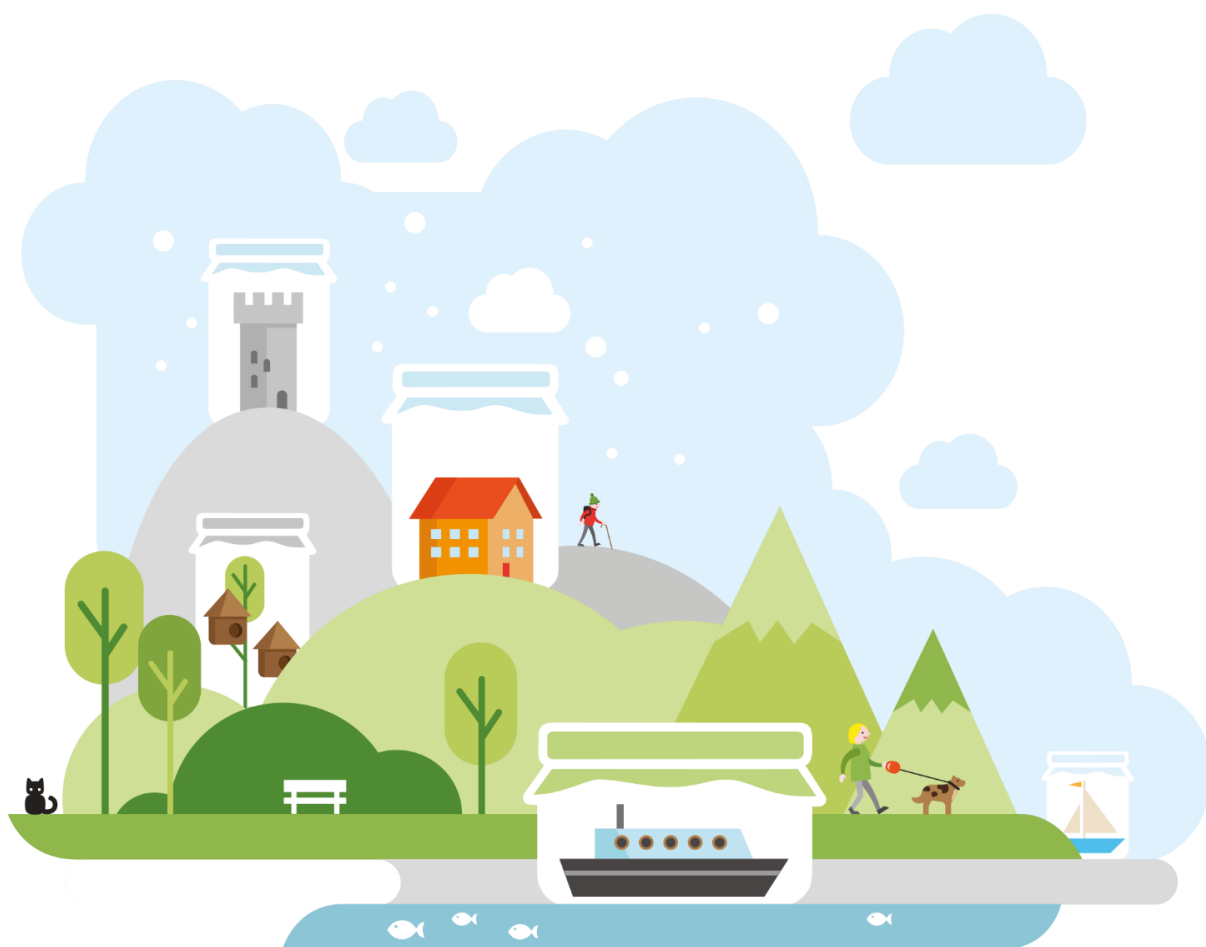




Portfolio

Property Hosting Insurance – Evidence of Cover





Contents

About this policy	Page 3
How to make a claim	Page 3
General Information	Page 3
Regulation and signature	Page 4
Eligibility	Page 5
Definitions	Page 6
General Conditions	Page 8
General Exclusions	Page 9
Change in Circumstances	Page 11
Fraudulent Claims	Page 11
Your Cover	Page 13
How much we will pay	Page 16



About this policy

This insurance is arranged by Pikl Insurance Services Ltd (Pikl) and is underwritten by the **Insurers** as shown on the **Policy** schedule.

This insurance policy insures your management agent or company responsible for the **Insured Property** on behalf of you.

