



# John Lyon Guest House policy summary

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.

### Name of the insurer

The insurer of the policy is Aviva Insurance Limited.

### Type of insurance and cover

This policy provides a comprehensive range of covers, specifically tailored to meet the needs of the Guest House owner. The policy also offers the flexibility to select from a wide range of optional covers and services.

### 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.

Cover, features and benefits	Exceptions and limitations
<p><b>Property Damage</b> Loss or damage by 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.</p> <p>The cover extends to include:</p> <ul style="list-style-type: none"> <li>• Temporary removal of contents anywhere in the Great Britain Northern Ireland the Republic of Ireland the Channel Islands and the Isle of Man up to £9,000 with a maximum of £900 on valuables</li> <li>• Valuables up to £10,000</li> <li>• Glass</li> </ul> <p>Buildings and/or Tenants' improvements is an option cover.</p> <p>Cover can be extended to include Terrorism.</p>	<p><b>Please refer to Section 1 and 4 of your policy</b></p> <p><b>Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship</b></p> <ul style="list-style-type: none"> <li>• Mechanical or electrical breakdown or derangement</li> <li>• Unexplained losses, fraud or dishonesty</li> <li>• Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) in respect of buildings which are unoccupied for more than 60 consecutive days</li> <li>• Damage to moveable property in the open by theft, wind, rain, hail, sleet, snow, flood, dust</li> <li>• Changes in the water table and frost damage</li> <li>• The first part of any claim (your excess).</li> </ul>
<p><b>Money and Assault</b> Loss of money belonging to your business:</p>	<p><b>Please refer to Section 3 of your policy</b></p>

<ul style="list-style-type: none"> <li>• From your premises – £2,000</li> <li>• Whilst in transit or in a bank night safe – £2,000</li> <li>• From your home or employees home – £500</li> <li>• From a locked safe – £1,000 limit</li> </ul> <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"> <li>• Maximum payable £10,000.</li> </ul>	<ul style="list-style-type: none"> <li>• Shortage due to clerical or accountancy errors</li> <li>• Loss due to the fraud or dishonesty of any employees not discovered within seven working days</li> <li>• Loss from unattended vehicles.</li> </ul>
<p><b>Business Interruption</b> Interruption to your business following an insured loss under the Property Damage section, which results in reduced income and increased running costs.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Disease, infestation or defective sanitation at the premises, Limit £250,000</li> <li>• Infectious human disease outbreak within 25 miles of the premises resulting in cancellation of bookings for accommodation, Limit £250,000</li> <li>• Damage to property in the vicinity of the premises which hinders or prevents access to the premises</li> <li>• Damage at your suppliers premises, Limit £10,000</li> <li>• Cancelled booking as a result of Oil Pollution within a 10 mile radius of the premises.</li> </ul> <p>Cover can be extended to include terrorism cover.</p>	<p><b>Please refer to Section 2 of your policy</b></p> <ul style="list-style-type: none"> <li>• Losses excluded under the Property Damage section</li> <li>• If your business is wound up or carried on by a liquidator or receiver or is permanently discontinued.</li> </ul>
<p><b>Employers' Liability</b> 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.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Legal costs and expenses in defending prosecutions under all relevant health and safety legislation</li> <li>• Worldwide cover for employees normally resident in the UK who are temporarily working overseas.</li> </ul>	<p><b>Please refer to Section 5 of your policy</b></p> <ul style="list-style-type: none"> <li>• Cover for acts of terrorism is limited to £5,000,000 per event</li> <li>• Liability in respect of liquidated damages, penalty clauses and fines</li> <li>• 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 or where Road Traffic Act legislation applies.</li> </ul>
<p><b>Public and Products Liability</b> Protection against your legal liability for bodily injury to third parties and damage to</p>	<p><b>Please refer to Section 5 of your policy</b></p> <ul style="list-style-type: none"> <li>• Cover for acts of terrorism is limited to</li> </ul>

