

Your Short Stay Summary of Cover

This is a summary of the policy 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.

Your cover depends on the choices you have made. Your cover document will show the items you have chosen to include along with the cover limits.

Type of insurance and cover

The Alan Boswell Short Stay Policy is a product designed to meet the needs of the property owners' community and businesses letting out residential properties on a short term basis. The product provides in one package the range of covers suited to your particular insurance needs.

Who is the Insurer?

Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202153.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting their website www.fca.org.uk.

Additional benefits

- 24-hour, 365-days-a-year claims helpline, providing emergency assistance when it's needed.
- Confidential legal and tax helplines, offering support on key business issues at no extra cost.
- Counselling service for policyholders and their employees.

Aviva Risk Management Solutions (ARMS)

A dedicated service to help UK businesses manage their risks – helping to keep them compliant, prevent loss and ultimately control cost.

- ARMS offer a wide range of services from simple loss prevention advice through to bespoke on-site consultancy.

- Generous discounts off a menu of products and services to help prevent accidents and losses occurring and protect businesses via our Specialist Partner Network

For more information visit <https://www.aviva.co.uk/risksolutions/>

Where am I covered?

This will depend on the product and choices you have made. Please refer to the policy booklet for details of where you are covered.

When and how do I pay?

Payment options should be discussed with your insurance adviser.

What are my obligations?

This is a summary of your main obligations under the policy.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance. If you fail to make a fair presentation of risk this could affect the e of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents.

How long does my Short Stay Insurance run for?

Your policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

How do I cancel the contract?

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy. To cancel your policy, please contact your insurance adviser.

How to claim

Should you need to make a claim under this policy, please contact us using the following telephone number: 0800 015 1498. In all cases, please quote your policy number.

How to I make a complaint?

If for any reason you are unhappy with our service, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact.

Where a complaint cannot be resolved to your satisfaction, you may be able to ask the Financial Ombudsman Service to carry out an independent review. Whilst we are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the Financial Ombudsman Service by telephone on 0800 023 4567. You can also visit their website at www.financial-ombudsman.org.uk where you will find further information.

Would I receive compensation if Aviva were unable to meet its liabilities?

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations.

See fscs.org.uk

Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

What are the key covers, features and exceptions of Short Stay insurance?

Your policy includes the following key covers, features and exceptions, which are set out in full in your policy documentation.

Cover, Features and Benefits	Exclusions and Limitations	Cover, Features and Benefits	Exclusions and Limitations
<p>Property Damage Section</p> <p>You can select to have cover for Buildings and Contents on an All Risks basis including Theft.</p> <p>Buildings include:</p> <ul style="list-style-type: none"> • landlord’s fixtures and fittings • outbuildings, walls, gates and fences, tennis courts, swimming pools, patios and terraces, paths, drives, car parks, barriers, forecourts, roads and pavements • underground pipes, cables and wires. <p>Contents include:</p> <ul style="list-style-type: none"> • audio and visual equipment up to £10,000 • wines, spirits, food and drink and stock which is used by You or supplied as part of The Business up to £1,000 • contents, other than gardening equipment, in Outbuildings up to £1,000 • garden furniture and property in the open or within open sided buildings at The Premises up to £1,000 • gardening equipment in an Outbuilding or Building up to £10,000. 	<p>Please refer to the Property Damage section of the policy booklet</p> <ul style="list-style-type: none"> • Wear and tear, corrosion, gradual deterioration, faulty or defective design, materials • Faulty or defective workmanship, operational error or omission by you or your employees • Mechanical or electrical breakdown or derangement • Pollution or contamination • Fire damage involving the application of heat • Damage to gates, fences or moveable property in the open by weather-related incidents • Damage other than by fire, arising from production, servicing or testing • Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) in respect of buildings which are unoccupied or disused • Consequential loss or damage • Unoccupied premises added with restricted cover • Theft from open spaces at the premises • Unexplained losses, acts of fraud or dishonesty and inventory shortage • Consequential loss or damage • Theft where you or your partners, directors, employees or household members are involved • The first part of any claim (the excess) 	<p>Business Interruption Section</p> <p>Interruption to your business following an insured loss under the Property Damage section, which results in reduced earnings and increased running costs.</p> <p>Cover Includes</p> <ul style="list-style-type: none"> • Payment of expenses incurred despite a reduction in your income • Additional expenses to assist you in preventing or reducing a drop in income such as overtime payments • Prevention of access up to £50,000 • Alternative accommodation for resident/steward/manager/owner up to £25,000 • Action by Police, Government or Other Competent Authority up to £50,000 <p>Optional Cover – Terrorism</p>	<p>Please refer to the Business Interruption section of the policy booklet</p> <ul style="list-style-type: none"> • Losses excluded under the Property Damage section of the policy • Action taken in controlling, preventing or suppressing the spread of any disease
<p>Cover includes:</p> <ul style="list-style-type: none"> • additional cost of changing locks following theft of keys up to £50,000 • cost of removing illegally deposited property up to £5,000 • damage to fixed glass • insect nest removal costs up to £500 • removal of vermin costs up to £500 • loss of metered services up to £50,000 • damage by pets up to £5,000 • Trace and Access costs up to £50,000 <p>Optional Cover – Subsidence, Terrorism</p>		<p>Employers’ Liability Section</p> <p>Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.</p> <p>Cover Includes</p> <ul style="list-style-type: none"> • Legal costs and expenses in defending prosecutions under health and safety legislation • Unsatisfied court judgements in favour of employees injured in your employment by third parties • Compensation for court attendance – Policyholder/Director/Partner £500 per day and Employee £250 per day • Legal expenses in connection with Corporate Manslaughter Act 	<p>Please refer to the Employers’ Liability section of the policy booklet</p> <ul style="list-style-type: none"> • Cover for acts of terrorism is limited to £5,000,000 per event • Cover for acts of war is limited to £5,000,000 per event • 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 of employees whilst carried in or upon a vehicle

