type: none"> - Accidental damage to underground service pipes and cables at the premises - Landscape Gardens - Architects Surveyors fees - Cost of Debris removal - Cost of securing the building following fire - Cover can be extended to include Terrorism 	<p>Loss, Cost or Expense caused by or arising from:</p> <ul style="list-style-type: none"> - Wear and Tear - Depreciation - Confiscation - Terrorism - Any form of consequential loss as defined in the Policy - Persons who are lawfully on the premises
Section 2 - Contents	<p>Insures against Damage to Contents at the Premises.</p> <ul style="list-style-type: none"> - Accidental damage to underground service pipes and cables at the premises - Cost of changing safe and external door locks following loss of keys due to theft up to £1,000 - Damage to Guests personal effects and motor vehicles at the premises up to schedule limit each guest and £10,000 each vehicle - Loss of metered water up to £2,000 - Sum Insured in respect of Stock in Trade increased by 33 during December and January - Cover can be extended to include Terrorism 	<p>Please refer to pages 4-6 of the policy for full details</p> <ul style="list-style-type: none"> - Money, securities, medals, coins or stamps unless specially mentioned by the Insured - Valuables within the contents are limited to 25% of the contents sum insured - Damage to any electrical sign or its installation - Domestic pets or livestock - Motor vehicles (other than those belonging to Guests and motorized gardening implements), caravans, boats and accessories thereof - Loss or damage caused to guns caused by rusting, bursting or derangements. - Persons who are lawfully on the premises

Please refer to pages 7-14 of the policy for full details

Section 3 – Glass and Signs

Insures against Breakage or Damage to glass or fixed basins

The cover extends to include:

- Damage to window and door frames
- Cost of temporary shuttering boarding up or other protection pending replacement of glass

- Damage during transit
- Damage caused by artificially generated current
- Collapse of signs, unless caused by Building collapse

Please refer to pages 15-16 of the policy for full details

Section 4 – Frozen Foods

Insures contents of Frozen Food cabinets, domestic freezers, cold room or cold store against deterioration or putrefaction due to a temperature change.

The cover extends to include:

- Breakdown of the refrigeration machinery
- Failure of the public electricity or gas supply
- Contamination from refrigeration fumes
- The blowing of domestic fuses

- Deliberate act to withhold power supply
- Failure of power due to strikes
- Misuse or neglect

Please refer to page 17 of the policy for full details

Section 5 – All risks

Insures against Damage to Personal Property at the premises (and away from the premises unless insured elsewhere)

The cover extends to include:

- Cover away from the premises and outside Great Britain anywhere in the world for a maximum 30 days during any one Policy Period

- Wear and tear
- Mechanical breakdown
- Erasure or distortion of computer systems or their records.
- Damage to money, documents, securities, motor vehicles, caravans, boats, contact or corneal lenses.
- Items of Jewellery valued £1,000 or more (Individual or pair) to have settings or clasps checked every two years by a qualified jeweler.
- Items of Jewellery valued £1,000 or more (Individual or pair) to be kept in a locked safe whilst not being worn.
- Items of Jewellery valued at £2,000 or more (Individual or pair) to have a valuation certificate not more than 2 years old.

Please refer to pages 18-19 of the policy for full details

Section 6 – Goods in Transit	Insures against Damage to any Property in Transit by Insured’s vehicles (owned hired or leased).	<ul style="list-style-type: none">- Theft from unattended vehicles- Deterioration of goods- Consequential loss due to delay- Damage to bills of exchange etc.
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Please refer to page 20 of the policy for full details

**Section 7 –
Business
Interruption**

Cover for Business at the Premises being interrupted as a result of damage to property Insured under sections 1-6 of this policy.

The cover extends to include:

- Infectious or contagious disease (excluding AIDS) occurring in the Premises
- An outbreak of a notifiable human infectious or contagious disease (excluding AIDS) occurring within 25 miles of the Premises
- Murder or suicide occurring in the Premises
- Poisoning directly caused by the consumption of food or drink provided on the Premises
- Closing of the whole or part of the Premises by order of a competent Public Authority consequent upon vermin or pests or defects in the drains or other sanitary arrangements at the Premises.
- Damage to Property in the vicinity of the Premises caused by any one of the Perils Insured against in Section 1 which prevents or hinders the use of, or access to, the Premises whether or not the Premises or property of the Insured sustains Damage
- Accidental failure of public supplies of electricity gas or water at the terminal ends of the utilities service feeders to the Premises:
- Pollution of a beach or coastal or inland waterway at the Premises or within a 25 mile radius of it due to a sudden and accidental happening up to a limit of £25,000.

- This section void if the Business be wound up or carried on by a liquidator or receiver.
- Accidental failure of public supplies does not apply to the following:
 - Willful act or neglect of the Insured
 - A deliberate act of the supply undertaking not performed for the sole purpose of safeguarding or protecting any part of the supply undertaking
 - A scheme of rationing not necessitated solely by Damage to the supply undertaking's generating or supply equipment
 - Any industrial action or drought.
 - Any failure of supply lasting for less than thirty minutes

Please refer to pages 21-23 of the policy for full details

Section 8 - Book Debts

Insures any Shortage in collection of Outstanding Debit Balances resulting from Damage to records at the Premises by any Perils Insured in Sections 1 and 2 of the Policy.

