



John Pieri (Insurance Services) Limited Guest House Policy Summary

This is a summary of the policy only and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

The policy summary is in respect of the whole policy wording and should be read in conjunction with your schedule which will indicate which sections of cover you have selected. Any queries you may have should be addressed to your insurance adviser.

Name of the insurer

The insurer of the policy is Axiom Underwriting Agency Limited on behalf of Great Lakes Reinsurance (UK) PLC.

Type of insurance and cover

This policy provides a comprehensive range of covers specifically tailored to meet the needs of the guesthouse industry. The policy also offers the flexibility to select from a range of optional covers and services.

Policy Term

The policy is valid for 12 months and is renewable annually.

Key covers, features and exceptions

This summary provides an overview of the key covers, features and exceptions available within the policy. If you have selected any of these covers they will be itemised in your schedule and full cover details will be set out in your policy document.

Significant Features and Benefits	Significant and Unusual Exclusions and Limitations
<p>Section 1: Buildings and Section 2: Contents</p> <p>The policy provides cover for buildings and contents on an Accidental Damage basis. Contents includes business property and stock and also your personal contents.</p> <p>Cover includes loss or damage from specific causes – fire, lightning, earthquake, aircraft, riot, civil commotion, strikes, locked-out workers, persons taking part in labour disturbances or malicious persons, storm or flood, escape of water from any tank apparatus or pipe, falling trees or radio/TV aerials, impact, leakage of fuel, theft or attempted theft, leakage of bulk supplied beverages, accidental damage and subsidence, landslip and heave.</p>	<p>Exclusions for Buildings and Contents</p> <ul style="list-style-type: none"> • The Excess stated in the policy/schedule • Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship • Mechanical or electrical breakdown or derangement • Unexplained losses, fraud or dishonesty • Damage to moveable property in the open • Guests effects cover does not include valuables or money

<p>The cover extends to include:</p> <ul style="list-style-type: none"> • Architects', surveyors and legal fees • Removal of debris costs including boarding up • Temporary removal of contents anywhere in the European Union up to £10,000 (maximum £1,000 on valuables) • Valuables up to £6000 in total. • Guests effects up to £500 per person. • Computer system records up to £2,500 • Loss of metered water • Replacement locks up to £500 following theft of keys following forcible and violent entry or exit • Theft of garden furniture up to £500 <ul style="list-style-type: none"> • Frozen Food Deterioration of foods following the breakdown of refrigeration units up to 10 years old or accidental failure of the public electricity supply up to £1,000. 	<ul style="list-style-type: none"> • Theft or attempted theft (other than of garden furniture) from any garden, yard or open space <p>In respect of frozen food:</p> <ul style="list-style-type: none"> • Wear and tear, deterioration, or gradually developing flaws or defects in the unit • Caused by deliberate act of any Electricity Authority • Occurring while the premises are unoccupied for more than 30 consecutive days.
<p>Section 3: Business Interruption Interruption to your business following an insured loss under Sections 1 or 2 which results in reduced income and increased running costs.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Disease, infestation or defective sanitation at the premises • Infectious disease outbreak within 25 miles of the premises resulting in cancellation of bookings for accommodation • Damage to property in the vicinity of the premises which hinders or prevents access to the premises • Damage at your suppliers premises, Limit £10,000 • Cover can be extended to include Accidental failure of telecommunications at the premises 	<p>Exclusions for Business Interruption</p> <ul style="list-style-type: none"> • Losses excluded under Sections 1 and 2 • If your business is wound up or carried on by a liquidator or receiver or is permanently discontinued.

<p>and</p> <ul style="list-style-type: none"> Accidental failure of public supplies of electricity, gas or water lasting at least 30 minutes. 	
<p>Section 4: Money and Assault Loss of money belonging to your business:</p> <ul style="list-style-type: none"> From your premises - £2,000 Whilst in transit or in a bank night safe - £2,000 In the residence of your partners, directors or employees - £500 From a locked safe - £1,000 limit Credit card financial loss - £500 <p>Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business</p> <ul style="list-style-type: none"> Maximum payable £10,000. 	<p>Exclusions for Money and Assault</p> <ul style="list-style-type: none"> Shortage due to clerical or accountancy errors Loss due to the fraud or dishonesty of any employees not discovered within 7 working days Loss from unattended vehicles Losses arising outside the Great Britain, Northern Ireland, the Channel Islands or the Isle of Man. Counterfeit money.
<p>Section 5: Glass Breakage of glass, sanitaryware and signs</p>	<p>Exclusions for Glass</p> <ul style="list-style-type: none"> The Excess stated in the policy/schedule
<p>Section 6: Liabilities</p> <p>Employer's Liability Protection against your legal liabilities for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses. Cover includes:</p> <ul style="list-style-type: none"> Legal costs and expenses in defending prosecutions under all relevant health and safety legislation Worldwide cover for employees normally resident in the UK who are temporarily working overseas. 	<p>Exclusions for Liabilities</p> <ul style="list-style-type: none"> Liability in respect of liquidated damages, penalty clauses and fines Work in or on or travel to or from any offshore installation or support vessel. Bodily injury to an Employee carried in or on, entering or alighting a vehicle where Road Traffic Act legislation applies.
<p>Public and Products Liability Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> Contingent motor third party liability arising out of the use of vehicles not 	<ul style="list-style-type: none"> Loss or damage to property in your custody or control or to products supplied. Gradual pollution or contamination Work in or on or travel to or from or within products supplied to any offshore installation or support vessel Liquidated damages, penalty clauses, fines or punitive damages

