



BOSHERS

Holiday Home Insurance



SUMMARY OF COVER

underwritten by



Contents

Introduction	3
Important information	4
General conditions	5
General exclusions	5
Property damage	6
Loss of income	8
Liabilities	9
Money with assault extension	11
Legal expenses	12
Terrorism	13
General information	14
- Claims service	14
- Complaint handling procedures	14
- The Financial Services Compensation Scheme	15
Other support available	16

Holiday Home Insurance summary of cover

Introduction

This document provides only a summary of the main benefits of the Holiday Home Insurance policy. An outline of the policy's significant features and benefits are set out below together with any significant exclusions, limitations and obligations you may have. **For full details of all policy benefits and terms you should read the policy document and your schedule.** A policy document is available by contacting your broker.

The policy is divided into a number of sections but not all the sections may be operative as part of your insurance. **Please refer to your quotation or renewal documentation for confirmation of the sections of cover selected.**

Things for you to think about

Please note this summary relates to our standard policy cover, if you feel you have specific needs or requirements outside of this we would be happy to consider your request. Please contact your broker.

Important information

This policy is underwritten by

Ecclesiastical Insurance Office plc. The legal expenses section is arranged through 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.

Duration of your policy

Generally 12 months from the start date shown on your policy schedule.

Renewal of your policy

Your broker will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, therefore please contact your broker if you wish to discuss your needs or any additional insurance requirements.

How do you pay

Please contact your broker for details on how to pay and the broker will be able to advise if they offer premium credit facilities.

Where are you covered

- Your organisation in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your policy schedule.
- Your contents whilst in your premises and in certain circumstances anywhere in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
- Liability – for claims arising from your organisation and activities conducted in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Excess

Most cover sections will carry an 'excess'. An excess is the first amount of any claim or event, which you are responsible for. The amount(s) will be stated in your quotation or renewal documentation or in the schedule, together with information as to whether the amount will be applied per claim or per event.

You may be able to obtain a premium discount if you choose to increase your excess. Please contact your broker to discuss any changes.

Limits

Your cover is subject to an overall limit of indemnity, as well as various limits and sub-limits of indemnity which form part of and are not in addition to the overall limit of indemnity unless stated otherwise. **Your policy schedule should be read in conjunction with the policy wording for confirmation of the applicable limits.**

Cancellation rights

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

This policy does not entitle you to a cooling-off period.

General conditions

The following conditions apply to the policy (please refer to the individual sections of cover regarding significant or unusual exclusions/limitations that apply to each section):

- You must advise as soon as is reasonably possible of any alteration of risk which increases the risk of damage, accident or liability including major structural alterations or repairs at the premises and the use of the premises.
- You must ensure that the water tank and all exposed pipework in the loft is lagged. If this condition is not complied with then we will not be liable for claims resulting from damage by Burst pipes or Water or oil.
- When the premises becomes unoccupied you must ensure 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 must 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 is maintained throughout the property or (b) the water is turned off at the stopcock inside the premises, 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 these conditions are not complied with 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.

- When an incident occurs you must tell us as soon as you become aware. You must also not make or allow to be made on your behalf any admission, offer, promise, payment or indemnity without our written consent.

Please refer to the General conditions and Claims conditions sections of the policy for full details of these conditions and other policy conditions that apply.

General exclusions

- Infectious and communicable diseases.
- Date related performance and functionality.
- Cyber-related incidents.
- Nuclear, radioactive and chemical events.
- War risks.

Please refer to General exclusions within the policy document and your schedule for full details.

Property damage

What is covered

This section covers the buildings and contents, including your personal effects, that you are responsible for.

Cover can be provided against damage caused by the following events:

- Fire, lightning, explosion and earthquake
- Storm and flood
- Subsidence, heave or landslip
- Riot
- Vandalism and malicious acts
- Any aircraft, flying object, vehicle, train or animal colliding with the buildings
- Escape of water or oil
- Burst pipes
- Theft or attempted theft
- Collapse or breaking of satellite dish, television or radio aerial, wind turbine, solar panel or security equipment
- Falling trees, branches, telegraph poles, lamp posts or pylons
- Accidental damage
- Damage to services
- Glass, sanitary fixtures and signs
- Sprinkler leakage

How much you will be insured for

The buildings and contents, other than books, works of art and television audio/video equipment, will be covered up to the sums insured provided by you. Books, works of art and television audio/video equipment will be covered up to £1,500 any one item and up to a maximum of £5,000 any one property.

