

Insurance for Holiday Homes
Insurance Schedule to Certificate IFHH0013006
Coverholder Appointment Agreement Unique Market Reference (UMR):
B6839P17758PAA
Underwritten by Lloyd's Syndicate 4444.

It is agreed that this Schedule forms the legal document which gives evidence of and forms part of the contract between the Insured and the Underwriters until the expiry of the insurance or unless and until replaced by any subsequent endorsement Schedule.

Your Details

Policy Start Date:	07/06/2023	Policy End Date (midnight)	06/06/2024
Policyholders:	Ms Elly Douglas-Hamilton		
Postal Address	Archerfield Home Farm Dirleton North Berwick EH39 5HQ		

The cost of your home insurance

Total Premium:	£ 573.68
Insurance Premium Tax:	£ 68.84

Total Payable: £ 642.52

What you need to do next

This schedule is important. Please keep it in a safe place, as you will need it if you need to claim. This schedule should be read alongside your policy booklet.

Checking your cover: Please check the cover levels and sums insured are adequate for your needs. If you want to make any changes to your cover please contact your Insurance Agent

Checking your details: You will have also been given a copy of either your proposal form or statement of insurance. You must tell your Insurance Agent as soon as reasonably possible if any of the details are inaccurate or if any of the information shown in your proposal form, statement of insurance, or schedule changes during the period of insurance.

If any information shown on your proposal form, statement of insurance or schedule is inaccurate or incomplete then we may take one or more of the following actions:

- cancel your policy;
- declare your policy void (treating it as if it never existed);
- change the terms of your policy;
- refuse to deal with all or part of any claim or reduce the amount of any claim payment.

Examples of changes which we must be made aware of are:

- Change of address
- Structural alteration to your home
- If you change the use of the property
- If you have been declared bankrupt or been subject to bankruptcy proceedings
- If you have received a police caution for or been charged with any offence other than driving offences

Important Information

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy, please contact:

Insurance for Holiday Homes

8 Abington Street, Northampton, NN1 2AJ

Tel: 0117 403 3000 Email: info@insuranceforholidayhomes.co.uk

If you need to discuss a claim:

Tel: 0344 856 2043 Email: leisure.newclaims@davies-group.com

Insurance underwritten by Lloyd's Syndicate 4444, which is managed by Canopus Managing Agents Limited.

Administered by Insurance For Holiday Homes, a trading name of A-Plan Holdings. A-Plan Holdings is authorised and regulated by the Financial Conduct Authority (FCA registration number 310164). A Plan Holdings registered office: 2 Des Roches Square, Witney, OX28 4LE. Registered in England. Registration Number 750484

Holiday Home Risk Address

Address of the home covered by this policy: An Lionadh Easdale Island Oban PA34 4TB United Kingdom.

Buildings Cover:

Buildings cover: Yes Sum insured: £469,990

Accidental Damage included Yes

Theft by Tenants Included: No

Please refer to the Excess breakdown for details of any excesses that apply to this section.

Mortgagee:**Contents Cover**

Contents cover: Yes Sum Insured: £24,596

Accidental Damage included Yes

Theft by Tenants Included: No

Property owners Liability Cover Included: No

Fixtures and Fittings Cover Limit: No Cover Included

Power Surge Limit: £5000

Please refer to the Excess breakdown for details of any excesses that apply to this section.

Liability Cover

Public Liability: £5 Million (see policy wording for full details)

Domestic Staff Liability: £5 Million

Excesses

An excess is the amount you must pay as the first part of each and every claim made.

The following excesses apply to your policy:

Policy Excess - Buildings	£100
Subsidence - Buildings	£1000
Buildings Escape of Water Excess	£500
Buildings Voluntary excess	£150
Policy Excess - Contents	£100
Subsidence - Contents	£1000
Contents Voluntary excess	£150
Contents Escape of Water Excess	£500

The Buildings Subsidence Excess (if applicable) applies to any claim for Subsidence, heave or landslip All voluntary excesses shown above apply in addition to the standard excess.

Other excesses may apply by endorsement. Please see the Endorsement Wordings section for details.

Date issued 31 May 2023



Signed on behalf and with the authority of the Underwriters

Endorsement(s) applying to this insurance

IHH01 - Let Property -

The following amendments and exclusions apply whilst the premises are let or sublet.

Section One Buildings if insured

We shall not pay for:

- * theft or attempted theft from the home other than as a result of a violent and forcible entry

Section Two Contents if insured

We shall not pay for:

- * the property of any persons renting or letting the property
- * accidental damage or breakage unless your schedule shows accidental damage is included by tenants
- * malicious damage caused by persons legally on the premises
- * theft or attempted theft from the home other than as a result of a violent and forcible entry

Section Four Liability to the Public

Your legal liability to the public as defined in Section Four of the policy booklet extends to include your legal liability arising out of the letting of the premises named in the schedule.

The following duties apply:

The inside of the premises must be checked by you or your authorised representative prior to every let and at least once every 60 days.

You must comply with any local authority regulations or statutory conditions regarding the letting of the property.

If you fail to comply with your duties this may result in this insurance becoming invalid.

IHH06 - Protections Clause -

It is your duty to ensure that all protections provided for the security of the home and contents:

- * are maintained in good working order
- and
- * are in full and effective operation whenever you are absent from the premises

If you fail to comply with the above duties this insurance will become invalid in respect of loss or damage resulting from unauthorised entry.

IHH08 - Minimum Security Clause -

This insurance does not cover theft from the private dwelling of the home unless the undernoted minimum protections are fitted.

External Doors: 5 Lever Mortice deadlocks or a Multi-point locking system or a lock that is approved to British standard BS3621. For Holiday homes that are outside the United Kingdom a European equivalent lock to the above is required.

Sliding Patio Doors: Central locking device which incorporates internal bolts top and bottom. Where a central locking device does not incorporate internal top and bottom bolts then separate key operated bolts to top and bottom opening sections are required.

Windows: Key operated security locks to all ground floor and other accessible windows, or shutters securely locked internally or metal grilles embedded into the wall.

IHH22 - Sewers and Septic Tanks -

This insurance is extended to include accidental damage caused by external and visible means from a single identifiable event to:

- * Sewers
- * Drains
- * Septic tanks

IHH26 - Subsidence -

The policy is extended to include cover for subsidence for Sections One and Two.

IHH33 - Flood Cover -

This insurance includes the policy flood cover - please see policy wording