



# Policy Summary - Hospitality Insurance Underwriting Agencies (HIUA) Insurance Policy for Guest Accommodation

The information provided in this policy summary is key information you should read

This Policy Summary does not contain the full terms and conditions of your HIUA Guest Accommodation Policy. The full terms and conditions can be found in the policy document.

The insurer is ACE European Group Limited

This policy is valid for 12 months and is renewable annually

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p>This policy provides cover against</p> <p><b>Section 1 - Property Damage (All Risks)</b></p> <ul style="list-style-type: none"> <li>• Damage to Contents (including Household Contents if required), Buildings and Stock</li> <li>• Replacement locks and keys following theft up to GBP 5,000</li> <li>• Loss of metered water up to GBP 50,000</li> <li>• Cover for Property in Transit up to GBP 5,000</li> <li>• Loss or Damage to Guests Effects (HPA) up to £1,000 per guest</li> <li>• Contents cover when temporarily removed for cleaning, renovation, repair or similar purposes</li> <li>• Tracing and making good leaking water tanks, apparatus or pipes (following a valid claim for Damage) up to GBP 50,000</li> <li>• Property in the Open GBP 10,000</li> </ul> <p>Any special clauses &amp; warranties, which have been applied to this insurance policy, will be shown in the schedule</p>	<p>Damage to goods stored at ground level unless racked 100mm off the floor, and 150mm if stored below ground level (Special Condition 20)</p> <p>First GBP250 for each loss other than subsidence which is GBP1,000 for each loss (as shown in the schedule)</p> <p>Requirements apply in respect of the Electrical Installation (Special Condition 6)</p> <p>Specialist Cleaning requirements apply to Frying and Cooking appliances (Special Condition 9)</p>
<p><b>Section 1 - Extensions 7</b></p> <p>Cover is extended to include accidental damage to Deterioration of Stock</p>	<p>If the refrigeration plant is more than 5 years old, it must be maintained under contract by a recognised refrigeration engineer</p>

<p><b>Section 2 - Business Interruption (All Risks)</b></p> <p>Loss of business income resulting from damage covered under Section 1 Includes cover following damage at Unspecified Customers and Suppliers (see page 48 of policy wording for limits)</p> <p>Book Debts- Cover for outstanding debts that you are unable to trace following damage covered under Section 1 to GBP 50,000</p>	
<p><b>Section 3 - Money and Assault</b></p> <p>Loss of business money on the premises and in transit Includes Death, Permanent and Temporary Total Disablement following Assault (see pages 55-56 for table of benefits)</p>	<p>Money in transit is only covered subject to limits and numbers of people escorting it. (See Special Condition 1.c)</p>
<p><b>Section 4 - Employers' Liability (Optional)</b></p> <p>Your legal liability in respect of injury to an employee arising out of employment and associated costs</p>	<p>Does not include any manual work undertaken abroad</p>
<p><b>Section 5 - Public and Products Liability</b></p> <p>Your legal liability in respect of Bodily Injury, Damage to material property, Trespass, Nuisance or Obstruction occurring during the period of insurance within the Territorial Limits Including cover in respect of your legal liability under the Hotel Proprietors Act 1956</p>	<p>Does not include Public and Products Liability arising from professional advice given (Exclusions)</p>
<p><b>Section 6 - Personal Accident</b></p> <p>Covers Directors and/or Business Partners in respect of Death or Disablement due to accident up to GBP 10,000 or a percentage thereof ( see Scale of Injuries, page 75) and Accident Medical Expenses up to GBP 2,500</p>	<p>Maximum benefit payable for any Insured Person in respect of any one Accident is GBP 12,500 Maximum benefit payable in respect of one Event is GBP 50,000 Excludes sickness, psychiatric or psychological conditions Excludes Temporary Disablement Excludes Permanent Disability other than Loss of one or more limbs and Loss of Sight in one or both eyes for Insured Persons aged 75 and over</p>

