



# BOSHERS

Holiday Home Insurance



## SUMMARY OF COVER

underwritten by



ecclesiastical

# Holiday Home Insurance 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 exclusions of the policy.

## 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**

**0345 603 8381**

**Alternatively a claim can be reported by phoning 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**

**0345 600 0148**

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

**Eurolaw commercial legal advice**

**0345 268 9124**

**Tax advice (commercial)**

**0345 268 9124**

**Counselling**

**0345 266 9667**

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## Significant condition

### Your duty of care

It is a requirement of this policy that the water tank and all exposed pipework in the loft is lagged.

If you fail to comply with this condition then we will not be liable for any claims resulting from damage by Burst pipes or Water or oil which arise during the period of the breach.

### 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 constant 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 amount of each claim, the amount of which will be agreed with you and confirmed on the policy schedule.

Higher excesses apply to escape of water, burst pipes and 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.

### Contract works

When you sign a contract for building works, this extension provides you, free of charge, with the cover you need to comply with your insurance obligations. It includes your obligation to insure both the new works and the existing premises in the joint names of yourself and the contractor.

## 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.

#### *Limit*

£25,000 any one project for the new works and site materials.

- the policy sums insured will apply in respect of the existing buildings and contents.
- if the contract price for the work is over £25,000 please contact us. We can provide cover but an additional premium will usually be required.
- excludes cover for Terrorism unless you have included the Terrorism section under your policy.

# 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	Significant exclusions and limitations
<p><b>Employers' liability</b></p> <p>Covers the legal liability of the policyholder for injury to or illness of employees sustained in the course of their employment.</p> <p>As required by law we will supply a Certificate of Insurance which should be displayed in a prominent place.</p>	<p><i>Limit</i></p> <p>£10,000,000 any one claim including legal costs and expenses.</p>
<p><b>Public and products liability</b></p> <p>Covers the legal liability of the policyholder for accidental bodily injury to third parties or damage to their property.</p>	<p><i>Limit</i></p> <p>£10,000,000 any one event.</p> <p>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.</p>
<p><b>Legionellosis Liability</b></p> <p>Covers the legal liability of the policyholder for accidental bodily injury caused by Legionellosis arising out of the policyholder's ownership of buildings used as commercial holiday lets.</p>	<p><i>Limit</i></p> <p>£1,000,000 inclusive of legal costs any one period of insurance (higher limits are available upon request)</p> <p>It is a policy requirement that you adhere to current Health &amp; Safety Executive Approved Code of Practice for the Prevention of Legionnaire's Disease.</p>

# Money with assault extension

Features and benefits	Significant exclusions and limitations
<p><b>Non-negotiable money such as crossed cheques and money orders</b></p>	<p><i>Limit</i></p> <p>£250,000</p>
<p><b>Money on the premises (from meters)</b></p>	<p><i>Limit</i></p> <p>£300</p>
<p><b>Money in transit or from your own private residence</b></p>	<p><i>Limit</i></p> <p>£500</p>
<p><b>Any other loss</b></p>	<p><i>Limit</i></p> <p>£300</p>

# Money with assault extension

## Features and benefits

### 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

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

Note: to ensure an expert service the cover under this section is arranged by us in conjunction with DAS Legal Expenses Insurance Company Limited (DAS), with the legal advice service provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.

## Features and benefits

Legal expenses cover for a range of legal issues specified in the policy up to the limit of indemnity stated in the schedule for legal costs and expenses including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses accountants' fees and employment compensation awards (the latter are further limited to an aggregate limit in total for all such awards in any period of insurance as stated in the schedule or policy wording)

### Value-added services:

- Commercial legal advice helpline.
- Tax advice helpline.
- Counselling helpline for the proprietor, employees and their immediate family members.
- Employment Manual – offering online employment guidance.
- DAS business law – offering business law guidance.

Some services are only available for a fee.

## Significant exclusions and limitations

- You must let DAS know about any problems straight away or they may not provide cover if you have tried to deal with matters on your own.
- Problems must relate to your business activities in order for cover to apply.
- Any claims where you are bankrupt or become bankrupt at the start or during a claim are excluded.
- Except in certain circumstances as specified in the policy wording cover is subject to a "reasonable prospects of success" clause "Reasonable prospects" is a 51% or greater chance of success as assessed by a law firm or tax expert chosen by DAS
- In certain circumstances, you may be free to appoint your own legal representative, who will be subject to the DAS standard terms of appointment including an hourly rate of £100 per hour. Any costs that fall outside the standard terms will not be paid by us.

# Terrorism

You may choose to add Terrorism insurance to cover all of your property insured by the policy. Cover can be extended to include your loss revenue and/or additional costs following an interruption caused by an act of terrorism.

## Features and benefits

Act of terrorism in England, Wales and Scotland.

## Significant exclusions and limitations

- Terrorism cover must be arranged for all\* your insured property in England, Wales and Scotland whether or not this is with us.
- \* Certain exceptions apply. Please ask us if you are unsure
- Cover will be limited to the sums insured you have selected or the limit of liability stated in your policy.

## General information

### Law applicable

This policy (other than the Legal expenses section) shall be governed by and construed in accordance with the law of England and Wales unless the Insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

The Legal expenses section shall be governed by English law.

### Cancellation rights

We have the right to cancel your policy by sending 7 days' notice and shall refund to you the proportionate premium for the unexpired cover, this is shown under the General conditions – Cancellation.

### Complaint handling procedures

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or verbally at any time to:

#### For all complaints other than Legal expenses complaints

Ecclesiastical Insurance Office plc  
Benefact House,  
2000, Pioneer Avenue,  
Gloucester Business Park,  
Brockworth, Gloucester,  
GL3 4AW, United Kingdom

Tel: 0345 777 3322

Fax: 0345 604 4486

Email: [complaints@ecclesiastical.com](mailto:complaints@ecclesiastical.com)

#### For Legal expenses complaints

DAS Legal Expenses Insurance Company Limited  
DAS House,  
Quay Side, Temple Back,  
Bristol, BS1 6NH.

Tel: 0344 893 9013

Email: [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)

## Our promise to you

We will aim to resolve your complaint within one business day. For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision.

To resolve your complaint we will:

- Investigate your complaint diligently and impartially within Ecclesiastical
- Keep you informed of the progress of the investigation
- Respond in writing to your complaint as soon as possible.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to:

The Financial Ombudsman Service

Exchange Tower  
London E14 9SR

Tel: 0800 0 234 567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This complaints handling procedure does not affect your right to take legal proceedings.

## The Financial Services Compensation Scheme (FSCS)

The Financial Services Compensation Scheme (FSCS) is the independent body, set up by government, which gives you your money back if your authorised\* financial services provider is unable to meet its obligations.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought. The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at:

**[www.fscs.org.uk](http://www.fscs.org.uk)**

or write to:

Financial Services Compensation Scheme  
10th Floor, Beaufort House,  
15 St Botolph Street,  
London EC3A 7QU.

Tel: 0207 741 4100 or 0800 678 1100

Fax: 0207 741 4101

Email [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

\* The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or FCA.

# Notes

# Notes

This contract is underwritten by:  
Ecclesiastical Insurance Office plc.

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

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

**[www.fca.org.uk/register](http://www.fca.org.uk/register)**

**or by contacting the FCA on  
0800 111 6768**

For further information on any of our products or services, please speak to your broker.

Or visit us at

**[www.ecclesiastical.com](http://www.ecclesiastical.com)**

If you would like this booklet in large print, braille, on audio tape or computer disc please call us on **0345 777 3322**.

You can also tell us if you would like to always receive literature in another format.