The cover extends to include:

- Temporary Removal

- Deliberate falsification
- Connivance by an employee
- Mislaying of books etc.
- Wear and tear
- Erasure or distortion
- Defects in computer systems
- Deliberate act in restricting or withholding public electricity supply
- Monthly records

Please refer to pages 24-25 of the policy for full details

Section 9 – Loss of Money

Insures for Loss of Money belonging to the Insured or for which the Insured has accepted responsibility.

The cover extends to include:

- Transit
- Bank night safe
- Residence of the Insured away from Premises
- At the Premises
- Gaming and vending machines
- Cover for body injury to any Person – Insured as a direct result of robbery whilst carrying business money
- Personal Accident Assault Extension

- Fraud or dishonesty
- Shortages due to error or omission
- Loss from unattended vehicles
- Carrying Clause as Policy Wording
- Illness of disease not resulting from bodily injury
- Bodily Injury due to any gradually operating cause

Section 10 – Loss of License

Insures cover in the event Business at the Premises being interrupted or interfered with due to withdrawal of the Insured’s License for the sale of liquors.

- Compensation under legislation
- Alterations
- Closure by law

Public & Products Liability

Limit of Indemnity £2,000,000

Employers Liability

Limit of Indemnity £10,000,000
Terrorism £5,000,000

Period of Insurance

Cover will remain in force for 12 months from the date of commencement, or as otherwise shown on your policy schedule.

Should the cover last for a duration exceeding 12 months from the date of commencement you may need to review and update your cover periodically to ensure it remains adequate.

Right of Cancellation**Cancellation**

You can cancel the Policy or any part of it at any time by notifying us in writing of the future date that the cancellation is to take effect. If you have not made a claim during the Policy period, we will refund the proportion of any premium you have paid for the period of the insurance remaining. Any Fees paid will be retained in full.

Cooling off period

If this cover does not meet your needs, you may return this policy and schedule to us within 15 days of receipt of the policy or the start date of cover, whichever is later.

We will give you a full refund of any premiums paid within 30 days from the date we received notice of cancellation from you, except where a claim has been made by you within the 15 days that results in the policy being terminated.

Claim Notification

You may make any claim by notifying your Broker.

Your Right to Complain

Every effort is made to ensure that you receive a high standard of service. If you are not satisfied with the service you have received, you should, in the first instance contact **The Broker who arranged the policy for you.**

If you are in any way dissatisfied with their response or require further information or assistance then please contact

**Gresham Underwriting Ltd
Mill House
Priory Road North
Dartford,
Kent DA1 2BZ**

**Telephone: 01322 223883
Email: enquiries@greshamonline.net**

We are committed to dealing with any query as quickly and efficiently as possible and will acknowledge any correspondence within 5 working days of receipt. The acknowledgement will inform you of the name of the person dealing with your correspondence if it cannot be dealt with immediately, and an indication of when you can expect a response or details as to where you should redirect your correspondence if it is not appropriate to Gresham. Normally any matter will be fully responded to within 20 days of receipt unless it is sufficiently complicated to warrant longer investigation in which case you will be advised accordingly.

Should the matter not be resolved to your satisfaction, you may request that a Director of Gresham reviews the matter and a response to such a request will be given within 14 working days of receipt.

If you remain dissatisfied then you should write to the Chief Executive at

**International Insurance Company of Hannover PLC
Compliance Officer
1 Arlington Square
Bracknell
Berkshire
RG12 1WA**

If you still remain dissatisfied and are a small business you may have the right of referral to the Financial Ombudsman Service at:

**Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR**

**Telephone: 0845 080 1800
Email: enquiries@financial-ombudsman.org.uk**

In the case of a complaint concerning an insurance intermediary, regulated by the Financial Services Authority, you may contact them at:

**The Financial Conduct Authority
25 The North Colonnade
Canary Wharf
London E14 5HS**

Renewing Your Policy

At least 21 days before each policy renewal date, you will be advised of the premium and terms and conditions that will apply for the following year. All premiums quoted are inclusive of Insurance Premium Tax. Please note in normal circumstances your premium is due to be paid in full by the inception date of the policy, unless you have specifically agreed alternative payment methods with your Insurance broker. Failure to pay within the terms may result in your Insurance being cancelled.

Your Obligations

- To disclose any material facts when instructing us to place your insurance or to renew your insurance or as soon as you become aware of any material facts; that is, any facts likely to influence an insurer's decision whether or not to accept the risk and on what terms and at what premium to accept the risk.
 - To pay premiums by the due date as stipulated in the premium advice we send you.
 - To review any confirmation of cover we send and advise us immediately if you consider that it does not reflect your wishes.
 - To review the insurer with whom your insurances have been placed and advise us immediately if you object to them participating in your insurances.
 - To be aware of policy wording and be aware of and comply with any special terms and exclusions we send you.
 - To advise us without delay of any claim or circumstances likely to give rise to a claim under your insurance.
 - To retain any insurance policy in a safe place.
 - All answers or statements given on your application form or other document relevant to your insurances will be your responsibility and you should always check the accuracy of the information we provide to insurers on your behalf.
 - Failure to disclose or misrepresentation of material facts entitles insurers to decline claims and delay in notifying a claim may also entitle insurers to decline a claim.
 - Failure to pay premiums in accordance with a premium payment warranty or premium payment condition might invalidate your insurances or result in cancellation of your insurances.
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