

# Holiday Accommodation Insurance

## Insurance Product Information Document

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 and  
the Prudential Regulation Authority (No 117664)



**NFU Mutual**  
INSURANCE | PENSIONS | INVESTMENTS

**Product: Home and Lifestyle Insurance**

This document is a summary of what this insurance product does and doesn't cover. It is not personalised to your cover and does not form part of your contract with us. 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?

- ✓ If your home insurance covers accidental damage, we extend this to include damage by you, a paying guest, someone who has rented the property or someone who is lending the property
- ✓ Your legal liability as owner of the holiday accommodation, for injuries to others or damage to their property. Cover limits start from £2.5 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 locked 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 caused by damage to a building near your holiday accommodation outside of your control, up to £500,000 in any one period of insurance
- ✓ 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 held or used for business, due to a change in temperature
- ✓ Business legal costs up to £50,000 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 per booking.



#### 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
- ✗ Under guest property, no cover applies to motor vehicles and their accessories.



#### Are there any restrictions?

- ! Self-catering accommodation unoccupied for more than 7 days must be inspected daily. Otherwise cover for leaking water is restricted
- ! Claims for loss of profit will be paid for up to 12 months from when the damage or event occurs
- ! 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 human disease as defined in the policy, is limited to £10,000 each event and £50,000 in total in any one period of insurance
- ! 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 £50,000 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.