How we settle claims

Unless we have agreed otherwise and where the sum insured allows, we will settle claims as follows:

For damage to the building we will rebuild, repair or restore the property damaged to a condition equivalent or substantially the same as its condition when new.

For contents claims we will pay for repairs if these can be carried out economically otherwise we will pay for replacement as new.

Key extensions

If buildings are insured, this section is extended to include (for the standard limit specified or otherwise the buildings sum insured):

- Damage caused by emergency services at the grounds of the premises - £5,000 any one claim.
- Contract works extension to provide you with cover for your insurance obligations - £25,000 any one project for the works and site materials.

If contents are insured, this section is extended to include (for the standard limit specified or otherwise the contents sum insured):

- The reasonable cost incurred in replacing door or window locks, including locks to safes and alarms, following theft or loss of keys - £1,500 any one claim.
- Loss of oil, gas or metered water from the water or heating system following damage to that system - £5,000 any one claim.
- Personal effects, clothing, jewellery, watches and photographic equipment belonging to you and your family whilst residing at the premises and contained in the premises - £250 any one item and £1,000 any one claim.

What is not covered

Please refer to Section 1 Property damage, General definitions and General exclusions within the policy document for full details.

- Wear and tear or any gradually operating causes.
- In respect of our buildings definition, the following are excluded: bridges, land piers, jetties and excavations. Also natural or artificial water courses, standing water such as dams, reservoirs, culverts, canals, moats, lakes, rivers or manmade elements attaching to or forming part of these.

What are your obligations

You must tell us as soon as reasonably possible if:

- The premises cease to be let to the general public or there is any other material change in the use of the premises. Additional obligations apply in respect of unoccupied buildings - please see the policy document for full details.
- You are planning building work where the contract value is in excess of £25,000 or if the premises will be unavailable for letting for a period exceeding 90 days due to refurbishment.

Things for you to think about

If any of the following apply please contact your broker:

- Should you have concerns that your sums insured are insufficient to meet your needs.
- If you have requirements outside of the standard policy cover or the standard basis of settlement.

Loss of income

What is covered

This section covers you for loss of income including additional costs incurred to reduce the loss of income of your organisation following damage insured under the Property damage section.

Cover is provided for a specified period known as the indemnity period – this is the length of time, starting with the date the loss occurred, over which we will pay for a loss of revenue or rent (up to the sum insured) as a result of loss of or damage to your property.

How much will you be insured for

The organisation will be covered up to the sums insured and the indemnity period provided by you.

Key extensions

The cover provided by this section is extended to cover loss (for the limit specified or otherwise the sum insured) resulting from the interruption of your activities due to:

Access to your premises being prevented or hindered of 4 hours or more following damage to neighbouring property	Up to the sum insured
Failure of the supply to your premises of electricity, gas or water	£5,000 any one incident
Failure of telecommunication services following damage to telecommunications property	£5,000 any one incident
Prevention or restriction of access to your premises following murder, food poisoning, defective sanitation or vermin occurring or being discovered at your premises	£250,000 or 25% of the sum insured or limit of liability (whichever the less) any one occurrence, discovery or accident

What is not covered

Please refer to Section 2 Loss of income within the policy document for full details.

- Loss following damage where property damage covering your interest in the property at the premises is not in force.

Things for you to think about

If any of the following apply please contact your broker:

- You have concerns that your sums insured are insufficient to meet your needs.
- You need guidance in calculating the length of time (indemnity period) to get your activities back to normal – this is critical to ensure the cover meets your needs.
- You have requirements outside of the standard policy extensions.

Liabilities

Employers' liability

What is covered

Employers' Liability cover provides an indemnity to you for your legal liability to pay damages to your employees and volunteers following injury in the workplace during the period of insurance, as described in your policy schedule.

The standard limit is £10,000,000 (£5,000,000 if injury to employees or volunteers is terrorism related) including costs and expenses, any one event.

What is not covered

Please refer to Section 3 Liabilities within the policy document for full details.