<p>their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK</li> <li>• Employees' and visitors' personal effects</li> <li>• Personal liability of employees and directors whilst they are overseas on your business</li> <li>• Liability for loss of or damage to premises hired or rented to you for the purpose of your business.</li> </ul>	<p>£2,000,000 for any one event</p> <ul style="list-style-type: none"> <li>• Loss or damage to property in your custody of control or to products supplied</li> <li>• Gradual pollution or contamination</li> <li>• Work in or on or travel to or from or within products supplied to any offshore installation or support vessel</li> <li>• Liquidated damages, penalty clauses, fines or punitive damages</li> <li>• Liability for guests property deposited with you for safe keeping unless valuables and money are kept in a safe or strong room</li> <li>• The first £250 of each and every claim for loss of or damage to premises hired or rented.</li> </ul>
<p><b>Commercial Legal Protection (Optional)</b> Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.</p> <ul style="list-style-type: none"> <li>• <b>Employment Disputes and Compensation Awards</b> – 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</li> <li>• <b>Legal Defence</b> – 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 legislation and data protection rules</li> <li>• <b>Property Protection</b> – protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass</li> <li>• <b>Bodily Injury</b> – cover to negotiate your, your employees or family members legal rights, following bodily injury (non-motor related) which occurs in connection with the business</li> <li>• <b>Tax Protection</b> – representation in appeal proceedings with the Inland Revenue in a full or aspect enquiry following your corporation tax self-assessment return and appeal proceedings with HM Customs and Excise in respect of Value Added Tax due</li> <li>• <b>Contract Disputes</b> – cover to negotiate disputes relating to a contract you have entered into with a customer or supplier</li> </ul>	<p><b>Please refer to Separate Policy Schedule</b></p> <ul style="list-style-type: none"> <li>• In respect of civil cases, the cover is subject to the case having reasonable prospects of winning or making a successful defence</li> <li>• Claims must be reported within 180 days of you becoming aware of an incident</li> <li>• Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim</li> <li>• 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</li> <li>• In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal</li> <li>• The first £200 of each and every claim in respect of aspect enquires</li> <li>• Claims caused by your failure to register for Value Added Tax and any investigations by the Inland Revenue Special Investigations Section or Special Compliance Office</li> <li>• Investigations by HM Customs into alleged dishonesty or criminal offences</li> <li>• For contract disputes the first £500 of any claim where the amount in dispute exceeds £5,000</li> <li>• Any claim relating to the settlement under an insurance policy</li> <li>• For contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due.</li> </ul>

<p>for the purchase or sale of goods or service where the amount in dispute exceeds £250</p> <ul style="list-style-type: none"> <li>• <b>Tenancy Disputes</b> – negotiating your legal rights in a tenancy dispute between you and your landlord not relating to rent, service charges or renewal of the agreement</li> <li>• <b>Statutory Licence</b> – appeal to the relevant statutory or regulatory body, court or tribunal following the suspension, revocation, change or refusal to renew your statutory licence</li> <li>• <b>Debt Recovery</b> – cover to negotiate your legal rights including enforcement of judgement to recover money and interest due from a customer or supplier following the sale or provision of goods and services where the amount in dispute exceeds £250.</li> </ul>	<p>The claims service for the Commercial Legal Protection section is administered by DAS Legal Expenses Insurance Company Ltd on our behalf.</p> <p>If a solicitor is required to deal with your legal problem, DAS will appoint one from their 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.</p>
<p><b>Frozen Food</b> Loss or damage to the food in your freezer as the result of failure of your freezer</p> <ul style="list-style-type: none"> <li>• Up to £1,000 per freezer.</li> </ul>	<p><b>Please refer to Section 1a Additional cover 9 of your policy</b></p> <ul style="list-style-type: none"> <li>• Losses caused by the deliberate act of any Electricity Authority.</li> <li>• Losses at premises unoccupied for more than 30 consecutive days.</li> <li>• The Policy excess.</li> </ul>
<p><b>Goods in Transit</b></p> <p>Loss or damage to The Property whilst being loaded upon or carried by or unloaded from any of your vehicles</p>	<p><b>Please refer to section 10 of your policy</b></p> <ul style="list-style-type: none"> <li>• Depreciation, deterioration &amp; natural causes.</li> <li>• Delay.</li> <li>• Excluded Property</li> <li>• Unattended vehicles</li> <li>• £500 per one transit, up to 5 times this amount can be selected</li> </ul>
<p><b>Failure of Public Utilities</b> Cover for failure of Public Utilities (Electricity, Water or Gas).</p>	<p><b>Please refer to section 7 of your policy</b></p> <ul style="list-style-type: none"> <li>• Wilful Act.</li> <li>• Deliberate act of supply authority.</li> <li>• Any failure lasting for 30 consecutive minutes or less.</li> <li>• £50 a day following failure of any one of these services. Up to 10 times this amount can be selected</li> </ul>
<p><b>Book Debts (Optional Cover).</b></p> <p>Cover for damage to your books or accounts</p>	<p><b>Please refer to Section 8 of your policy</b></p> <ul style="list-style-type: none"> <li>• Erasure or distortion of information on computer systems or other records, if       <ol style="list-style-type: none"> <li>a. Whilst mounted in or on any machine or data processing apparatus</li> <li>b. Due to the presence of magnetic flux unless caused by destruction of or damage to the machine or apparatus</li> </ol> </li> </ul>

