



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

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 Guesthouse Combined Insurance. The full terms and conditions can be found in the policy document.

The insurer is Great Lakes Reinsurance (UK) Plc

This policy is valid for 12 months and is renewable annually

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p><b>Buildings Section</b> (optional)</p> <p>Buildings are covered against loss or damage up to the sum insured stated in the schedule, from various causes including Fire, Explosion, Theft, Storm, Flood, Escape of Water, Impact, Subsidence and Accidental Damage.</p> <p>This Section also provides cover against</p> <ul style="list-style-type: none"> <li>• Loss or damage to Fixed glass and Sanitaryware</li> <li>• Loss of rent &amp; cost of alternative accommodation up to 20% of the sum insured on buildings.</li> <li>• Loss or Damage to Fixed Signs up to £1,000.</li> </ul>	<p>An Excess of £150 applies for each loss increasing to £1,000 in respect of Subsidence, with possible increased excess for Flood and Escape of Water depending on area and claims experience</p> <p>Storm damage to fences and gates is excluded</p> <p>Malicious Damage, Theft, Escape of Water and Escape of Oil are excluded in respect of unoccupied buildings.</p> <p>The sum insured must be at least the value of the property insured at the time of the loss or you may have to pay a proportion of the claim yourself.</p>

**Contents Section (compulsory)**

Loss or damage to Contents whilst in the Guest House is covered up to the sum insured stated in the Schedule, from the same causes as under the Buildings Section

This Section also provides cover against

- Loss or damage to Guest Effects (HPA) up to £1,000 per guest.
- Loss or damage to Employees personal effects up to £500 per employee.
- Theft not involving entry to or exit from the premises by forcible and violent means whilst paying guests are in the home.
- Loss or damage to Contents in transit by any of your vehicles or by post or courier service up to £2,000.
- Cost of replacement locks and keys following theft of keys up to £1,000
- Loss or damage to property in the open up to £1000.
- Loss of metered water & oil up to £5,000.
- Loss or damage to food in a domestic deep freezer up to £1,000.

Any special clauses & warranties, which have been applied to this insurance policy, will be shown in the schedule

An Excess of £150 applies for each loss with possible increased excess for all listed perils depending on area and claims experience .

Any loss or damage to wines, spirits, cigarettes & tobacco in excess of £7,500 is excluded.

Any loss or damage to computers/electronic business equipment in excess of £10,000 is excluded.

Loss or damage to Valuables, Works of Art or Collections are limited to 5% of Contents sum insured or £1,000, whichever is the less, for any one item or collection

Loss or damage from an unattended vehicle, unless it is secure and any alarm/immobiliser is set to operate or if overnight unless it is in a locked building, is excluded

Malicious Damage, Theft, Escape of Water and Escape of Oil is excluded in respect of unoccupied buildings

The sum insured must be at least the value of the property insured at the time of the loss or you may have to pay a proportion of the claim yourself.

**Personal Money Section (Standard Cover)**

Loss of Money in transit, in the premises during business hours and in any bank night safe covered to £2,000

Loss of Money in safe outside business hours covered to £2,000

This Section also insures loss or damage to-

- Safes and strongrooms used for the protection of money, arising from theft.
- Clothing and personal effects arising from robbery, up to £500

There is an option to increase some of the standard limits above for an additional premium

An Excess of £150 for each loss applies.

The Cash Rating of the safe must be sufficient for the amount of money held in it.

Losses arising from

- Theft, fraud or dishonesty of an employee unless discovered within 7 days or if insured by a Fidelity Insurance
  - Unattended vehicles
  - Coin operated machines
- are excluded.

**Personal Possessions Section (Optional)**

Loss or damage to Personal Possession anywhere within the UK or any other member country of the EU

Loss or damage to Personal Possessions elsewhere in the World for a period not exceeding 60 days any one period of insurance.

An Excess of £150 for each loss applies.

Losses from unattended vehicles unless all security devices are in operation and all doors and windows are securely locked.

Cover for any individual item is limited to £2,000 unless separately noted on schedule.

The sum insured must be at least the value of the property insured at the time of the loss or you may have to pay a proportion of the claim yourself.

**Business Interruption Section (Standard Cover)**

If the business is interrupted by a loss insured under the Buildings or Contents Sections, this section will pay for the loss of Accommodation Charges and Increase in Cost of Working, during the Indemnity Period, up to a sum insured of £500,000.

This section also provides cover against the loss of Accommodation Charges arising from -

- Prevention of Access to your premises resulting from an insured cause.
  - Loss or damage at a Public Utilities company from an insured cause
  - Defective Sanitation, food poisoning, murder, suicide or disease
- up to a sum insured of £25,000.

The maximum Indemnity Period is 24 months.

The amount payable for the Increase in Cost of Working is restricted to the amount of the reduction in Accommodation Charges avoided.

