



## Updates to your Holiday Home Insurance policy wording

We have converted your Holiday Home insurance policy to the most up-to-date version which has been created for Boshers Holiday Home insurance Policyholders and includes a number of improvements to your cover.

You will automatically benefit from the new policy from renewal date.

Your schedule is enclosed, a new policy booklet is available for you to view and/or download at [www.boshers.co.uk/holiday-home-insurance](http://www.boshers.co.uk/holiday-home-insurance). Alternatively a printed copy is available from Boshers on request.

Please contact Boshers if you have any questions.

## Changes to your policy

### General definitions

*Buildings* – we have removed cover for landlords fixtures and fittings from this definition.

*Contents* – we now exclude cover for your own personal belongings from this definition

*Unoccupied* – this is a new definition which means not lived in by you or any person authorised by you

### General exclusions

Exclusion 4 Sonic bangs has been removed

### General conditions

**Condition 4 Cancelling the policy** – we have amended this condition to explain your rights should you choose to cancel this policy after the cooling-off period of 14 days

**Condition 5 Unoccupancy** – previously this was a warranty and has now been changed to a policy condition. You are now required to ensure your premises are inspected at least every 14 days and must continue to ensure that when the premises are unoccupied between the months of October to March inclusive a temperature of not less than 45F or 7C° is maintained or the water is turned off and drained down and other services such as electricity and gas disconnected (other than as necessary to maintain the central heating or security systems)

### Claims Conditions

We have no longer have separate claims conditions for each policy section this has now been combined into one set of claims conditions for the entire policy

### Section 1 – Property damage

#### Exclusion applicable to Property damage section

'What is not covered' exclusion (v) has been added

**Damage** to any electrical plant or apparatus caused by self-ignition but this exclusion shall apply only to that part of the electrical plant or apparatus in which self-ignition occurs

## Insured events

Insurable event 2 – Storm or flood

'What is not covered' (ii) is replaced by

(ii) **Damage** to fences hedges or gates (unless the main building, garage or outbuilding is damaged at the same time).

Insurable event 7 - Water or Oil

Insurable event 8 - Burst Pipes

Insurable event 13 - Damage to Services

Insurable event 14 - Glass sanitary fixtures and signs

Insurable event 15 - Sprinkler leakage

Extension 16 - Trace and access

Extension 21 - Loss of keys

'What is covered'

For the above insurable events and extensions the definition of **premises** has been replaced with **buildings** meaning cover is now restricted to events happening in the **buildings**

Insurable event 14 – Glass sanitary fixtures and signs

'What is not covered' (ii)

The definition of **premises** has been replaced with **buildings**

## Other covers

The following are new extensions which have been added to this section

Extension 19 - Planning (Listed Buildings and Conservation Areas) Act 1990

Extension 20 - Archaeological costs

Extension 27 - Loss of oil gas or water

Extension 28 - Extinguisher and alarm re-setting expenses

Extension 29 - Goods in transit

## Section 3 – Loss of income

### Definitions

The definition of 'Annual rent receivable' is amended to

#### *Annual income*

means the income during the 12 months immediately before the date of the **damage** to which such adjustments shall be made as maybe necessary to provide for the trend of the **business** and for variations in or other circumstances affecting the **business** either before or after the **damage** or which would have affected the **business** had the **damage** not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which but for the **damage** would have been obtained.

The definition of 'Annual rent receivable' is amended to

#### *Standard income*

means the *income* during the period corresponding with the **indemnity period** in the 12 months immediately before the date of the **damage** appropriately adjusted where the **indemnity period** exceeds 12 months (to which such adjustments shall be made as may be necessary to provide for the trend of the **business** and for variations in or other circumstances affecting the **business** either before or after the **damage** or which would have affected the **business** had the **damage** not occurred so that the figures thus adjusted shall **represent** as nearly as may be reasonably practicable the results which but for the **damage** would have been obtained during the relative period after the **damage**).

The following definitions have been added

#### *Computer equipment*

means equipment that is electronic computer or other data processing equipment including all forms of electronic magnetic and optical tapes and discs for use in any electronic computer or electronic data processing equipment software and peripherals used in conjunction with such equipment belonging to **you** or for which **you** are responsible.

#### *Income*

means the money paid or payable to **you** for services rendered in the course of the **business** at the **premises**.

The following extension has been added to this section  
Extension 7- Archaeological digs

#### **Section 4 - Liabilities**

Cover 2 Public & produces liability

The limit of indemnity for this section has increased to £5,000,000

Extensions to covers 1 and 2- Extension 2 – Corporate manslaughter defence costs

Cover 3 - Personal liability

We have removed the above covers from your policy wording as standard, however if you wish to continue with any of these covers – please speak to your broker

#### **Section 6 – Legal expenses**

We have undertaken a review of this section in order to provide you with a comprehensive range of covers suited to your needs as an owner of a holiday home, as a result of this change cover is no longer available for you in a personal capacity under this section

The limit of indemnity for this section has increased to £100,000

#### **Endorsements**

The following are only applicable if shown on your schedule

Endorsement **E3 Roof gardens** is re-stated as follows

##### **The property**

It is important that the roof is designed to support the maximum load bearing weight for that structure and that it is appropriately surfaced.

##### **Liability**

If the roof is greater than one metre from the ground there should be a secure fence or railing around the edge. Ideally the roof should be surfaced with a non-slip surface and it must be on a robust enough construction that people or furniture will not fall through in to the building below. Access to the roof garden should be by a permanently fixed ladder or stairs at as shallow an angle as possible to aid ascent and descent. A handrail should be fitted if possible.

Endorsement **E4 Hot tubs** is re-stated as follows

Signs should be displayed stating that

- (1) no drinking glasses to be used in or in the immediate vicinity of the hot tub
- (2) no alcohol to be consumed whilst using the hot tub
- (3) children must be supervised at all times

The hot tub should be covered when not in use.