- Injury arising from or caused by a motor vehicle in circumstances where compulsory insurance is required by any road traffic legislation.

Public liability

What is covered

Public and products liability cover provides an indemnity to you for your legal liability to pay damages to third parties (not employees) for injury or damage to their property which occurs during the period of insurance and in connection with your ownership of the premises as a commercial holiday let.

The standard policy limit is £10,000,000, higher limits are available. Other than for claims brought in the legal jurisdiction of the United States of America or Canada we will pay costs and expenses in addition to this limit.

For claims arising from your activities the standard limit applies to any one event. For products you supply, or for claims arising from pollution or contamination, the standard limit applies to any one period of insurance.

Key extensions

The cover provided by this section is extended to cover (for the limit specified or otherwise the limit of indemnity):

- Legal liability arising from the use by your employee of a motor vehicle that does not belong to you, on your organisations business if cover is not provided elsewhere.
- Defence costs and prosecution costs awarded against you resulting from any breach or alleged breach of the data protection legislation – £100,000 any one claim and in any one period of insurance.
- Legal liability in respect of accidental bodily injury caused by Legionellosis arising out of your business - £1,000,000 any one claim and in any one period of insurance.

What is not covered

Please refer to Section 3 Liabilities within the policy document for full details.

- Liability arising from ownership, possession or use of a mechanically propelled vehicle except for use of plant at your premises. Any craft designed to travel through water, air or space.
- Liability arising from advice, design or specification whether given for a fee or not.
- Cost of recall, removal, repair or replacement of any product supplied by you.

Liabilities section

Key extension

Compensation if we request witnesses in connection with a claim under this section to attend court

Amount per day per person:

- directors, trustees or partners - £500
- employees - £250

What are your obligations

You must tell us if you are planning:

- Work or visits overseas.
- Any change to your usual business activities that you have declared to us.

Things for you to think about

If any of the following apply please contact your broker:

- If the limits are not sufficient to meet your needs.

Money with assault extension

What is covered

This section provides cover for loss of money and for assault as a result of an actual or attempted robbery or hold-up.

Below are the standard limits for loss of money and assault in respect of any one loss. Please contact your broker if the standard limits are inadequate.

Loss of money

Non-negotiable money such as crossed cheques	£250,000
Money on the premises of your private residence or that of your private resident or in transit	£500
Coins in electricity, gas and telephone meters	£300
Coins collected from meters by you or an authorised person, other than any employee of an electricity, gas or telephone utility company	£300
Any other loss	£300

Assault extension benefits

1 Death	£7,500
2 Loss of limb(s) or eye(s)	£7,500
3 Permanent total disablement	£7,500
4 Temporary total disablement	£75 per week
5 Medical expenses	Up to 15% of the benefits payable under 4 above

What is not covered

Please refer to **Section 4 Money with assault extension within the policy document for full details.**

- Any person under the age of 16 years or above the age of 70 years in respect of the optional assault cover.
- Dishonesty of employee.
- Whilst money is in the custody or control of a professional carrier.
- Clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or the use of counterfeit money.
- Loss from unattended vehicles.

Things for you to think about

Please contact your broker if:

- The limits are insufficient to meet your needs.
- You are unsure if the type of safe you have is suitable for the value that it will store.

Legal expenses

Note: to ensure an expert service the cover under this section has been arranged through DAS Legal Expenses Insurance Company Limited (DAS). We are responsible for paying any claims under this section but DAS manage all claim matters and correspondence on our behalf.

What is covered

Legal expenses cover for a range of legal issues that may arise up to the limit you choose 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 compensation award is further limited to £1,000,000 in total for all such awards in any one period of insurance).

Cover is provided for the following:

- Employment disputes and compensation awards
- Legal defence
- Statutory licence appeal
- Contract disputes where the amount in dispute is over £250 (including VAT)
- Debt recovery for debts over £250 (including VAT)
- Property protection and personal injury
- Tax protection

In civil cases 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.

What is not covered

Please refer to Section 5 Legal expenses within the policy document for full details.

