

Looking for **competitive** **Holiday Home** **Insurance?**

- Accidental damage to buildings
- Accidental damage to contents
- Theft even whilst occupied by a paying guest
- £3m public, products & personal liability
- £10m employer's liability
- Loss of rental income (as a result of an insured peril)
- Cover even whilst unoccupied (subject to warranties)
- Legal Expenses
- Low policy excess of £50 (£1000 for subsidence)

Call **01237 429444**

Expert advice
Highly competitive
Specialist cover

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Holiday homeowners **may be taking** **unnecessary risks**

Letting a holiday home commercially has many benefits. However, there are also risks, such as not having the right insurance cover to protect your valuable investment. Independent insurance intermediary *Boshers Ltd* has some top tips for ensuring the correct insurance is in place to prevent that cottage in Cornwall from becoming a calamity, or the rustic farmhouse in Filey a financial farce if the unexpected occurs.

Mark Lavington, Director of Boshers, says: "Many holiday homeowners may unwittingly be relying on normal home insurance or, worse, have no cover at all. If you let your holiday home, you should make sure your insurer is aware of it and that all the necessary covers are agreed."

He advises: "The policy should cover public, products and personal liability of at least £3 million for injury to individuals such as tenants and visitors and £10 million for injury to employees. In this litigious society, anyone who owns a business can easily find themselves on the wrong side of a compensation claim, which could seriously damage their wealth. Whether you let the property yourself or let through an agent, it is equally important that you have liability cover."

Risk limitation

Insurance is no substitute for good quality risk management and it is vital that you regularly carry out a full risk assessment of your holiday home and its garden and meet all relevant legislation.



Read the full version of Boshers free guide to holiday home insurance *Owners May Be Taking Unnecessary Risks!*, online at www.boshers.co.uk

The Boshers holiday home insurance team has also compiled a Winter Maintenance Checklist for holiday homeowners as a useful aid. Many weather-related claims could be avoided if the owners gave their holiday lets a winter health check before the worst of the weather hits. Turn overleaf and make use of the Checklist now.

For insurance advice and quotes, please phone Boshers on **01237 429444** or visit www.boshers.co.uk

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Specialist insurance solutions

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Online www.boshers.co.uk

Email cottages@boshers.co.uk

Holiday home owners winter maintenance

Checklist

Tailored
Holiday Home Insurance
 for commercially let holiday homes,
 cottages and apartments in the UK
www.boshers.co.uk

The Home

- | | |
|--|--|
| <p>1 Do you have Gas Appliances? _____</p> <p>If yes;</p> <p>i. have you arranged for your CORGI Registered Gas Installer to service your gas appliances in accordance with the manufacturers instructions?; And</p> <p>ii. to carry out an annual gas safety check? _____</p> | <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> N/A</p> |
| <p>2 Mains water tap – ensure you can turn it off and on _____</p> | <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> |
| <p>3 Check for dripping taps – repair them if necessary _____</p> | <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> |
| <p>4 Check your Loft space, water tank & pipe lagging, is it sufficient? _____</p> | <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> |
| <p>5 If unoccupied, have you programmed the central heating to maintain a minimum temperature to prevent burst pipes and water damage, or turned off the water supply and drained the system. _____</p> | <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> N/A</p> |
| <p>6 Have you updated your fire and general risk assessments? _____
 Record your results. Include a visual check of portable electrical items, checking for damage such as fraying power cables. If in doubt have your portable items inspected by a qualified electrician or replace them with new ones as necessary.</p> | <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> |
| <p>7 Have you had your chimney swept if you have an open fire, stove or wood burner? _____</p> | <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> |
| <p>8 Inspect the roof for signs of slipped slates or tiles and have repairs carried out where needed. _____</p> | <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> |
| <p>9 Have you checked your Smoke Detectors and replaced the batteries? Diary for periodic checks. _____</p> | <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> N/A</p> |

The Garden

- | | |
|--|--|
| <p>10 Have you cleared your drains, gutters and down pipes to keep them free of leaves and debris? _____</p> | <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> |
| <p>11 Repair broken fences, gates and boundary walls. _____</p> | <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> |
| <p>12 Have you considered cleaning garden paths to remove build up of moss, lichen and algae, which can often be slippery? _____</p> | <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> N/A</p> |