<p><b>Section 7 - Loss of Licence</b></p> <p>Depreciation in value of the interest of the Insured in the premises or the business in the event of a granted licence at the premises being revoked under the provisions of the Licensing Act 2003 or any subsequent amendment thereto, and loss of gross revenue as a consequence of the loss of licence</p>	<p>You are required to notify the insurers immediately of circumstances set out in Special Conditions 1 a) to e) and in the event of the licence being revoked, within 24 hours of the order</p> <p>Does not cover loss due to changes in the law affecting the grant, surrender or revocation of any licence</p> <p>Does not cover loss as a result of the provision of regulated entertainment or provision of late night entertainment</p> <p>Please see page 82 for full list of exclusions</p>
<p><b>Section 8 - Employee Theft</b></p> <p>Theft of money and physical property through any dishonest, fraudulent or criminal act of any employee of the insured</p>	<p>The loss must be discovered within the period of insurance or within the discovery period which is 24 months immediately following termination of the policy</p> <p>Cover is subject to minimum standards of supervision, check, accounting, selection and supervision of employees (Special Condition 1 pages 85 -88)</p>
<p><b>Section 9 - Terrorism Insurance (Optional)</b></p> <p>Damage occasioned by or happening through or in consequence of Terrorism</p>	<p>Excludes damage to computer, component or other system or item which processes, stores or retrieves data where such damage is caused by virus or similar mechanism or hacking</p>
<p><b>Section 10 - Directors &amp; Officers Liability (Optional)</b></p> <p>Covers loss of each Director resulting from any claim made against them by reason of any wrongful act in their capacity as a director or officer of the insured on or after the continuity date</p>	<p>Loss means damages or judgements, (but not punitive, aggravated or exemplary damages), and legal costs and expenses awarded against any insured director in respect of a claim</p> <p>The policy excludes:</p> <ul style="list-style-type: none"> <li>losses arising out of bodily injury, sickness, disease, death or emotional distress of any person, or damage to, or destruction, or loss of use of any property;</li> <li>losses arising out of Pollution;</li> <li>losses arising out of legal action or litigation brought in a court of law constituted in the United States of America or Canada</li> </ul>
<p><b>Section 11 - Engineering</b></p> <p>Covers damage to plant and machinery including boiler and pressure plant and own surrounding property including business interruption</p>	<p>Excludes wear and tear and inherent defects</p> <p>All insured property requiring inspection or test under any statute, order or regulation shall be so inspected or tested</p>

<p><b>For full details of the coverage you must read your policy</b></p>	<p><b>For full details of exclusions you must read your policy document.</b></p> <p><b>You may have to pay an increased excess if you have chosen to take a voluntary excess - the amount is shown in the schedule as excess.</b></p>
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The Policy is a complex document and contains a large number of specific terms relevant in specific circumstances, depending on the nature of the risks being insured and those extensions requested. The policy may also contain warranties, conditions precedent to liability or special conditions describing actions that you must take or avoid for any cover to operate

If the amount insured is not as much as the value of the items you are trying to insure, then any claim may not be payable in full

**Claims:**

Claim Notification - How to make a claim

When an event occurs that may give rise to a claim, you should contact the following:

ACE staff are available during office hours (Mon - Fri 09.00 to 17.00) by telephoning 0845 8410845. Outside office hours urgent claims may be notified to Loss Adjusters Agrical by telephoning 0844 7704205. Agrical will offer appropriate advice/help and pass claim details on to ACE.

Please see the General Conditions for details of your responsibilities in the event of a claim or an occurrence that may result in a claim. It is important that you comply with all Policy conditions and you should familiarise yourself with any action required.

Please ensure that you quote your HIUA Policy Number (which appears on your Policy Schedule)

In relation to an event that may give rise to a claim under Section 6 - Personal Accident of this Policy, please contact the ACE Claims Service Team, whose details are below:

Postal Address: 200 Broomielaw, Glasgow G1 4RU.  
Telephone: 0845 841 0058 (Within UK only)  
International: +44 (0)141 285 2999  
Facsimile: +44 (0)1293 725820  
E-mail: ah.ukclaims@ace-ina.com

**Complaints Procedure:**

We are dedicated to providing you with a high quality service, and want to maintain this at all times. If you feel that we have not offered you a first class service or you wish to make an enquiry regarding this insurance, please contact the intermediary who arranged this insurance for you or the manager of the branch of the company which issued your policy:-

Hospitality Insurance Underwriting Agencies (HIUA)  
6 High Street  
Windermere  
Cumbria  
LA23 1AF

Telephone 01539 487111  
Fax 01539 447276  
Email [info@hiua.co.uk](mailto:info@hiua.co.uk)

If you are still not satisfied, you may write to our Chief Executive of the company at ACE's head office - the address is shown on your policy.

ACE European Group Limited is a member of the Financial Ombudsman Service (FOS) and in limited circumstances, you can approach them for assistance if you remain dissatisfied with our response. Those limited circumstances are where the policy is taken out by:

- a) An individual
- b) A business with an annual group turnover of less than GBP1,000,000
- c) A charity with annual income of less than GBP1,000,000 and
- d) A trustee of a trust that has a net asset value of less than GBP1,000,000

The FOS's contact details are FOS, South Quay, 183 Marsh Wall, London, E14 9SR, Phone: 0845 080 1800  
e-mail: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

**Financial Services Authority:**

ACE European Group Limited, UK Head Office, 100 Leadenhall Street, London EC3A 3BP, authorised and regulated by the Financial Services Authority, registration number FRN202803. Full details can be found on the FSA's Register by visiting [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234

**Additional information if you are a consumer****Cancellation of this policy**

You may cancel the policy within 14 days of the conclusion of the contract or the day on which you receive the policy document, although we reserve our rights on refunding any premium if you have made a claim on this policy. To exercise your right to cancel, contact the Broker who arranged this cover for you.

**Compensation**

ACE European Group Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that it cannot meet its obligations. The FSCS will meet the first £2,000 of your claim in full plus 90% of the balance without any upper limit. Further details can be obtained from [www.fscs.org.uk](http://www.fscs.org.uk).