**Book Debts Section (Standard Cover)**

Cover for outstanding debts that you are unable to trace following damage covered under the Buildings or Contents sections of the policy up to a sum insured of £10,000.

All records must be kept in a metal cabinet, safe or strongroom.

A set of duplicate records must be maintained and stored in buildings away from the original records.

**Loss of Licence Section (Standard Cover)**

If the Licence in force at your premises is forfeited, suspended or withdrawn, from a cause beyond your control, this section will pay for the -

- Depreciation in the value of your interest in the premises.
  - Cost and expenses incurred in connection with any appeal against such an order
- up to a limit of indemnity of £100,000.

The cover will not operate where -

- You are entitled to obtain compensation under any statute.
- Forfeiture, suspension or withdrawal resulting from any change in the law.

You must notify us of any complaints relating to the premises or of any convictions or proceedings against the licence holder.

<b>Liability Section (Standard Cover)</b>	
<p>Public Liability- Your legal liability to third parties for accidental injury or accidental damage to their property, arising from the business (including products or services supplied), occurring anywhere within the Territorial Limits.</p> <p>This also covers your liability as owner of the home if Buildings are insured and the liability of you or your family as private individuals.</p>	<p>An excess of £150 applies for each loss in respect of damage to third party property.</p> <p>The Limit of Indemnity is the maximum amount payable in total in respect of all liability arising out of goods or products sold or supplied in any one period of insurance.</p> <p>Liability is excluded for-</p> <ul style="list-style-type: none"> <li>• Products sold or supplied in North America</li> <li>• Damage to property in your custody or control or being worked upon.</li> <li>• For costs and expenses incurred in recalling, repairing, testing or replacing any product.</li> </ul>
<p>Employers Liability- Your legal liability to employees for accidental injury or disease (including damages, claimants' costs and expenses) arising from the business is insured, up to the Limit of Indemnity</p>	<p>Liability arising out of any work or visits undertaken offshore, is excluded.</p>
<p><b>Deterioration of Food Section (Optional)</b></p> <p>Loss or damage to food contained in a refrigeration unit at the premises caused by escape of refrigerant fumes or by a rise/fall in temperature as a result of -</p> <ul style="list-style-type: none"> <li>• Mechanical breakdown</li> <li>• Accidental failure of the public electricity service at the point of feed to the premises</li> </ul> <p>up to the sum insured selected.</p>	<p>Loss or damage occurring to food stored in refrigeration units over 10 years old is excluded.</p> <p>A maintenance programme for the servicing of the refrigeration unit(s), at least every 12 months and by qualified persons, is required.</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>

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 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

## CUSTOMER SERVICE

This insurance is underwritten and administered on behalf of Great Lakes Re- Insurance (UK) Plc by Hospitality Insurance Underwriting Agencies. In the event of a query on this insurance you should contact:

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

Phone: 01539 487111  
Fax: 01539 447276  
E-mail: [info@hiua.co.uk](mailto:info@hiua.co.uk)

If however you need to contact Great Lakes Reinsurance (UK) Plc please get in touch with the following depending on the nature of your query:

### Claims

All claims must be directed to:

Cunningham Lindsey Claim Solutions  
Tel. 0845 6046964 or 0290 558643  
Address: 14-16 Oakleigh House, Park Place, Cardiff, South Glamorgan, CF10 3DQ

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)

## CUSTOMER SERVICE

### Step 1

**This insurance is underwritten and administered on behalf of Great Lakes Reinsurance (UK) Plc by HIUA. In the event of a query on this insurance you should contact:**

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

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

### Step 2

**For complaints about the policy and insurer please contact:**

Compliance Officer  
Great Lakes Reinsurance (UK) PLC

30 Plantation Place  
Fenchurch Street  
London  
EC3M 3AJ

### **Step 3**

#### **Financial Ombudsman Service**

If you are still not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.

Their address is:

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

Phone: **0845 080 1800**

You can visit the Financial Ombudsman Service website at **[www.fos.org.uk](http://www.fos.org.uk)**

The ombudsman's service is available to personal policyholders. Their service is also open to charities, trustees and small businesses with income or assets within defined limits. You can get more information from us or the ombudsman.

If you take any of the action mentioned above, it will not affect your right to take legal action.

#### **Financial Services Authority**

Great Lakes Reinsurance (UK) Plc is authorised and regulated by the Financial Services Authority. You can check their website ([www.fsa.gov.uk](http://www.fsa.gov.uk)), which includes a register of all the firms they regulate. Or you can phone them on **0845 606 1234**.

#### **Financial Services Compensation Scheme**

We, Great Lakes Reinsurance (UK) Plc, are covered by the Financial Services Compensation Scheme (FSCS).

If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at **[www.fscs.org.uk](http://www.fscs.org.uk)** or by phone on **020 7892 7300**.

#### **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.