

# Holiday Homes Insurance Product

## Policy Schedule

Policy Reference:	ACCCHO00037150
Reason for Issue:	Renewal
Master Scheme Number:	27308 – 006476221
Date of Issue:	25/01/2024

You should read this policy schedule in conjunction with your policy wording.

These details are a record of the information you have supplied to us and the cover you have selected. If there is any change in the information you have provided or if the information detailed below is no longer true or valid, you must tell the intermediary who arranged the policy for you, or us, as soon as is reasonably possible. We reserve the right to amend or withdraw this offer if we are notified of any change in circumstances (including claims) before the renewal date.

We'd like to bring to your attention changes that have been made to the policy wording from renewal:

- This insurance is underwritten by U K Insurance Limited trading as NIG
- Due to a change in the underwriter
  - The claims contact number has changed to 0345 300 4648. This phone line is available Monday to Friday, 9am – 5pm (excl. bank holidays). For emergency out of hours use 01732 520270
  - The definition of 'We / us / our' has changed to 'U K Insurance Limited trading as NIG'
  - The 'How We Use Your Information' section has been updated
  - The section 'How Accelerate Underwriting Use Personal Information' has been added
  - The complaints section, including the complaints contact details has been updated
- With effect from 22/03/2022, Accelerate Underwriting Limited is authorised by the Financial Conduct Authority under the Firm Reference Number (FRN) 956721. The Financial Services Register can be accessed through [www.fca.org.uk](http://www.fca.org.uk). Before this date, Accelerate Underwriting Limited was an Appointed Representative of ReResolution Underwriting Partnership Limited – please note this change does not affect the cover provided by the product, the claims service or the complaints process.

It is essential that you read all of the endorsement(s) applying to your policy as these contain important information that is specific to your policy and will affect your policy cover.

In choosing this product and your level of cover you have not received any personal recommendations from Accelerate Underwriting Limited.

A full copy of the policy wording is available on request. Please contact your insurance intermediary if you wish to request a copy.

Policyholder:	Mr G Milne & Mrs D Storr T/As Varis Holiday House
Employers Reference Number:	
Correspondence Address:	Varis, Balmacara Kyle, Ross-Shire, IV40 8DH, United Kingdom
Business Description:	Holiday House / Holiday let
Period of Insurance:	From 16/02/2024 to 15/02/2025
Premium:	£410.13
IPT (at current rate):	£49.22

Total:	£459.35
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Material Damage Insurance	Covered
Risk Address:	Varis, Balmacara Kyle, Ross-Shire, IV40 8DH, United Kingdom
Operative Events:	
• Events 1-12:	Included
• Alternative basis of settlement:	Included
<b>Item</b>	<b>Sum Insured</b>
Buildings:	£324 350
Tenants Improvements:	£nil
Contents:	£23 731
<b>Item</b>	<b>Excess Amount</b>
Excess:	£250
Subsidence Excess:	£1 000
<b>Extension(s)</b>	<b>Limit</b>
Extinguishment Expenses:	£10,000
Emergency Services:	£10,000
Trace and Access and Repair or Replacement:	£10,000
Glazing Repairs:	£10,000
Theft Cover Extension - Replacement locks:	£1,000
Theft Cover Extension - Garden Furniture and Play Equipment:	£5,000
Unauthorised use of Electricity, Gas or Water:	£2,500
Loss of Metered Water:	£10,000
Property at Other Locations - Documents and business books:	£25,000
Property at Other Locations - General Contents:	£250,000
Alterations and Additions:	10% of the sum insured or £500,000 whichever is the lower
Exhibitions – Limit:	£1,000
Exhibitions - Territorial limits:	UK
<b>Endorsement(s)</b>	
Material Damage Endorsements:	<b>Unoccupied Property Condition</b>
	It is a requirement of this insurance that whilst the Premises are Unoccupied the following conditions apply:
	1. all letter boxes are sealed.
	2. all loose combustible material must be kept clear of the property.
	3. You or Your representative(s) must inspect the property at least once every 7 days and keep records of such inspections, You must also put right, within 7 days, any problems which are found during these
	4. the property is maintained in a good state of repair.
	<b>Statement of Fact Amendment – Heating Type</b>
	It is noted and agreed in relation to the Premises specific question:

