

summary of cover

HOLIDAY HOME INSURANCE



Working together with



Holiday Home Insurance made easy by Ecclesiastical

As a major property insurer for over 100 years, Ecclesiastical's pedigree in this field of insurance is second to none. Although we have expanded considerably throughout our history, we have never lost sight of our objectives. We have complete faith in the products we provide and in the skills and principles of the people who deliver them. We are committed to working with our brokers to bring you a quality insurance policy with the highest possible standards of service.

We appreciate that no two holiday home ownership scenarios are alike and we have therefore worked closely with your broker, Boshers Ltd, to ensure that the policy is designed with the particular needs of owners of commercially let UK holiday homes in mind.

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This is a summary of the cover provided by the Ecclesiastical Insurance Office plc Holiday Home Insurance Scheme. This policy is only available through Boshers Ltd.

The policy will cover

- Property damage
- Loss of rental income
- Liabilities
- Money with assault extension
- Legal expenses

In addition options are available for:

- Terrorism cover

The summary highlights the main features and benefits and significant exclusions to help you decide if the policy meets your needs. A significant exclusion is something that may affect your decision on whether the policy is suitable for you.

The policy document

The summary does not contain all the terms and conditions that may apply to the policy. You will find the terms and conditions in the policy document.

We will send your policy document to you after you have taken out the policy. If you wish, we can send you a copy before you take out the policy or you can see it on the Boshers website www.boshers.co.uk/holiday-home-insurance.

Your policy schedule

When you take out cover with us we will send you a policy schedule that gives details of your cover and the property insured.

Helplines

These helplines are manned 24 hours a day 365 days a year.

- For all claims, call Ecclesiastical on
0845 603 8381

Alternatively a claim form can be obtained from Boshers on
01237 427992

or by visiting their website at www.boshers.co.uk/holiday-home-insurance
- Emergency glass replacement (provided by Solaglas)
0800 474747

The following helplines are provided by DAS Legal Expenses Insurance Company Ltd (DAS):

- Eurolaw commercial legal advice
0117 934 2104
- Tax advice (commercial)
0117 934 2104
- Counselling
0117 934 2121

Warranties

Unoccupied premises warranty

It is warranted that whenever the premises are left untenanted during the months of October to April inclusive you will arrange that either:

- a) the central heating system is brought into operation and a minimum room temperature of not less than 45°F or 7°C maintained or
- b) the water is turned off at the stopcock inside the premises and the domestic water system drained and other services such as electricity and gas disconnected (other than as necessary to maintain the central heating or security systems).

Inspection warranty

It is warranted that whenever the premises are left untenanted the premises must be inspected at least every other week by you or an authorised person responsible to you.

Property damage

This section covers buildings and contents including your personal effects against a range of insured events such as fire, malicious damage, storm, escape of water, impact and accidental damage.

Features and benefits

Sum insured

Sums insured are increased by 'index-linking' right up until settlement of the claim, but you must ensure your sums insured are adequate at the outset.

Excess

That is, the first amount of each claim for which you are responsible.

Theft or attempted theft

Accidental damage

Covers most accidental damage that can occur, subject to some exceptions that insurers generally consider to be uninsurable. Examples are shown on the right.

Emergency services

Damage caused by the emergency services to any part of your premises including the grounds for which you are responsible.

Heating oil, gas and metered water

Charges payable for loss of heating oil, gas and metered water.

Temporary removal of contents

- for cleaning or repair
- in the custody of you or your employees.

Loss of keys

Gaining access and/or replacing the locks at the premises if the keys are lost or stolen.

Significant exclusions and limitations

You select the sums insured which will be the most we will pay.

In the event of underinsurance a deduction for 'average' will be made when settling claims. This means that the amount we pay for any claim will be reduced in proportion to the degree of underinsurance.

Limit

Under the Contents definition: for books, works of art, television and audio/video equipment £5,000 any one claim with a single article limit of £1,500

You will have to pay the first £50 of each claim or the first £1,000 for claims for subsidence.

