



Cottagesure - Holiday Cottage Single  
Let Owners' Insurance Policy  
Summary of Cover



Cottagesure

# Cottagesure

## Policy Summary

**Your Gallagher Cottagesure Policy is an annual contract which may be renewed each year subject to your needs and our terms and conditions.**

The following covers are all compulsory:

- Property Damage Insurance  
Options to Insure: Buildings and/or Contents
- Business Interruption Insurance
- Loss of Money Insurance
- Deterioration of Food Insurance
- Liabilities Insurance
  - Domestic Employee Liability
  - Public Liability
  - Legal Defence Costs
  - Legionellosis Liability

Full details of what you have chosen will be shown in your Policy Schedule.

The tables in this document provide a summary of the main Policy features and benefits and any significant exclusions or limits that you should check on your Policy Schedule.

Cover is based on the insurable value of the property and if the values you declare are less than the full amount your claims may be reduced.

For full Policy details, terms and conditions please read your Policy Wording in conjunction with your Statement of Fact and Policy Schedule.

Your Cottagesure Policy is underwritten by HCC International Insurance Company plc (HCCII) trading as Tokio Marine HCC. HCCII is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202655 and you can check this on the Financial Services Register at <https://register.fca.org.uk>. HCCII is registered in England and Wales (Company Registration Number 01575839) with registered office at 1 Aldgate, London EC3N 1RE.

## Table 1 Standard Features and Benefits

The following covers will be included if you have selected them for your Policy. Check your Policy Schedule to identify whether cover is included. This summary is not exhaustive. Some specific causes of damage will be excluded, specific property may be excluded and some cover will be subject to specific limits. Your Contribution in the event of a claim will be shown in your Schedule.

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<b>Property Damage Insurance</b>		
You may choose to insure either your buildings let for holiday accommodation or the contents in those buildings or both against the following standard risks.		
<b>Loss or Damage</b> caused by: <ul style="list-style-type: none"> <li>• Fire, smoke, lightning, explosion, earthquake.</li> <li>• Riot, civil commotion, malicious damage</li> <li>• Storm, flood, escape of water or oil.</li> <li>• Impact.</li> <li>• Theft or attempted theft.</li> <li>• Subsidence, ground heave or landslip.</li> <li>• Accidental damage.</li> </ul>	<ul style="list-style-type: none"> <li>• Standard excess £250, increasing to £500 for Escape of Water claims, plus £1,000 in respect of Subsidence</li> <li>• If the Buildings are unoccupied, You must ensure that they are inspected internally and externally by You or Your representative at least once every 14 days. In the event of breach of this requirement, cover will be restricted to damage by the following events:               <ul style="list-style-type: none"> <li>– Fire, smoke, lightning, explosion and earthquake</li> <li>– Impact by any aircraft or other aerial devices or articles dropped from them</li> </ul> </li> <li>• In addition to the inspection requirements shown above, if the Buildings are unoccupied for over 14 days between the months of November and March You must ensure that               <ol style="list-style-type: none"> <li>a) The heating system is brought into operation and a minimum room temperature maintained of or 12 degrees celsius throughout the Building.</li> <li>or</li> <li>b) The water is turned off at the stopcock outside the Buildings and the domestic water system is drained.</li> </ol> </li> <li>• Cover excludes Terrorism.</li> </ul>	Property Damage Insurance

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<b>Buildings</b>		
If Buildings are shown as Included on your Policy Schedule the following cover will apply:		
<b>Cover in respect of Buildings</b> includes <ul style="list-style-type: none"> <li>• Fixtures and fittings, fixed glass, fitted carpets.</li> <li>• Furnishings and other contents in common parts of the Building.</li> <li>• Outbuildings, car parks, drives, roads, pavements, footpaths, walls, gates, fences, hedges and landscaping.</li> <li>• Service pipes and cables.</li> <li>• Swimming pools, hot tubs, tennis courts and squash courts forming part of residential premises.</li> <li>• Trace and access costs in locating source of escape of water or oil and repairing damage.</li> <li>• Unauthorised use of electricity, gas or water by squatters.</li> <li>• Loss of oil, gas or metered water.</li> <li>• Automatic cover for newly acquired premises and for alterations and additions to existing Buildings.</li> <li>• Costs of removing the debris of contents from following damage.</li> </ul>	<ul style="list-style-type: none"> <li>• Limit £50,000 any one event</li> <li>• Limit £25,000 in any one period of insurance</li> <li>• Limit £25,000 in any one period of insurance</li> <li>• Limits apply as shown in the Policy Wording</li> <li>• Limit £10,000 any one premises (or as otherwise shown in your Schedule)</li> </ul>	Definitions – Words with special meanings  Property Damage Insurance
<ul style="list-style-type: none"> <li>• Contract purchasers will have benefit of this insurance if the Building is damaged prior to completion of the sale.</li> <li>• Payment of VAT that you are unable to recover which you have incurred in rebuilding or restoring Buildings following damage.</li> </ul>		Property Damage Insurance
<b>Inflation Protection</b> Provides an automatic increase in the Buildings value you declare for insurance during the policy period, as shown in your Schedule.	If the value you declare is less than the full amount that your Buildings should be insured for, your claim may be reduced.	Property Damage Insurance