Cover, Features and Benefits	Exclusions and Limitations	Cover, Features and Benefits	Exclusions and Limitations
<p>Public and Products Liability Section</p> <p>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>Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK • Legal expenses and costs in defending prosecutions under all relevant health and safety legislation • Defective Premises Act liability • Personal liability cover for employees and directors whilst they are overseas on your business • Compensation for court attendance – Policyholder/Director/Partner £500 per day and Employee £250 per day • Legal costs and expenses in defending prosecutions under Part II of the Consumer Protection Act 1987 • Employees’ and visitors’ personal belongings • Liability for loss or damage to premises hired or rented to you for the purpose of your business • Data Protection • Legal expenses in connection with Corporate Manslaughter Act 	<p>Please refer to the Public and Products Liability section of the policy booklet</p> <ul style="list-style-type: none"> • Cover for acts of terrorism is limited to £5,000,000 or the Limit of Indemnity specified in the Policy Schedule, whichever is the lower • Loss or damage to property in your custody or control (other than employees’ and visitors’ personal belongings) • Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices • Pollution unless caused by a sudden and identifiable incident • Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel • Liquidated damages, penalty clauses and fines • The first part of any claim (the excess) • Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos 	<p>Commercial Legal Protection Section (Optional Cover)</p> <p>Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.</p> <p>Cover Includes</p> <ul style="list-style-type: none"> • Employment Disputes and Compensation • Awards and Service Occupancy - defence of your legal rights under employment legislation and following a successful action by an employee, prospective, alleged or ex-employee we will pay any compensation award made. In addition, negotiation to recover possession of premises owned by you from them • Legal Defence - defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for any non-motor related incident arising in connection with the business. Including prosecution under health and safety • Property Protection - protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass • Bodily Injury - cover to negotiate your, your employees’ or family members’ legal rights, following bodily injury (non-motor related) which occurs in connection with the business • Tax Protection - representation in appeal proceedings with HM Revenue and Customs in a full or aspect enquiry following your corporation tax self-assessment return and appeal proceedings with HM Revenue and Customs in respect of Value Added Tax due. • Contract Disputes • Statutory Licence Protection 	<p>Please refer to the Commercial Legal Protection section of the policy booklet</p> <ul style="list-style-type: none"> • In respect of civil cases, the cover is subject to the case having prospects of winning or making a successful defence • Claims must be reported within 180 days of you becoming aware of an incident • Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim • In respect of compensation awards you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective • In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal • The first £200 of each and every claim in respect of aspect enquiries • Claims caused by your failure to register for Value Added Tax and any investigations by HM Revenue and Customs Special Investigations Section or Special Compliance Office • Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences • Any claim relating to the settlement under an insurance policy • For contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due • If a solicitor is required to deal with your legal problem, we will appoint one from the approved panel. These solicitors have been carefully chosen as experts in the areas of the law covered by the policy and are required to comply with strict service standards