- excluding damage caused by the insured, any member of the insured's family, any director of the insured or any person you employ.*

- excluding damage caused by cleaning.*
- excluding corruption of information on computer systems.*

- excluding damage caused by police raids.*
- only in force if buildings are insured.*

Limit

£5,000 any one claim

Limit

£5,000 any one claim

- only applies if contents are insured.*

Limit

£2,500 any one claim

- only applies if contents are insured.*

Limit

£1,500 any one period of insurance

Property in the open

We will provide cover for

- a) floodlighting, external lighting and security equipment fixed to the buildings or in the grounds of the premises
- b) groundsmens' equipment while in the grounds of the premises provided that mechanically or electrically driven equipment is immobilised when not in use
- c) fixed or unfixed equipment in the grounds of the premises other than as in a) or b) above.

- *only applies if contents are insured.*

Limit

£5,000 any one period of insurance

Hired-in property

Damage caused by an insured event for property hired-in for the purposes of your commercial holiday let.

- *only applies if contents are insured.*

Limit

10% of the contents sum insured

Personal belongings

Personal effects, clothing, jewellery, watches and photographic equipment belonging to you and your family residing at the insured premises and contained in the premises.

- *only applies if contents are insured.*

Limit

£1,000 any one claim with a single article limit of £250

Guests' personal belongings

Guests' clothing, personal belongings and personal money.

- *only applies if contents are insured.*

- *excluding belongings insured elsewhere.*

Limit

Clothing and personal belongings £1,000 any one person any one claim with a single article limit of £250

Limit

Personal money £100 any one person any one claim

Optional

Cover for terrorism

Offers you cover for your property (and, if insured, subsequent loss of rental income) against terrorist acts committed by or on behalf of organisations attempting to overthrow or influence the government by force or violence.

Loss of rental income

Features and benefits

Loss of rental income

Covers your trading losses which follow a damage claim under the Property damage section.

Also we will pay for additional costs of working in order to minimise a loss of rental income. Cover is provided up to the maximum indemnity period of 24 months.

Book debts

Following insured damage to your books of account you will be covered for loss of outstanding books.

Failure of telecommunication service

Business losses following actual physical damage to telecommunications property anywhere in the UK.

Prevention of access

Access to or use of the premises being prevented or hindered by damage to neighbouring property by any of the events insured by this section.

Notifiable disease, vermin, defective sanitation, murder

Losses following notifiable disease, vermin or defective sanitation which cause restrictions on the use of the premises on the order of the competent local authority and any losses following an occurrence of murder or suicide at the premises.

Significant exclusions and limitations

Limit

Unless you select a higher sum insured, the sum insured (£75,000) is the most we will pay and the maximum indemnity period is 24 months

Limit

£50,000 any one period of insurance

- *excluding where you have failed to keep the minimum records we require to deal with your loss i.e. a monthly record of the total amount outstanding in customer accounts, stored in a different location to the originals.*

Limit

£5,000 any one incident

- *excluding any restriction of use of less than 4 hours*

Limit

Maximum indemnity period is 12 months

Liabilities

Features and benefits

Employers liability

Covers the legal liability of the policyholder for injury to or illness of employees sustained in the course of their employment.

As required by law we will supply a Certificate of Insurance which should be displayed in a prominent place.

Public and products liability

Covers the legal liability of the policyholder for accidental bodily injury to third parties or damage to their property.

Personal liability

Covers the legal liability of the policyholder for accidental bodily injury to third parties or damage to their property caused in a personal capacity.

Significant exclusions and limitations

Limit

£10,000,000 any one claim including legal costs and expenses

Limit

£3,000,000 any one event

We shall not be liable for the first £100 of compensation costs and expenses payable for any one occurrence of loss of or damage to property not belonging to you.

Limit

£3,000,000 any one event

Money

Features and benefits

Non-negotiable money such as crossed cheques and money orders

Limit
£250,000

Money on the premises (from meters)

Limit
£300

Money in transit or from your own private residence

Limit
£500

Any other loss

Limit
£300

Assault extension

Assault cover for injuries to you, your partner, your family members or your employees if attacked whilst carrying your money.

