

Beach Hut insurance explained



In this guide...

Beach huts are often a colourful feature of our seaside towns. As well as bringing a touch of quaint character to the seafront, they also provide comfort for their owners on visits to the beach and no doubt create some fond memories in the process.

What is Beach Hut Insurance?

Our beach hut and chalet policies provide specific cover for structures by the sea. The reason beach huts and chalets require specialist cover is because they face different risks from inland structures made from bricks and mortar.

For example, beach huts are generally made from wood which requires more maintenance and can be damaged more easily. Also, the seaside location of beach huts mean they often feel the full force of the sea and are more susceptible to strong winds and storms that hit the main land at full force.

You may ask, "what makes a beach hut different from a chalet?". We define the two very simply.

You can sleep in a chalet, you can't sleep in a beach hut – easy!

Beach hut insurance is also there to provide cover for when you're not there. That means we cover risks such as vandalism and liability cover should you chose to rent your beach hut or chalet out to others.

As we've had worse weather than usual in recent memory, many councils now require beach hut owners to hold public liability insurance as a minimum. This is so that the public and the owner are covered should debris from a damaged hut cause damage or injury to someone else or their property.

What are the benefits of Beach Hut Insurance?

Our beach hut and chalet policy aims to cover you for a range of risks to your property. That means the building itself and some of the items you choose to keep in it. We hope that as a consequence, you feel comfortable leaving your beach hut knowing that should something happen to it while you're gone, you can afford to get the damage fixed. Here are just a few of the key benefits provided by Towergate's specialist beach hut and chalet insurance:

- **Almost every cause of physical loss covered** – That means lightning strikes, sea damage, vandalism, wind damage, impact (i.e. something crashing into your beach hut), earthquake, even asteroid damage is covered by our policy.

- **Cover if you chose to rent out your beach hut** – We provide public liability cover as standard which will also apply should you wish to let your beach hut or chalet out to others. That means, if someone has an accident whilst staying at your hut (provided you

take all reasonable care to limit any loss, damage or injury), you'll be covered if they take you to court. Unfortunately however, we can't currently cover you for damage or theft caused by tenants.

- **Loss of rent, licence fee or ground rent** – This aspect of the cover is designed to compensate you for financial losses that are not directly related to the hut itself. If you would have received rent, but can't have people use the hut due to a claim, we will pay 10% of what you would have earned in that time. Similarly if you pay ground rent

or a licence fee, you will usually continue to pay this even if you can't use the hut. We will reimburse you 10% of this cost in the time the hut is not available for you to use.

- **Accidental damage to cover those little mishaps** – You can't defend against every eventuality. Accidents will happen and when they do, our policy is there as a safety net. As we've noted above, this cover does not apply to accidental damage caused by tenants.

Registered Beach Hut Associations

Bournemouth Beach Hut Association
Brightlingsea Beach Hut Owners Association
Clacton & Holland Beach Hut Association
Cooden Beach Hut Owners Association
Cromer Beach Hut Owners Association
Fareham Beach Hut Association
Friars Cliff Beach Hut Association
Frinton Beach Hut Owners Association
Goring Beach Huts Harwich & **Dovercourt** Beach Hut Association
Hayling Island - B Block
Herne Bay (West Beach)
Hunstanton - South Shore Caravan Park
Littlehampton & Rustington Beach Hut Association

New Forest Beach Hut Owners Association
Seaford Beach Huts Association
Southend Beach Hut Owners Association
Southwold Beach Hut Owners Association
Suffolk Coastal (Felixstowe)
Sutton & Sandilands Beach Hut Association
Tankerton Beach Hut Owners Association
Walton Beach Hut Owners Association
West Mersea Beach Hut Association
West of Haven Beach Users Association



Myth Busting

"I should insure my beach hut for the price I bought it for?"

Not quite. Our insurance is based around the rebuild value of the beach hut or chalet. This is different from the purchase value because it's based around what it would cost to rebuild your beach hut if it were to be totally destroyed. That includes clearing away debris, materials and labour.

We can also cover solicitors and architects fees where appropriate provided it's covered in your sums insured.

Exclusions explained

We strongly recommend to all of our customers they familiarise themselves with the exclusions on their policy.

This means that you'll know exactly what you're covered for and the circumstances under which that cover doesn't apply. You can find full policy documents on our beach hut insurance web page.

In the meantime, here are some aspects which our policy unfortunately can't cover:

- **Windows on beach huts must be covered by shutters** – to reduce the risk of your windows breaking we require them to be covered by shutters when you're not there. If you don't fit shutters to your windows we will be unable to pay out if you claim for a broken window. If you own a chalet however, you do not need to have shutters.
- **Utilities must be switched off at the mains** – if your beach hut or chalet has running water, electricity or gas supply you must turn all these things off when you leave to go home. We may not be able to pay out for an escape of water claim if you haven't done this for example.
- **Contents exclusions** – unfortunately we can't cover money, credit cards or electrical items such as laptops and tablets in your contents cover.

If you run your own marine trade business, you can get expert business insurance from our specialist SME team. From tradesmen to beauty therapists, get in touch with them today to see how they can help protect your business. Visit our business pages for more information.

How to get the best value from your Beach Hut insurance

Be sure you're adequately insured – With any kind of property insurance, it's important to get your sums insured right. In the case of our beach hut cover, it's especially important to know the rebuild value of your hut.

You can check with any local beach hut builder to get an accurate estimate of how much it would cost to rebuild your hut from scratch. Your beach hut association may also be able to help you with these figures.

Update us every two years or so – to avoid being underinsured, you should get your beach hut valued roughly every two years and update us if it has changed.

Let us know if you're a member of a beach hut association – We offer zero excess claims to those who are members of approved beach hut associations.

These include: Bournemouth Beach Hut Association, Tankerton Beach Hut Owners Association and many more. A full list of registered associations can be found on the right of this page.

Let us know about any additional items you keep in your beach hut or chalet – we can cover surf boards, canoes and other sports equipment. Just be sure to let us know you'd like these included in your policy. Unfortunately, we can't cover laptops and other electrical items.

Why choose Towergate?

At Towergate Insurance we believe in keeping the customer at the heart of our business. If you need to make a claim, you won't be passed from pillar to post. We have a dedicated in-house sales, customer services and claims team to guide you through the process from start to finish. We're very fond of our beach huts and we understand that they are by no means all the same. As such, the cover we provide is relevant to all different shapes and sizes of beach hut, so tell us about yours and we'll get you covered.

Can we help you with anything else?

As a leading UK insurance intermediary, Towergate offer a huge range of specialist insurance products. In the leisure department alone we offer insurance for; Touring caravans, park homes, beach huts and our insurance4carhire.com team offer great value hire car excess waiver insurance.

If you'd like any more information on these products and more besides, please visit www.towergateinsurance.co.uk or www.insurance4carhire.com.



More information

Visit our dedicated Beach Hut Insurance page



Contact us:

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Jargon buster

Sometimes insurance can be a bit like a foreign language. Here's our run down of a few words and phrases which may be a little confusing.

- **Unoccupied** - if the home has not been lived in for more than 30 consecutive days, we will class this as unoccupied and some of the features of your policy may not apply anymore. It's best to check your policy documents or with your adviser.
- **Unspecified personal effects** - this refers to items that you may need to cover away from the home e.g. Laptops/tablets or pedal cycles up to the value of £3000 at any one time.

- **Excess** - A payment you make towards a claim on your policy.
- **Public liability** - your liability to other members of the public. We cover for legal costs and compensation payments resulting from injuries or property damage to others, which are caused by you.

