

# summary of cover

HOLIDAY HOME INSURANCE



Underwritten by



Working together with



**boshers**  
Specialist Insurance Solutions

# 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 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.

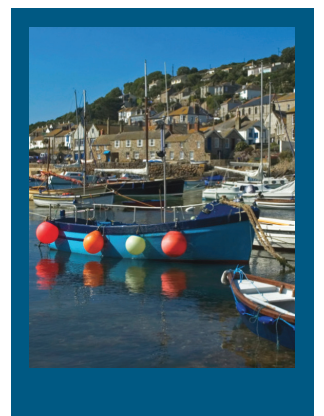
## The policy document

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](http://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](http://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**

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## Significant condition

### Unoccupancy

It is a condition of the policy that whenever the premises are left unoccupied you will arrange that the premises are inspected at least every 14 days by you or by an authorised person responsible to you.

**In addition the following applies between the months of October to March inclusive:**

You will arrange that either:

- (a) the heating system is brought into operation and a minimum room temperature of not less than 45°F or 7°C maintained throughout the property 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).

If the unoccupancy condition is not complied with after the time periods stated above your cover will be restricted to damage by Fire lightning explosion earthquake and by any aircraft flying object (or items dropped from them) vehicle train or animal colliding with the buildings.

# 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.

## 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.

## Features and benefits

### Temporary removal of contents

- a) for cleaning or repair
- b) 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.

### 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.

### Hired-in property

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

### 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.

### Guests' personal belongings

Guests' clothing, personal belongings and personal money.

## Significant exclusions and limitations

- 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.

- only applies if contents are insured.

#### *Limit*

£5,000 any one period of insurance.

- only applies if contents are insured.

#### *Limit*

10% of the contents sum insured.

- only applies if contents are insured.

#### *Limit*

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

- 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.

Personal money £100 any one person any one claim.

## Features and benefits

### Archaeological costs

Covers archaeological costs that may follow physical loss or physical damage to your buildings e.g. the analysis by conservation bodies of the original fabric of the building should it become exposed by the damage.

Costs must be necessarily and reasonably incurred as part of the repair, with our prior agreement.

### Planning (Listed Building and Conservation Areas) Act 1990

The requirements of the planning authorities cannot be predicted with certainty.

Provides for the costs of meeting conditions made by your local authority under this legislation, or its equivalent in Scotland and Northern Ireland, after covered damage.

The costs we will pay are in addition to any cover that can be provided within the scope of the buildings sum insured

## Significant exclusions and limitations

- excluding analysis of undamaged portions and any below-ground excavations.

### *Limit*

£250,000 any one claim.

### *Limit*

20% of the sum insured on buildings.

## Optional cover

### 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 income

## Features and benefits

### Loss of 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.

### Specified disease, vermin, defective sanitation, murder

Losses following specified 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.

### Archaeological digs

Pays the additional amount if a loss under this section is increased following archaeological discoveries.

## 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.

- 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

£50,000 any one period of insurance

### Limit

£5,000 any one incident.

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

### Limit

Maximum indemnity period is 12 months.

Your sum insured under this section will be the most we will pay, inclusive of these additional costs.

# 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.

## Significant exclusions and limitations

### Limit

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

### Limit

£5,000,000 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.

# Money with assault extension

## Features and benefits

### Non-negotiable money such as crossed cheques and money orders

### Money on the premises (from meters)

### Money in transit or from your own private residence

### Any other loss

### Assault extension

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

## Significant exclusions and limitations

### Limit

£250,000

### Limit

£300

### Limit

£500

### Limit

£300

### 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

The legal expenses cover is provided by DAS Legal Expenses Insurance Company Limited (DAS)

## Features and benefits

Up to £100,000 to protect your legal position on a range of employment or business disputes.

We will negotiate for your legal rights after an event which causes physical damage to your property or 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.

### Value-added services:

- Commercial legal advice helpline.
- Tax advice helpline.
- Counselling helpline for proprietor and employees.
- Employment Manual and DAS business law – offering online employment and business law guidance.

## Significant exclusions and limitations

- excluding civil claims where reasonable prospects of success do not exist.
- excluding costs and expenses before DAS's written acceptance of a claim.
- excluding claims reported 180 days after the date you should have known about the incident.
- 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.

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/pages/register](http://www.fsa.gov.uk/pages/register)**

**or by contacting the FSA on  
0845 606 1234**



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