The **Policy** is designed to protect against larger financial losses than most standard insurance policies and has a **Minimum Loss Value** which is defined as the total value of the claimed loss excluding any excess deduction stated on the **Policy** schedule. This means that this Policy will not provide any protection against losses which are less than the **Minimum Loss Value**.

Pikl Insurance Services Ltd

Pikl Insurance Services Ltd is a company incorporated in England and Wales under No. 10449346, and whose registered address is Suite B, Second Floor, The Atrium, St. Georges Street, Norwich NR3 1AB. Pikl are appointed as **Insurers' Agents** and are authorised and regulated by the Financial Conduct Authority under reference 773457.

The Financial Services register can be checked by visiting the website www.fca.org.uk/register or by telephoning 0800 111 6768.

All **Insurers** providing cover under this **Policy** are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, unless stated otherwise on the **Policy** schedule.

How to make a claim

In the event of any incident or event that might lead to a claim under the **Policy**:

- You or the **Managing Agent** must contact **Us** as soon as possible and, in any event, no later than 30 days from the date of any incident or event
- When notifying a claim, you or the **Managing Agent** must provide the **Policy** number, and full details of the loss or damage

Failure to comply with these conditions shall be a bar to any claim.

If you need to make a claim please use the contact details on the **Policy** schedule.

General information

Please read this document carefully and keep it, together with your **Policy** schedule in a safe place.

- You should understand what the insurance covers and does not cover
- You should understand your duties under the insurance, as the policyholder
- You must tell **Us** as soon as possible of any circumstance you become aware of which may lead to a claim.

Your **Policy** or sections of your **Policy** may be underwritten by more than one **Insurer**.

Your **Policy** schedule confirms who the **Insurer(s)** are for your **Policy** or section of your **Policy**.

Where there is more than one **Insurer** noted, each **Insurer** is solely responsible for their own percentage of your **Policy** or section of your **Policy**, they are not responsible for any other **Insurer(s)** percentage of your **Policy** or section of your **Policy**.

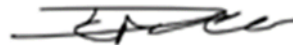
Regulation and signature

Accredited Insurance (Europe) Limited – UK Branch is licensed in accordance with the Insurance Business Act, 1988 (Chapter 403, Laws of Malta) to carry out insurance and reinsurance business.

First Underwriting Ltd act as an administrator on behalf of Accredited Insurance (Europe) Ltd - UK Branch.



Colin Johnson
Director
Accredited Insurance (Europe)
Limited – UK Branch



Tom Donachie
Managing Director
First Underwriting

Regulation

Malta Financial Services Authority,
Triq I-Imdina,
Zone 1 Central Business District,
Birkirkara,
CBD 1010,
Malta
www.mfsa.com.mt

Accredited Insurance (Europe) Limited – UK Branch is authorised and regulated by the Malta Financial Services Authority and is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority under Firms Registration Number (FRN) 608422. R&Q Insurance (Malta) Limited is licensed in accordance with the Insurance Business Act, 1988 (Chapter 403, Laws of Malta) to carry out insurance and reinsurance business.

First Underwriting Ltd, registered in England & Wales, Company No 07857938.



Authorised and Regulated by the Financial Conduct Authority under No 624585.

Complaints

In the event that you wish to make a complaint regarding this insurance cover, or a claim please follow the complaints procedure shown on your **Policy** schedule.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS) and you may be entitled to compensation from the scheme if **We** are unable to meet **Our** obligations under this insurance. This depends on the type of business and the circumstances of the claim.

Further information about the FSCS arrangements can be obtained on request or by visiting the website at www.fscs.org.uk

Eligibility

In order for this **Policy** to be valid you must have met the conditions as detailed in the assumptions in your **Policy** schedule.

General policy conditions, exclusions and definitions

This section covers the conditions which must be adhered to and exclusions which are applicable to the entire **Policy**.

Definitions

These definitions apply throughout your **Policy**. If a word or phrase has a defined meaning it will be highlighted in **bold** print and will have the same meaning wherever it is used. They will apply equally whether in the plural or singular. These words or phrases have the meaning or definition set out below unless otherwise stated in the paragraphs in which they apply.

Accidental Damage: Accidental sudden and unintentional Loss or destruction of or Damage to the **Host's** property.

Act of Terrorism: An act, including for example the use of force or violence and/or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear. .

Bodily Injury: Death or physical injury caused by a sudden and unexpected external visible event.

Contents: Household items, including **Valuables, Electrical Valuables** and personal belongings, which are inside the **Insured Property** during the **Period of Insurance** which the **Host** or the **Guest** legally owns or is legally responsible for.