	Heating Type: Gas or oil fired low pressure central heating
	Is deleted and restated as:
	Heating Type: Air Source Heat Pump
<b>Risk Address:</b>	Varis, Balmacara Kyle, Ross-Shire, IV40 8DH, United Kingdom
<b>Item</b>	<b>Sum Insured</b>
Money Insurance:	
<ul style="list-style-type: none"> <li>In your business premises during working hours or in transit or in a bank night safe:</li> </ul>	£5,000
<ul style="list-style-type: none"> <li>In your business premises outside working hours - In locked safe / strongrooms:</li> </ul>	£1,000
<ul style="list-style-type: none"> <li>In your business premises outside working hours - Not in locked safe / strongrooms:</li> </ul>	£250
<ul style="list-style-type: none"> <li>In your residence or that of your directors, partners or employees - not in locked safe / strongroom:</li> </ul>	£250
<ul style="list-style-type: none"> <li>In your residence or that of your directors, partners or employees - in locked safe / strongroom or whilst an adult is present:</li> </ul>	£500
<ul style="list-style-type: none"> <li>Travellers/Collectors:</li> </ul>	£0
<ul style="list-style-type: none"> <li>ATM:</li> </ul>	£0
<ul style="list-style-type: none"> <li>Any other loss:</li> </ul>	£250
<ul style="list-style-type: none"> <li>Non-Negotiable Money:</li> </ul>	£250,000
<ul style="list-style-type: none"> <li>Damage to clothing / personal effects:</li> </ul>	£500
<ul style="list-style-type: none"> <li>Stamped and impressed National Insurance Cards:</li> </ul>	Unlimited
<ul style="list-style-type: none"> <li>Damage following theft or attempted theft to any postal franking machine, safe, strongroom or any container or waistcoat used for the carriage of Money:</li> </ul>	Unlimited
Personal Accident (Assault):	
<ul style="list-style-type: none"> <li>Death:</li> </ul>	£10,000
<ul style="list-style-type: none"> <li>Loss of Sight or Loss of Limbs:</li> </ul>	£10,000
<ul style="list-style-type: none"> <li>Loss of hearing:</li> </ul>	£10,000
<ul style="list-style-type: none"> <li>Loss of speech:</li> </ul>	£10,000
<ul style="list-style-type: none"> <li>Permanent Total Disablement other than by Loss of Sight, Loss of Limbs, loss of Hearing or Loss of Speech:</li> </ul>	£10,000
<ul style="list-style-type: none"> <li>Temporary Total Disablement:</li> </ul>	£100
<ul style="list-style-type: none"> <li>Temporary Partial Disablement:</li> </ul>	£50
<b>Item</b>	<b>Excess</b>
Excess:	£250
<b>Risk Address:</b>	Varis, Balmacara Kyle, Ross-Shire, IV40 8DH, United Kingdom
<b>Item</b>	<b>Sum Insured</b>
Glass and Sanitary Ware:	£10,000
Total limit in respect of any or all of Extensions 2, 3 and 4:	£10,000
Damage to Signs:	£0
Special Glass:	£0

Item	Excess
Excess:	£250
Risk Address:	Varis, Balmacara Kyle, Ross-Shire, IV40 8DH, United Kingdom
Item	Sum Insured
Deterioration of Stock:	£1 000
Item	Excess
Excess:	£250

Business Interruption Insurance	Covered	
Address:	Varis, Balmacara Kyle, Ross-Shire, IV40 8DH, United Kingdom	
Maximum Indemnity Period:	24 Months	
Item	Sum Insured	
Gross Revenue:	£nil	
Outstanding Debit Balances:	£100 000	
Extension(s)	Operative / Not Operative	Limit
Specified Disease, Murder, Suicide, Vermin, Pests and Defective Sanitation:	£250 000	
Denial of Access and Loss of Attraction:	£250 000	

Public Liability and Products Liability Insurance	Covered	
Public Liability - Limit of Indemnity:	£2 000 000	
Products Liability - Limit of Indemnity:	£2 000 000	
Pollution or contamination - Limit of Indemnity:	£2 000 000	
Item	Amount	
UK / EU Turnover:	£30 000	
Item	Excess Amount	
Third Party Property Damage Excess:	£250	
Item	Excess Amount	
Product Excess:	£250	

Employers Liability Insurance	Covered	
Limit of Indemnity:	£10 000 000	
Item	Wageroll	
Clerical:	£1	
Manual (own Premises):	£1	

Legal Defence Costs Insurance	Covered	
Limit of Indemnity:	£250,000	
Item	Excess Amount	

Excess:

£0

**Additional Terms & Conditions**

Policy Endorsements: