

Property Host Insurance Insurance Product Information Document



Company: Pikl Insurance Services Ltd

Product: Property Host Protection

This policy is administered by Pikl Insurance Services Limited and underwritten by Prestige Underwriting Services Limited on behalf of Aviva Insurance Limited.

Aviva Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in Scotland, No. SC002116.

This document provides a summary of the key information relating to this insurance policy for short term letting. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This policy provides cover for incidents which may arise when you have short term guests at the insured property.



What is insured?

Covered up to the sum insured and limits, as confirmed in your policy wording:

Buildings

- ✓ Fire, explosion, and smoke
- ✓ Accidental or malicious damage
- ✓ Escape of water or oil
- ✓ Theft or attempted theft
- ✓ Emergency services damage
- ✓ Alternative accommodation and kennelling

Contents

- ✓ Fire, explosion, and smoke
- ✓ Accidental or malicious damage
- ✓ Escape of water or oil
- ✓ Theft or attempted theft
- ✓ Loss of keys and replacement locks
- ✓ Emergency services damage
- ✓ Infestation of pests
- ✓ Fatal injury

Loss of income following a claim

- ✓ Loss of income following a claim

Electric and Hybrid Home Charging Units

- ✓ Accidental or malicious damage
- ✓ Theft

Legal Liability

- ✓ Liability for loss of, or damage to third party property, or for bodily injury

Legal Expenses

- ✓ Legal expenses to defend or pursue legal claims:
 - arising from the hosting activities
 - for the eviction of overstaying guests
 - for the defence for HMRC investigations relating to hosting activity
 - for legal support for social media defamation



What is not insured?

- ✗ Claims not arising from hosting activity and a valid booking
- ✗ Loss or damage caused by the host or a member of the hosts family
- ✗ Loss or damage covered under a standard property policy
- ✗ Any excess stated in the policy wording
- ✗ Loss or damage which occurs gradually over a period of time
- ✗ Loss or damage caused by mechanical or electrical breakdown
- ✗ Professional and domestic cleaning
- ✗ Loss or damage to money and credit cards
- ✗ Loss or liability of any kind involving Covid-19 or any communicable disease
- ✗ Any loss of income incurred in the immediate 14 days after the insured event



Are there any restrictions?

! We will not pay more than the sums insured or limits stated in your policy schedule and statement of fact. There are limits for the following covers to the stated amounts:

- Fire, Smoke and Explosion damage up to:
 - Buildings section A £1,000,000 – this section and limit applies where the property is not a flat or apartment structure.
 - Buildings section B £50,000 – this section and limit applies where the property is a flat or apartment structure.
 - Contents £100,000 – this limit applies regardless of property type.
- Accidental or malicious damage up to:
 - Buildings section A £80,000 – this section and limit applies where the property is not a flat or apartment structure.
 - Buildings section B £50,000 – this section and limit applies where the property is a flat or apartment structure.
 - Contents £40,000 – this limit applies regardless of property type.

The following limits apply regardless of property type:

- Theft or attempted theft up to a maximum of £20,000 for buildings and £20,000 for contents
- Loss of income up to the maximum of £10,000
- Legal liability up to a maximum of £5,000,000 including any legal costs
- Loss of keys and replacement locks up to a maximum of £1,000
- Kennelling up to a maximum of £5,000

- Alternative accommodation for the host and their family up to a maximum of £20,000
 - Guest alternative accommodation up to a maximum of £5,000
 - Loss or damage to valuables and electrical valuables where the replacement value of a single article exceeds £5,000
- ! Laptops, tablets, and phones must be kept in a locked room and out of sight when left unattended.
- ! Valuables and electrical valuables are not covered if they are left in outbuildings, garages and the open.



Where am I covered?

- ✓ The buildings are covered at the insured property address within the United Kingdom (including Northern Ireland) that is shown on your schedule and the contents are covered within the owned boundaries of the property.



What are my obligations?

- You must ensure you comply with all the eligibility criteria within the policy wording and / or schedule
- You must ensure a written agreement is in place with the guest, setting out the terms of the hosting activity.
- The property must be kept in a good state of repair and free from any tripping hazards.
- Reasonable care must be taken to protect the insured property against damage and to prevent accident or injury.
- The host must comply with all fire safety regulations and have a valid gas safety certificate in place.
- You must follow our claims process which can be found in your policy documentation.
- You must notify Pikl Insurance Services if any of this information is incorrect.



How and when do I pay?

If you purchased this insurance as a standalone policy the payment of your premium is in full at the time of purchase as a one-off payment.

If you purchased this insurance as part of your standard home insurance policy, there are options available as to how you can pay (such as monthly or annually).

In both circumstances you can pay with a debit or credit card.



When does the cover start and end?

Your cover will start and end on the dates shown on the policy schedule.



How do I cancel the contract?

By telephone, email or post.

You can cancel your policy at any time during your period of cover by contacting Pikl Insurance Services.

If you cancel before cover starts, you will receive a refund of the premium you have paid.

If you cancel within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later), you will receive a refund of the premium you have paid on the condition no claims have been made or are pending.

If you cancel after the 14-day period detailed above, there will be no refund due.