Communicable Disease: any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- 1) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- 2) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- 3) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder,

For the avoidance of doubt, the scope of this definition includes, but is not limited to, Covid-19, any other type or strain of coronavirus or any other pandemic of any type (or any disease as defined here whether pandemic or non-pandemic).



Electrical Valuables: Tablets, laptops, phones, home computers, monitors, satellite decoders and audio and video equipment.

Excess: The first amount which is payable by the **Host** in the event of a claim being upheld under this **Policy**. The **Excess** amounts are set out in the relevant sections of this insurance **Policy**.

Guest: A person or persons, including their family and/or travelling companions, who the **Host** has agreed may stay at the **Insured Property** for an agreed period of time as set out under the terms of the written short let agreement between the **Host** and the **Guest**.

Host: A person or persons including their family and any permanent resident, at the **Insured Property** who has agreed to allow **Guests** into the **Insured Property**, facilitated through the **Managing Agent**.

Hosting Activity: Any activity the **Managing Agent** or the **Host** in order to fulfil the **Host's** legal obligations under the terms of the written short let agreement between the **Host** and the **Guest**.

Insurer(s): The companies or firms stated on **Your Policy** schedule as Underwriters of this **Policy**.

Insured Property: The building or structure, including its fixtures and fittings, driveways, gardens, swimming pools, hot tubs and saunas, owned or let with the landlord's permission by the **Host** and registered with the **Managing Agent**.

Malicious Damage: Any act of intended damage to the **Insured Property**.

Managing Agent: the person, firm company or companies shown in the Schedule.

Minimum Loss Value: The total value of the claimed loss excluding any excess deduction stated on the **Policy** schedule.

Period of Insurance: The period shown on the **Policy** schedule as the period of insurance.

Platform: Any website which connects the **Guest** with the **Host**.

Policy: The document together with the policy schedule and/ or Evidence of Cover and any endorsements attached or issued.

Property Policy: A property insurance policy which includes cover for damage to the **Insured Property** when not being used for **Hosting Activity** caused by the perils such as: Flood and Storm, Landslip and Heave, Subsidence, Escape of water, Fire and Smoke and **Theft**, together with Public Liability cover.

Theft: Means any act of fraud or dishonesty committed with the clear intent of obtaining an improper financial gain for themselves or for any other person or organisation.

Utilities: Water, electricity, heating, cable or satellite TV, internet and telephone services that are provided to the **Insured Property** and which are payable by the **Host**.



Valid Booking: A property rental booking for a number of days at an **Insured Property** notified to the **Host** in line with the service agreement between **Us** and the **Managing Agent**.

Valuables: Jewellery and watches, including precious gems, stones, bullion, gold and silver plated articles, precious metals, furs, pictures, painting and works of art.

We/Us/Our/Insurer: The **Insurer(s)** as shown on the Policy schedule.

General conditions

We will not make any payment for any Loss occurring whilst any of these conditions are not being complied with unless the **Host** or the **Managing Agent** can establish that the non-compliance could not have increased the risk of the Loss arising in the circumstances in which it occurred.

- **Hosts** agree to provide and/or give **Us** permission to access the **Hosts** letting history, including with the **Platform(s)** where required;
- **Hosts** must ensure there is a written agreement in place between the **Host** and the **Guest** setting out the terms of the **Hosting Activity**
- **Hosts** must confirm that they are operating the **Hosting Activity** in compliance with any local authority regulations, laws and within any relevant permissions or statutory conditions that may exist.
- No **Guest** can stay at the **Insured Property** if there are any renovations and/ or structural alterations including extensions taking place
- The **Insured Property** must be kept in a good state of repair and free of any tripping or slipping hazards
- **Hosts** must take reasonable care to protect the **Insured Property** and the **Guest** against Loss, Damage, **Theft** and/or **Bodily Injury**
- **Hosts** must take all reasonable steps to prevent accident or injury and to protect **Insured Property** and **Contents** against Loss or Damage
- **Hosts** must comply with all appropriate fire safety regulations at the **Insured Property**
- **Hosts** must have in place a valid gas safety certificate
- **Hosts** must make every reasonable effort to minimise Loss, Damage and/or liability and take appropriate emergency measures immediately if they are required to reduce the value of any Loss or claim.

The conditions below shall continue to be in force during the **Period of Insurance** of this **Policy**.