Limit

Death £7,500

Loss of limb(s) or eye(s) £7,500

Permanent total disablement £7,500

Temporary total disablement £75 per week

Limit

for medical expenses is 15% of the benefits payable under temporary total disablement

Legal expenses

This section provides cover for legal fees or appeal costs arising from a wide range of legal disputes that you may become involved in. The cover has been arranged in conjunction with DAS Legal Expenses Insurance Company Limited (DAS) who will handle claims on our behalf.

Features and benefits

We will protect your legal position in the areas shown below.

In civil claims it must be more likely than not that the insured person will recover damages or make a successful defence of their claim.

Employment disputes

We will negotiate for an insured person's legal rights in an Employment Tribunal for a dispute arising from their contract of employment.

Contract disputes

We will negotiate your legal rights in a dispute arising from an agreement for the sale, hire or purchase of goods and services or in connection with the buying or selling of your holiday let.

Significant exclusions and limitations

Limit £25,000 each claim

- *excluding costs and expenses before written acceptance of a claim by DAS.*
- *excluding claims reported more than 180 days after the date you should have known about the incident.*
- *excluding any claim relating solely to personal injury.*
- *excluding disputes over breaches of professional duty.*

Features and benefits

Bodily injury

We will pursue your legal rights following accidental death or physical injury.

Property protection

We will pursue your legal rights following damage to your holiday let for problems such as nuisance and trespass.

Jury service

We will pay an insured person's salary or wages for the time that they are off work while attending jury service.

Legal defence

Defence of criminal prosecutions arising from your employment. The defence of civil actions in specified circumstances.

Holiday let

We will negotiate for your legal rights:

- after an event which causes physical damage to your property.
- to evict anyone in your property who does not have permission to be there.

We will defend your legal rights if an event arising from you letting your property leads to you being prosecuted in a criminal court.

Significant exclusions and limitations

- *excluding any gradually happening illness or bodily injury not caused by a specific or sudden accident.*
- *excluding any claim relating to a motor vehicle.*
- *excluding any wages that are recoverable from the court or the insured person's employer.*
- *excluding motoring or parking offences.*
- *excluding disputes of less than £1,000.*
- *excluding claims reported more than 90 days after the incident.*
- *excluding leases of more than 56 days.*
- *excluding the first £250 of each claim.*

What if I want to cancel the policy?

Your right to cancel in the cooling-off period

If you change your mind after insuring with us and receiving the full written policy details (including the schedule) you have 14 days to write to the sender of the documentation confirming that you do not wish to continue. No charge will be made and any premium you have already paid will be refunded. You may make a claim up to the date you tell us you want to cancel the policy.

Our right to cancel

We have the right to cancel the policy by giving you seven days notice in writing sent by recorded delivery to your last known address. If we cancel the policy we will refund the part of your premium which covers the cancelled period. This policy does not entitle you to refund if you decide to cancel the policy after the cooling off period.

Law applicable

It is our intention to apply the law of England and Wales to your insurance contract unless you are located in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies, it will be English law.

This contract is underwritten by:

Ecclesiastical Insurance Office plc.

Our FSA register number is 113848.
Our permitted business is general insurance.

You can check this on the FSA's register by visiting the FSA's website

www.fsa.gov.uk/register

or by contacting the FSA on 0845 606 1234

For further information on any of our products, please speak to your insurance adviser.

Or visit us at
www.ecclesiastical.com



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Ecclesiastical Insurance Office plc (EIO) Reg. No. 24889. Ecclesiastical Insurance Group plc (EIG) Reg. No. 1718198. Ecclesiastical Life Ltd (ELL) Reg. No. 243111. Ecclesiastical Investment Management Ltd (EIM) Reg. No. 2170173. Allchurches Mortgage Company Ltd (AMC) Reg. No. 1974218. Ecclesiastical Financial Advisory Services Ltd (EFAS) Reg. No. 2048087. Ecclesiastical Risk Services Ltd (ERS) Reg. No. 6290300. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. Tel: 01452 528533. EIO, ELL, EIM & EFAS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and EIM is a member of the Investment Management Association.