<p>owned by you within the UK</p> <ul style="list-style-type: none"> • Employees' and visitors' personal effects • Personal liability of employees and directors whilst they are overseas on your business • Liability for loss or damage to premises hired or rented to you for the purpose of your business. 	<ul style="list-style-type: none"> • Liability for guests property deposited with you for safe keeping unless valuables and money are kept in a safe or strong room. • The first £250 of each and every claim for loss of or damage to premises hired or rented.
<p>Section 7: Failure of Public Utilities The failure of the public supply of electricity, water and gas.</p>	<p>Exclusions for Public Utilities</p> <ul style="list-style-type: none"> • Any failure of a public supply lasting for 30 consecutive minutes or less.
<p>Section 8: Loss of Liquor Licence The reduction in value of your interest in the premises or in the business as a result of non-renewal or withdrawal of your licence from causes beyond your control.</p>	<p>Exclusion for Loss of Licence</p> <ul style="list-style-type: none"> • Arising out of any town or country planning improvement or redevelopment or compulsory purchase or the surrender, reduction or redistribution of licence. • A change in the law.
<p>Section 9: Goods in Transit Loss or damage to business goods whilst being loaded upon or carried by or unloaded from any of your vehicles within Great Britain, Northern Ireland, Republic of Ireland, the Channel Islands or the Isle of Man</p>	<p>Exclusions for Goods in Transit</p> <ul style="list-style-type: none"> • Depreciation, deterioration, natural causes, delay, consequential loss, vermin • Loss or damage by theft from your vehicle when left unattended overnight unless garaged in a securely locked building.
<p>Optional Personal Effects and Valuables Extension This extension provides loss or damage cover away from and within the buildings for personal effects and valuables, such as jewellery, watches, clothing, sports equipment, pedal cycles and luggage. This Extension applies on a worldwide basis but the cover outside the UK is limited to 60 days in anyone period of insurance.</p>	<p>Exclusions for Personal Effects and Valuables</p> <ul style="list-style-type: none"> • The Excess stated in the policy/schedule. • Unless you have notified us and it is specified on the cover extension there is a maximum amount payable of £500 for any one pedal cycle and £1,500 for any other item, pair or set. • Pedal cycles when left unattended away from the premises must be securely locked to an immovable object and not left unattended for longer than twelve consecutive hours. • Theft from unattended vehicle is not covered unless the property stolen was in a locked boot or glove compartment. • Laptops, mobile phones, satellite

	<p>navigation systems, hearing aids, camping equipment are excluded unless you have notified us and it is specified on the cover extension.</p> <ul style="list-style-type: none"> • A deduction will be made for wear, tear and depreciation on claims for clothing and pedal cycles.
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Adequacy of Sum Insured.

Under Section 1: Buildings your sum insured must reflect the full costs of rebuilding as new including an allowance for professional fees and removal of debris as the cover is subject to average i.e. if you are under insured we will only pay a proportion of your claim.

Under Section 2: Contents the replacement as new costs must not exceed the cover limit provided of £75,000. If it does, then an allowance for wear and depreciation will be applied to the settlement of your claim.

Your Duty of Care

You must take all reasonable precautions to prevent/ minimise loss, damage, injury or accident and keep all property insured by the policy in efficient condition and good repair. You must also take reasonable care when selecting employees.

Unoccupancy condition (Sections 1 and 2)

It is a condition of cover that in respect of damage due to escape of water from tanks, apparatus and pipes from whatever cause during periods of unoccupancy between 1st October and 31st March exceeding 7 days - all water systems are turned off at the mains, and for periods exceeding 21 days - all water systems are drained.

Terrorism.

Damage from Terrorism is excluded.

Electronic Data

This policy does not cover loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data.

Right of cancellation

If you are an individual/sole trader (including a partnership in England and Wales) buying a policy which provides cover for you in both a private and business capacity, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is later. A full explanation of the cancellation rights can be found in the policy documentation.

How to claim

If you need to make a claim, please call our claims line on 0870 420 1261.

Our line operates 24 hours a day, 365 days a year. Please have your policy number to hand when calling.

Complaints procedure

In the first instance, please contact your insurance adviser.

In the event that you are unable to obtain satisfaction, please get in touch by writing to:
The Managing Director, Axiom Underwriting, The Rose Barn, Langley Park, Sutton
Road, Langley, Kent ME17 3NQ.

If your complaint remains unresolved, you are entitled to contact : Compliance Officer,
Great Lakes Reinsurance (UK) PLC, 1 Minster Court, Mincing Lane, London EC3R
7YH.

Complaints may subsequently be referred to the Financial Ombudsman Service
We are covered by the Financial Ombudsman service. If you have complained to us and
we have been unable to resolve your complaint, you may then be entitled to refer to this
independent body. The Financial Ombudsman service is available to individuals, certain
small businesses, charities and trusts.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot
meet our obligations you may be entitled to compensation from the scheme, depending
on the type of insurance and circumstances of any claim.