

Company: The National Farmers Union Mutual Insurance Society Limited.  
Registered in the United Kingdom. Authorised by the Prudential  
Regulation Authority and regulated by the Financial Conduct Authority.

Product: NFU Mutual Bespoke Insurance

This document is a summary of what this type of insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation.

### What is this type of insurance?

Holiday Accommodation insurance extends your NFU Mutual home contents and/or buildings insurance to cover your guest house, bed & breakfast and/or self-catering holiday accommodation. This includes losses associated with your holiday accommodation business.



#### What is insured?

- ✓ Accidental damage is extended to include damage by you or your paying guests
- ✓ Your legal liability as owner of the holiday accommodation, for injuries to others or damage to their property up to £10 million
- ✓ Your legal liability as an employer for injury to employees or damage to their property, up to £10 million
- ✓ Business money up to £1,000 or up to £5,000 if in a safe in your home or in transit to and from your bank
- ✓ Loss of profits following damage to property, loss of services or restricted access outside of your control, up to £500,000
- ✓ Personal belongings of your paying guests and resident employees up to £2,500 per person
- ✓ Cost of replacing deteriorated food in your fridge or freezer due to a change in temperature
- ✓ Business legal costs up to £100,000 to provide you with advice and help with the cost of legal representation.

#### Additional cover you can choose to pay for:

- Cancellation of an advance booking up to £1,500
- Loss of profit - business interruption where the holiday accommodation is on a farm and an outbreak of Foot & Mouth Disease or Classical Swine Fever, confirmed by DEFRA, occurs within 25 miles.



#### What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. Your policy documents will outline where these apply
- ✗ Damage or loss caused by lack of general maintenance, wear and tear, and loss of value over time
- ✗ Any costs of replacing, repairing or restoring your items above the amount you've insured them for
- ✗ The first £100 of each claim relating to theft from self-catering accommodation, unless there is evidence of a break-in
- ✗ Loss of profit due to failure of main services resulting from an industrial dispute or a deliberate act
- ✗ Loss of profit due to any Avian Influenza related condition
- ✗ Motor vehicles and their accessories.



#### Are there any restrictions?

- ! A business unoccupied for more than 7 consecutive days must be inspected daily. Otherwise cover for oil or leaking water is restricted
- ! Claims for loss of profit must occur within 12 months
- ! Loss of profit due to failure of main services lasting less than 30 minutes
- ! Loss of profit claims for food or drink poisoning, or any contagious or infectious disease, is limited to £10,000 each claim and £50,000 in total
- ! Deterioration of food is not covered due to a deliberate power cut or reduction in power.



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



## What are my obligations?

- Maintain the items in good condition, and take care to prevent any accidents, injury or damage
- Notify us of any changes to your personal circumstances as outlined in the policy wording, including any plans to carry out building works costing more than £100,000 at least 21 days before work starts
- Meet any minimum licensing, security and valuation requirements that apply to the policy
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.



## When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by direct debit from a UK bank account at no extra charge.

In addition, we don't charge administration fees for making changes to your policy.



## When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.



## How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.