

InShore Beach Hut & Chalet Insurance; Policy Summary

The cover available

You can insure **Your** beach hut or chalet against physical loss or damage to the structure, fixtures, fittings and **Contents** (but excluding computer equipment, personal effects, televisions, radios or hi-fi equipment, **Money** and **Credit Cards**, jewellery and other valuables) caused by:

All risks of physical loss or damage including storm and inundation from the sea.

Your policy will automatically include:

- Loss of rent, licence fee or ground rent payable or receivable by **You**, following damage to **Your** beach hut or chalet by an insured peril – limited to 10% of **Your Sum Insured**.
- **Your** legal liability as owner of the beach hut or chalet to third parties resulting from an accident causing bodily injury to and/or damage to property – limited to £5,000,000 for any one accident.

Exclusions and limitations

- The policy does not cover gradual deterioration, wear and tear, electrical/mechanical breakdown or 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**, **Your** excess will be nil for all claims.
- All windows and apertures of the property must be covered by shutters and secured, and all doors securely locked when the property is not in use.
- All utilities (water, electricity and gas) serving the property must be turned off when the property is left unoccupied and not in use.
- The full list of the exclusions and limitations are contained in the policy wording.

Who is the policy intended for?

This product meets the demands and needs of those who wish to insure their beach hut or chalet and/or its contents against loss or damage together with liability arising out of its ownership.

About the Insurer

The cover is underwritten by Certain **Underwriters** at Lloyd's. Both the Society of Lloyd's and **Underwriters** at Lloyd's are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

We will insure only those sections **You** request and **We** agree to insure.

When you need to make a claim

All claims should be notified to:

Towergate Insurance

Ellenborough House
Wellington Street
Cheltenham
GL50 1XZ
Tel: 0344 892 1416

When making a claim **You** will be asked for:

The policy number stated on **Your Schedule** and full details of the claim.

Our service commitment to you

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 or the handling of a claim please contact **Towergate Insurance**, as detailed above. In the event that **You** remain dissatisfied and wish to make a complaint about the policy, **You** can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is:

Policyholder & Market Assistance Lloyd's Market Services
One Lime Street
London
EC3M 7HA
Tel: 020 7327 5693
Fax: 020 7327 5225
Email: complaints@lloyds.com

Details of **Towergate Insurance** complaints procedure can be found on **Our** Terms of Business.

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process.

Compensation

Underwriters at Lloyd's are members of the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if Lloyd's cannot meet its obligations. The amount of compensation will be equal to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Period of insurance

The **Period of Insurance** will be 12 months unless otherwise agreed by **Us**. The **Period of Insurance** will be shown in the schedule.

Choice of Law

You are free to choose the law applicable to this policy but unless specifically agreed to the contrary the policy shall be subject to English Law.

Your right to cancel

If **You** decided that **You** do not wish to proceed then **You** can cancel this insurance within 14 days of either:

- The date **You** received **Your** policy documentation
or
- The start of the **Period of Insurance**

whichever occurs last by writing to **Towergate Insurance**.
Providing **You** have not made any claims **We** will refund the premium.

Renewal of the policy

At least 21 days before each renewal date **We** will tell **You** the premium and terms and conditions that will apply for the following year.
If **You** pay by direct debit, **Towergate Insurance** will continue collecting premiums unless **You** tell **Us** that **You** do not want to renew the policy.
For other payment methods **You** will need to send the premium to **Towergate Insurance** to renew **Your** policy by the renewal date.

Important Information

- This summary provides key information only about the insurers and insurance cover available within the Beach Hut & Chalet policy.
- This summary does not contain the full terms and conditions of the insurance, which can be found in the policy document and is available on request.
- This summary of cover does not form part of **Your** insurance contract.
- The **Underwriter** reserves the right to change or limit any cover.

Data Protection

Towergate Insurance will use **Your** information in the provision of general insurance and services associated with general insurance. **We** will not sell **Your** details to any other third party, but **We** may pass it to other carefully selected third party organisations in order to assist **Us** in providing **You** with products and services. **We** or they may contact **You** by mail or telephone to let **You** know about products and services which may be of interest to **You**.

If **You** do not wish to receive such information please write to:
Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham, GL50 1XZ, marking the envelope 'Data Protection'. **You** have the right to ask for a copy of the information held by **Us** in **Our** records in return for payment of a small fee. **You** also have the right to require **Us** to correct any inaccuracies in **Your** information.

Further information

For a no-obligation review, contact **Us** today:

Tel: 0344 346 0427
Email: beach-huts@towergate.co.uk
Web: www.beachhutinsurance.com

Towergate Insurance

Ellenborough House, Wellington Street, Cheltenham, GL50 1XZ
Tel: **0344 346 0427** Email: beach-huts@towergate.co.uk
www.towergateinsurance.co.uk/beach-hut-insurance

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