

summary of cover

COTTAGESURE - THE HOLIDAY COTTAGE OWNERS' INSURANCE POLICY



Working together with

PAVEY

group

Insurance & Financial Services

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This is a summary of the cover provided by the Ecclesiastical Insurance Office plc Cottagesure insurance policy

This insurance policy is designed to meet the needs of the owners of holiday cottages. As well as including comprehensive cover for property damage, liability and loss of income, it also includes, as standard, equipment breakdown and legal expenses.

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording. We will be happy to provide a copy of the policy upon request.

The policy is arranged by the Pavey Group and underwritten by the Ecclesiastical Insurance Office plc.



Property damage

Features and benefits

- You choose the sums insured for buildings and contents. Unless stated otherwise, this is the most we will pay for a claim.
- Full range of standard perils such as fire, theft, storm, flood & malicious damage.
- Also, as standard, accidental damage and subsidence. Terrorist damage an option.

Extensions include:

- Up to £1,000 for the property of guests or employees.
- Up to £2,500 for the cost of replacing external door locks following the theft of keys.
- Loss of frozen food due to a change in temperature or contamination by refrigerant.
- Up to £250 for goods in transit.
- Up to £5,000 for loss of metered water or loss of heating oil.
- Up to £5,000 for locating a leak.
- Up to £5,000 for property in your grounds.

Value added service:

- Buildings insurance valuation service, subject to eligibility, with no penalty for underinsurance if our valuation is accepted.

Significant exclusions and limitations

- Standard excess £100 (can be increased in exchange for premium discount).
£500 subsidence excess.
- If the cottages (or the proprietor's residence if insured under this policy) are left unoccupied for 30 consecutive days or more the cottages must remain available to be let and you must inspect all unoccupied buildings at least every 14 days.

In addition between the months of October to

March inclusive if the cottages (or proprietor's residence if insured under this policy) are left unoccupied for 14 consecutive days or more the cottages must remain available to be let and you must inspect all unoccupied buildings at least every 14 days and 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

b) the water is turned off at the stopcock inside the buildings 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 warranty is not complied with after the time periods stated above the policy excludes cover for vandalism or malicious acts, escape of water, burst pipes, theft or attempted theft, accidental breakage of glass, locating a leak and loss of heating oil and metered water.
- You must at all times keep the sums insured at a level that represents full value. If you do not, your claim may be reduced in proportion to the degree of underinsurance.

Equipment breakdown

Features and benefits

- Pays to repair or replace electrical or mechanical equipment which breaks down. This includes central heating or air conditioning systems, boilers, commercial washing machines, swimming pool equipment, waste and sanitation disposal plant and equipment.
- Breakdown of computers anywhere in the EU, up to £250,000 in any one period of insurance.

Extensions include:

- Reinstating data following computer breakdown £25,000 any one period of insurance.

Significant exclusions and limitations

- Excess £250.
- Kitchen and food preparation equipment, laundry and cleaning equipment, audio-visual equipment and computer equipment not used in connection with the business.
- Computer equipment the property of the Insured and located in your own private residence.
- Wind turbines or solar panels over 75kw.
- Trailers.
- Hot tubs and swimming pools unless there is a maintenance contract in force.
- Losses if you do not maintain a minimum of two generations of verified back-up records taken at intervals no less frequently than 48 hours.

Loss of income

Features and benefits

- Standard limit of £150,000 with 12 months indemnity period. You can increase the limit and/or the indemnity period.

Extensions include:

Loss of income or additional expenses following:

- Failure of public supply of gas, water, electricity or telecommunications providing the failure lasts more than 30 minutes.
- Prevention of access to premises - following damage to neighbouring property which would form an acceptable claim under this policy.
- Specified infectious or contagious diseases occurring at the premises.
- Murder or suicide.
- Food poisoning.

Significant exclusions and limitations

- Loss resulting from terrorism unless specifically insured.

Loss of income - *continued...*

Features and benefits

- Closure because of vermin, pest or defects in the sanitary arrangements due to accidental cause.
- Pollution of beaches due to accident – 10 mile radius.
- Breakdown of equipment up to £30,000.

Additional expenses following:

- your computer operations being affected by insured damage such as fire, or a breakdown covered under equipment breakdown section, £25,000.

Significant exclusions and limitations

Losses for reinstatement of computer data unless you maintain a minimum of two generations of verified back-up computer records taken at intervals no less frequently than 48 hours.

Liabilities

Features and benefits

■ **Employers' liability**

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

■ **Public & products liability**

Cover against injury to others or damage to their property.

Extensions include:

- Data Protection Act.
- Health and safety at Work Act.
- Corporate Manslaughter Legislation defence costs

Significant exclusions and limitations

- Limit
£10,000,000 any one claim for Employers' liability (£5,000,000 if terrorism-related).
This includes legal costs and expenses.
- Limit
£2,000,000 any one event for Public liability
£2,000,000 any one period of insurance for Products liability.

Except for the USA and Canada, legal cost and expenses are covered in addition to the limit of indemnity.
- Liability arising from vehicles which require a road licence.
- Liability arising from watercraft.
- Defence costs under Health and Safety at Work Act, Consumer Protection Act and Food Safety Act are all limited to £500,000 any one event.
- Limit
Corporate Manslaughter defence costs £1,000,000 for all claims any one period of insurance.

Money

Features and benefits

- Crossed cheques and other non-negotiable money - £250,000.
- Cash contained in a locked safe or in transit to or from a bank - £1,000.
- Cash in the proprietor's residence not in a locked safe £1,000.
- Loss due to dishonesty of employees as long as the loss is discovered within 14 days of its occurrence, £2,000 per employee and £5,000 in total any one period of insurance.

Extensions include:

- Assault of proprietor or employee due to robbery or hold-up – pays £10,000 for death or permanent total disablement, £50 per week for temporary total disablement.

Significant exclusions and limitations

- Losses due to clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or to the use of counterfeit money.
- Temporary total disablement benefits are payable for a maximum of 104 weeks
Excludes persons under the age of 16 or over the age of 70 years.

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.

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

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

If you would like more information
about Ecclesiastical visit us at:

www.ecclesiastical.com

If you would like more information
about the Pavey Group visit us at:

www.paveygroup.co.uk

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