

## Insurance Product Information Document

### Administered by: Towergate Insurance

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### Product: Beach Hut & Chalet Insurance

### Underwritten by: Arch Insurance (UK) Limited

This policy is underwritten by Arch Insurance (UK) Limited. Registered office: 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (Register number 229887) and the Prudential Regulation Authority. Registered in England and Wales under No. 4977362.

**This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.**

## What is this type of insurance?

You can insure your beach hut or chalet against loss or damage to the structure, contents, fixtures and fittings, personal possessions and sports equipment (but excluding computer equipment, televisions, radios or hi-fi equipment, money and credit cards, jewellery and other valuables) as a direct result of physical damage or destruction arising out of an unexpected and unintended event to the beach hut or chalet.



### What is insured?

#### Section 1 – Buildings and Contents

- ✓ Physical damage or destruction arising from an unexpected and unintended event including fixtures, fittings and contents
- ✓ Expenses incurred following damage to the structure in connection with the removal of debris, demolition, shoring up or propping, the extra cost of reinstatement made necessary to comply with government and local authority requirements (but not when notice has been served prior to the time of loss) and architects and surveyors fees necessarily incurred in the reinstatement of the beach hut or chalet.

#### Section 2 – Loss of rent/licence fee

- ✓ We will pay for loss of rent and/or licence fee payable and/or receivable by the insured whilst the beach hut or chalet cannot be occupied as a result of a loss insured under section 1

#### Section 3 – Liability to the public

- ✓ Your legal liability as occupier and owner of the beach hut or chalet to third parties resulting from causing accidental bodily injury or accidental damage to property limited to £5,000,000 for any one claim



### What is not insured?

#### Section 1 – Buildings and Contents

- ✗ More than the sum insured shown in the schedule
- ✗ Any loss or damage to contents unless they are within the beach hut or chalet shown in the schedule at the time of loss or damage
- ✗ Loss or damage to sports equipment whilst in use
- ✗ Loss or damage occurring when the property is not in use caused by escape of water from and frost damage to any fixed water or heating installation between 1st October and 30th April, annually, unless the mains services are switched off and all pipes and water tanks completely drained

#### Section 2 – Loss of rent/licence fee

- ✗ We will not pay more than 10% of the building sum insured shown on the schedule
- ✗ We will not pay for any council tax charges payable by you whilst the beach hut or chalet cannot be occupied

#### Section 3 – Liability to the public

- ✗ For bodily injury to you, anyone permanently residing with you or any person who at the time of bodily injury is engaged in your service
- ✗ Arising out of any business use at the beach hut or chalet shown on the schedule



### Are there any restrictions on cover?

- ! You must ensure the beach hut or chalet is locked and secured when left unattended
- ! The sum insured in respect of the structure of the beach hut or chalet shall represent an amount not less than the cost of replacement of a structure of the same size, style and condition when new
- ! You are responsible for the first £50 of each and every loss, however, if you are a member of a Beach Hut Owners' Association which is registered with Towergate Insurance, this will not apply in the event of loss or damage
- ! Any amount exceeding the sums insured and/or limits stated on the schedule



## Where am I covered?

✓ United Kingdom



## What are my obligations?

- You must maintain the sum insured at an amount not less than the cost of replacement of a structure of the same size, style and condition when new.
- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- You must inform us as soon as reasonably possible if there is any change to the information you have supplied to us
- You must tell us as soon as reasonably possible of any event that you may wish to make a claim for



## When and how do I pay?

You can pay your premium all at once or monthly by Direct Debit (an instalment charge will apply). Payment options should be discussed with your insurance adviser.



## When does the cover start and end?

This policy is for 12 months. The dates of cover will be specified on your policy schedule.



## How do I cancel the contract?

You can cancel your policy by contacting Towergate Insurance on **01242 528844** or in writing at:

Towergate Insurance  
Ellenborough House  
Wellington Street  
Cheltenham  
GL50 1XZ

You may cancel this policy at any time by you giving 14 (fourteen) days notice in writing to us. There will be no refund of premium if a claim is made relating to the period of insurance for which you have been covered; but otherwise a proportionate refund of premium paid will be made.