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<b>Contents</b>		
If Your Contents are shown as Included on your Policy Schedule the following cover will apply:		
<b>Cover in respect of Contents</b> include <ul style="list-style-type: none"> <li>• Furniture, carpets, furnishings and other contents for which you are responsible within the tenanted portions of your Buildings.</li> <li>• Property at other locations whilst temporarily removed from the premises for cleaning or repair up to £75,000 any one loss (or as otherwise shown in your Schedule).</li> </ul>	<ul style="list-style-type: none"> <li>• Exclusions apply to specific property as detailed under Contents.</li> <li>• Please see 'What is not covered' in your Policy Wording.</li> </ul>	Definitions – Words with special meanings Property Damage Insurance
<b>Business Interruption</b>		
You are insured for Loss of Gross Revenue against the standard risks shown under the Property Damage Insurance sections. The following cover will apply		
<ul style="list-style-type: none"> <li>• Loss of Gross Revenue – covers loss of gross revenue by a cause that is also insured under the Property Damage Insurance section for the Indemnity Period shown in your Schedule.</li> <li>• The Indemnity Period starts when the damage occurs and ends when you cease to be affected by it, or when the Indemnity Period expires if sooner.</li> </ul>	<ul style="list-style-type: none"> <li>• Please see 'What is not covered' in your Policy Wording.</li> <li>• If the sum insured is less than the full amount that your revenue should be insured for, your claim may be reduced.</li> </ul>	Business Interruption Insurance
<b>The following extensions of cover are included</b> <ul style="list-style-type: none"> <li>• Loss of Gross Revenue resulting from <ul style="list-style-type: none"> <li>– Denial of access to the Buildings and any resulting fall in the number of customers attracted to the vicinity due to damage to adjacent buildings by any cause insured under Property Damage Insurance</li> <li>– Failure of Public Supply and Telecommunications</li> <li>– Closure of the premises due to defective sanitation, murder, suicide, rape, notifiable human disease and food or drink poisoning.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Please see 'What is not covered' in your Policy Wording.</li> <li>• Limit £2,000</li> <li>• Limit £2,000</li> <li>• Limit £2,000</li> </ul>	Business Interruption Insurance

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<b>Loss of Money Insurance</b>		
The following covers will apply:		
<ul style="list-style-type: none"> <li>Limits of Indemnity apply as shown in your Schedule</li> </ul>	Please note <ul style="list-style-type: none"> <li>Some specific causes of loss may be excluded, please see your Policy Wording and Schedule</li> </ul>	Loss of Money
<b>Deterioration of Food Insurance</b>		
The following covers will apply:		
Covers loss or damage to chilled or frozen food caused by a rise in temperature or by refrigerant fumes	Some specific causes of loss may be excluded, please see your Policy Wording and Schedule	Deterioration of Food

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<b>Liabilities Insurance - Domestic Employee Liability Cover</b>		
The following covers will apply:		
<ul style="list-style-type: none"> <li>Legal liability for accidental bodily injury to a domestic employee occurring within the United Kingdom or anywhere in the world for temporary visits to a domestic employee in connection with the cottage</li> </ul>	<ul style="list-style-type: none"> <li>Limits of Indemnity apply as shown in your schedule</li> <li>Please see ‘What is not covered’ in your Policy Wording</li> <li>Cover excludes               <ul style="list-style-type: none"> <li>Any costs or expenses not agreed to in writing</li> </ul> </li> </ul> Bodily injury arising directly or indirectly: <ul style="list-style-type: none"> <li>From you owning or possessing or using any vehicle where security is needed under any Road Traffic Act or legislation</li> <li>In Canada or the United States of America after the total period of stay has exceeded 30 days in the period of insurance</li> <li>To a domestic employee who is a family member</li> </ul>	Liabilities Insurance
<b>Liabilities Insurance - Public Liability</b>		
The following covers will apply:		
<ul style="list-style-type: none"> <li>Legal liability for damages to any person, accidental loss or damage to property.</li> <li>Including costs of legal representation at any coroners’ inquests or proceedings in any court arising out of alleged breach of statutory duty that resulted in injury.</li> </ul>	<ul style="list-style-type: none"> <li>Limits of Indemnity apply as shown in your Schedule.</li> <li>Please see ‘What is not covered’ in your Policy Wording</li> <li>Cover excludes               <ul style="list-style-type: none"> <li>Fines and penalties</li> <li>Health and Safety fees for intervention</li> <li>Gradual pollution or contamination</li> <li>Products Liability</li> </ul> </li> </ul>	Liabilities Insurance
<b>Liabilities Insurance - Legal Defence Costs</b>		
The following covers will apply:		
<ul style="list-style-type: none"> <li>Legal costs and expenses in defending proceedings arising from a breach of the Health &amp; Safety at Work Act 1974, the Health &amp; Safety at Work (Northern Ireland) Order 1978. Part II of the Consumer Protection Act 1987 or Part II of the Food Safety Act 1987.</li> </ul>	<ul style="list-style-type: none"> <li>Limits of Indemnity apply as shown in your Schedule.</li> <li>Please see ‘What is not covered’ in your Policy Wording.</li> <li>Cover excludes               <ul style="list-style-type: none"> <li>Fines and penalties</li> <li>Health and Safety fees for intervention.</li> </ul> </li> </ul>	Liabilities Insurance
<b>Liabilities Insurance - Legionellosis Liability</b>		
The following covers will apply:		
<ul style="list-style-type: none"> <li>Legal liability for damages to others as a result of accidental injury to any person caused by Legionellosis.</li> <li>Including costs of legal representation at any coroners inquests or proceedings in any court arising out of alleged breach of statutory duty that resulted in injury</li> </ul>	<ul style="list-style-type: none"> <li>Limit of Indemnity applies as shown in your Schedule.</li> <li>Please see ‘What is not covered’ in our Policy Wording</li> <li>Cover excludes               <ul style="list-style-type: none"> <li>Any claim not first made to you in writing within the Period of Insurance and not notified</li> </ul> </li> </ul>	Liabilities Insurance

Table 2 General Conditions and Exclusions

Other Conditions & Exclusions
<ul style="list-style-type: none"><li>• Nuclear risks, war and sonic bangs, communicable diseases and property cyber and data are excluded.</li><li>• Your Contribution to any claims will be detailed on your Policy Schedule.</li><li>• Any limits that apply to your Policy will be detailed in your Policy Schedule and Policy Wording.</li><li>• Inspection Conditions apply to unoccupied buildings.</li></ul>

## Other Important Information

### Making a claim

Should you wish to make a claim under your Policy please call our Claims Helpline as soon as possible.

Claims Team: **01452 801704** Lines open: Mon - Fri 9am - 5pm

Out of hours emergency advice: **01724 761378**

You must give us any information or help that we may reasonably ask for.

You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your Policy document.

## How to make a complaint

If you would like to make a complaint, you should contact the business which sold your policy in the first instance who will try to resolve your complaint within three working days.

After three working days, in the event that your complaint is not resolved, depending on the nature of your complaint, it will be passed to either our independent complaints team or, to your insurers' complaints team, who will acknowledge your complaint promptly and respond fully to your concern or complaint within four weeks or less. If for any reason this is not possible, the complaints team will write to you to explain why they have been unable to conclude the matter quickly. If they have been unable to resolve your complaint in eight weeks, they will write to you explaining the reason as to why this has not been possible. They will also advise you of your right to refer your complaint to the Financial Ombudsman Service (if eligible).

You may also contact our independent complaints team or your insurers' complaints team directly using the contact details below:

### Gallagher

**By post:** Complaints Team, Gallagher, Spectrum Building, 55 Blythswood Street, Glasgow G2 7AT

**By email:** [commercialcomplaintsUK@AJG.com](mailto:commercialcomplaintsUK@AJG.com)

**By telephone:** 0141 285 3539

### HCC International Insurance Company Plc

**By post:** Head of International Compliance, HCC International Insurance Company Plc, 1 Aldgate, London EC3N 1RE

**By email:** [tmhcccomplaints@tmhcc.com](mailto:tmhcccomplaints@tmhcc.com)

**By telephone:** +44(0)20 7702 4700

### Financial Ombudsman Service

If you remain dissatisfied after we or the insurer have considered your complaint you may have the right (subject to eligibility) to refer your complaint to an alternative dispute resolution body. If you live in the United Kingdom or the Isle of Man, the contact information is:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

### FINANCIAL SERVICES COMPENSATION SCHEME

Your insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer is unable to meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim and certain eligibility criteria. Further information about the compensation scheme arrangements is available at <http://www.fscs.org.uk> or by telephoning 0800 678 1100.

### LAW AND LANGUAGE

You can choose the law which applies to this policy. Unless agreed differently with you in writing, the laws of England and Wales apply to this policy. Additionally, unless otherwise agreed the language of this contract of insurance shall be English.

### SANCTIONS

We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

## Renewal and Cancellation

Shortly before each policy anniversary we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover you must tell us before the renewal date.

You may cancel your policy at any time by informing us in writing, you will be entitled to a refund of any premiums already paid for the remaining period of insurance if you have not made a claim during the current policy year.

We may cancel this policy by giving you at least 30 days notice to your last know address, provided no claims has been made in the current policy year we will refund any premiums already paid for the remaining period of insurance.

## Gallagher Cottagesure

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Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909

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