	<p>in which the records are mounted</p> <p>c. Due to defects in such records</p> <ul style="list-style-type: none"> <li>• Deliberate falsification of records.</li> <li>• Misfiling or misplacing of information</li> <li>• The deliberate act of supply authority in restricting or withholding the supply of electricity</li> <li>• Wear and tear and gradual deterioration</li> <li>• Vermin, rust, damp and mildew.</li> <li>• Cover up to £10,000, this figure may be increased</li> </ul>
<p><b>Loss of Liquor Licence</b> (optional cover)</p> <p>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><b>Please refer to Section 9 of your policy</b></p> <ul style="list-style-type: none"> <li>• arising out of any town or country planning, improvement or redevelopment</li> <li>• Compulsory purchase or surrender</li> <li>• Reduction or redistribution of licences</li> <li>• A change in the law.</li> </ul>
<p><b>Personal Accident</b> (optional cover)</p> <p>24 hour cover for you and your employees (up to the age of 75) for accidental bodily injury resulting in death, permanent or temporary disablement.</p> <p>One unit of cover represents:</p> <ul style="list-style-type: none"> <li>• £2,000 for death and capital benefits</li> <li>• £20 per week for temporary total disablement £5 per week for temporary partial disablement.</li> </ul> <p>A maximum of ten units per person can be taken.</p>	<p><b>Please refer to Section 6 of your policy</b></p> <ul style="list-style-type: none"> <li>• Cover for acts of terrorism is limited to £1,000,000 per event and excludes harm, chemical, biological and radiological means</li> <li>• Sickness, disease or any gradually operating cause</li> <li>• Suicide, attempted suicide or deliberate exposure to danger</li> <li>• Pregnancy or childbirth</li> <li>• Flying except while travelling in a aircraft of a recognised airline as a passenger</li> <li>• Accidents caused through participation in certain hazardous activities</li> <li>• The effects of alcohol or drugs or any treatment for drug addiction.</li> </ul>

### Duration of policy

The policy will remain in force for 12 months from date of commencement, or as otherwise shown on your policy schedule.

### 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 the 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 **0500 11 44 77**, our line operates 24 hours a day, 365 days a year. Please have your policy number to hand when calling.

### **Our service to you**

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you.

In the first instance, please contact your insurance adviser. Full details of our complaints procedure will be set out in your policy document.

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 it 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.

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**Aviva Insurance Limited.**

Registered in Scotland Number 2116. Registered Office: Pitheavlis, Perth, Scotland PH2 0NH.  
Authorised and regulated by the Financial Services Authority.