- Any claims where you are bankrupt or become bankrupt at the start or during a claim are excluded.
- In certain circumstances (with DAS' prior agreement) you may be free to appoint your own legal representative, who will be subject to the DAS standard terms of appointment. This includes an hourly rate not exceeding £100 per hour. Any costs that fall outside the standard terms will not be paid by us.
- Problems that do not relate to your business activities.
- Contract Disputes – where the dispute exceeds £5,000 (including VAT) the first £500 is not covered.
- Any claim reported more than 180 days after the date you should have known about the insured event.
- Any legal action the insured have taken where DAS or the appointed representative have not agreed to or any action that hinders DAS or the appointed representative.

What are your obligations

- 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.

Do not forget

Commercial legal advice helpline – DAS can provide legal advice on any commercial legal problem affecting the business, under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, the Channel Islands, Switzerland and Norway. Please see the 'Helpline services' section of your policy wording for contact details.

Terrorism

What is covered

This section provides cover for damage to your property and (should you choose) resultant loss of income insured under other sections of this policy following an Act of Terrorism.

An Act of Terrorism is defined as acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

Cover applies in England, Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987.

Cover is provided up to the sum insured that you provide us with (see Property damage and Business interruption sections).

Optional cover – Non-damage Business interruption

If you decide to include the terrorism section you may choose to cover loss of income as a result of a terrorist event that does not involve physical damage to property. Contact your broker for more information.

What is not covered

Please refer to Section 6 Terrorism and General exclusions for full details.

- Riot, civil commotion or war.
- Computer virus, hacking or phishing.

Things for you to think about

- Terrorism events are unpredictable and are not confined to major cities. The Property damage and Loss of income sections do not include cover for terrorism so you should consider adding the cover to your policy.
- If you choose to add cover for terrorism you must ensure that all of the property you are responsible for is insured for terrorism regardless of whether or not it is insured by us. Contact your broker to discuss this further.

General information

Claims service

For claims other than Legal expenses call us on 0345 603 8381 or Boshers on 01237 427992.

New claims can be reported 24 hours a day, 7 days a week.

For Legal expenses claims call DAS Legal Expense Insurance Company Limited on 0345 268 9124. If you are phoning from abroad call, +44 (0) 1452 875 928.

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

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

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
- 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

Web: www.financial-ombudsman.org.uk

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

The Financial Services Compensation Scheme

We are covered by The Financial Services Compensation Scheme (FSCS).

What this means for you

If we are unable to meet our obligations to you, the FSCS may be able to provide you with compensation. Limits apply depending on the product you have bought.

For further information on the scheme and the limits that apply, you can visit the website at www.fscs.org.uk or by contacting the FSCS directly on **0207 741 4100** or **0800 678 1100**.

Law applying

In the United Kingdom the law allows both you and us to choose the law applicable to this contract.

Unless we and you agree otherwise in writing the law which applies to this contract is the law which applies to the part of:

- the United Kingdom (England Scotland Wales and Northern Ireland) or;
 - the Channel Islands or the Isle of Man
- in which you are based.

Other support and cover available

As part of your Holiday Home insurance policy, you also have access to a wide range of additional services and support.

Risk advice line

Operated by our in-house risk management experts, we can provide you with specified risk advice on a variety of topics including health and safety, construction safety, food safety, occupational health, environmental management, water safety, asbestos, property protection, security, fire safety and business continuity planning. Contact us on **0345 600 7531** (lines are open 9am – 5pm Monday to Friday, excluding Bank Holidays) or email us at risk.advice@ecclesiastical.com

Emergency glass replacement

If you suffer glass breakage you can use these services and our specialist provider will effect a rapid repair.

Contact us on **0345 600 0148**.

Preferred suppliers

We have negotiated preferential rates with a number of suppliers, market leaders in their respective fields, who offer a range of risk improvement products and services. To find out more visit our website at www.ecclesiastical.com/risk-management

Value-added services

The following are provided by DAS Law Limited and/or a preferred law firm on behalf of DAS Legal Expenses Insurance Company Limited (DAS):

- Commercial legal advice helpline.
- Tax advice helpline.
- Counselling helpline for your employees, authorised volunteers and their immediate family members, if they are aged 18 or over (or aged between 16 and 18 and in full-time employment).
- Employment Manual – offering online employment guidance.
- DAS businesslaw – offering online business law guidance. Some services are only available for a fee.

Full contact details for these services can be found within the policy document.

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

**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

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.

