Leisure Policy Summary

1. What is it?

This policy summary does not contain the full terms and conditions of your Insurance contract. These can be found in the policy document. This summary does not form part of your contract of Insurance.

2. Insurer

The insurance is provided by Great Lakes Reinsurance (UK) PLC, AmTrust Europe Ltd. and Brit Syndicate 2987 at Lloyd's. A written authority allows **Kay International plc** to sign and issue your insurance certificate on behalf of underwriters.

3. Type of Insurance

This policy provides Insurance for your Hotel / Guest House / Public House / Restaurant / Takeaway

4. Cover

This policy provides cover for: -

As defined in the policy schedule

5. Features and Benefits

This product meets the demands and needs of those who wish to ensure that they are insured against physical loss or damage to & /or legal liability for injury or damage arising from the operation of a guest house, hotel, public house, restaurant or takeaway, as shown on the schedule and for which they have an insurable interest.
Essential Business Legal Solutions meets the demands and needs of businesses which require protection against legal costs for claims that offer a reasonable prospect of success and which arise from: disputes with employees, property damage or nuisance, regulatory or compliance investigations or hearings, business prosecutions or accountant's fees to deal with HMR & C enquiries
This statement does not constitute advice or a personal recommendation of the product.

6. Main Exclusions

Excluding letting to Local/National Government referred tenants. For a full list of all warranties and exclusions please refer to the policy schedule and wording

7. Duration

The period covered by this Insurance policy is 12 months (or as indicated in your Policy Schedule)

8. Review (only to be included for policies of longer than one year)

You should periodically review the cover provided by this policy and update the level where necessary

9. Cancellation

You have the right to cancel this policy and have all premiums refunded provided you do so within 14 days of the commencement of the policy. Please be aware that cover would voided from Inception.

10. Claims

If you need to make a claim you should notify your broker as soon as possible giving full details of what has happened. If you do not have an insurance broker then please send full details to Kay International plc

11. Complaints

If you have any questions or concerns about your insurance or the handling of a claim you should in the first instance contact your insurance broker. If you do not have an insurance broker, please contact **The Compliance Officer, Kay International plc, 9-13 Fenchurch Buildings London EC3M 5HR**

If we cannot resolve your complaint we will refer it to the Complaints Department at Great Lakes Reinsurance (UK) PLC in respect of Non Liability Sections, AmTrust Europe Ltd in respect of the Liability Sections and Brit Syndicate (via ARAG plc) in respect of Legal Expenses section..

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 complaints process.

In all communications the certificate number appearing in your policy schedule should be quoted.

The addresses are:-

Great Lakes Reinsurance (UK) PLC
30 Plantation House
Fenchurch Street
London
EC3M 3AJ

AmTrust Europe Ltd
Market Square House
St James's Street
Nottingham
NG1 5FG

Brit via ARAG plc
9 White Ladies Road
Clifton
Bristol
BS8 1NN

12. Law applicable to this Insurance Contract

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English law.

13. Compensation

Your Insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further details can be provided upon request.