- You can comply with all eligibility criteria on the policy schedule.
- The **Managing Agent** must have paid all premiums that have become due.
- At the time of any loss and/or claim the **Insured Property** is subject to a **Valid Booking**
- Cover must be in place before the **Guests** arrive. **We** will require evidence of this.

- The **Managing Agent** must have provided **Guests** with adequate instructions on the use of the **Insured Property**, during the **Hosting Activity**.
- The **Insured Property** must be equipped with essential items, such as curtains, beds and furniture, essential for modern living.
- The **Managing Agent** are required to contact **Us** as soon as possible and, in any event, no later than 30 days from the date of any incident or event that might lead to a claim under the **Policy**
- The **Managing Agent** must inform the police immediately upon discovering any **Theft**, or **Malicious Damage** by a **Guest** and the **Managing Agent** or **Host** must provide **Us** with the crime number or equivalent
- The **Managing Agent** or **Host** must not make any offer, deal, payment or compromise to settle any claim that is made by the **Guest** and/or a third party
- **We** have the right to require the **Host** to submit a claim to their **Property Policy** provider in respect of the claim, and to require the **Host** to provide **Us** with written evidence from them of their decision on whether the claim falls to be covered under the terms of the **policy**
- **Managing Agents** must have notified **Us** of all **Valid Bookings** and paid all premiums that have become due in accordance with the service agreement in place between **Us** and the **Managing Agent**
- The **Managing Agent** or **Host** have retained the full deposit paid to **You** by the **Guest**.

General exclusions

The following exclusions apply to all claims under the **Policy**

- Claims which would be covered under a **Property Policy** if this **Policy** didn't exist, other than in respect of any amount in excess of the sum payable under the other insurance policy.
- Claims which are not a direct result of **Hosting Activity**
- Claims which are not as a result of a **Valid Booking**.
- Claims resulting from any deliberate act by the **Managing Agent** or **Host**, a member of the **Host** family or any person permanently resident at the **Insured Property**
- Claims where evidence of fraud, deception and falsehood, or deliberate omissions or misstatements have been found for any reason
- Claims for Damage, **Accidental Damage** or Loss caused by the **Managing Agent** or the **Host**
- Claims where the deposit paid by the **Guest** is greater than or equal to the value of the claim
- Claims relating to the professional negligence of the managing agent or company responsible for the **Insured Property**.
- If there is other insurance or guarantee which insures or provides cover for the same Loss, **Accidental Damage**, damage or liability, **We** will not be liable to make any payment under this insurance.
- Any rebuild value that is greater than £1,000,000

- Any Loss, Damage or **Accidental Damage** to:
 - guns or sports equipment including scuba diving equipment
 - audio, visual and computer software discs, cassettes, tapes including their packaging
 - cash, credit cards, vouchers or equivalent
 - More than £1,000 in total for **Guest Contents**
- Loss, **Accidental Damage** or Damage caused by any motorised vehicle
- Loss, **Accidental Damage** or Damage that occurs because of professional or domestic cleaning
- Any consequence, howsoever caused, including but not limited to Computer Virus resulting in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted
- For the purposes of this **Policy**, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this **Policy**, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature. Any claims where damage has been caused during general maintenance by you or persons or company appointed by you.
- Damage or **Accidental Damage** that consists solely of scratches, marks or dents, where the functionality of the equipment is not affected
- Damage or **Accidental Damage** such as chewing, scratching, tearing and defecating by a domestic pet.
- Any Loss or Damage whatsoever resulting or arising and/or or resulting from:
- Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
- Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
- Any direct or indirect consequence of:
 - irradiation, or contamination by nuclear material; or
 - the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
- any incident or repairs made to any property covered under the **Policy**
- general wear and tear or any other gradually operating cause mechanical or electrical breakdown, malfunction, fault or being used against manufactures advice or inadequate workmanship or incorrect use of equipment
- vermin, mould, rot or rust
- blocked sewage pipes

- This Policy excludes any loss, damage, claim, liability (whether actual or alleged), any cost or expense of any type or any other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a **Communicable Disease** or the fear or threat (whether actual or perceived) of a **Communicable Disease**.

For the avoidance of doubt, the loss, cost, damage, liability, expense or any other amount that is excluded here includes any cost to clean-up, detoxify, remove, monitor or test for a **Communicable Disease** or any property that is affected by a **Communicable Disease**.

This exclusion applies to all sections, all covers and all parts of this policy. Nothing else in this Policy will override this exclusion.

(Please note that **Communicable Disease** includes both Covid-19 and other diseases and its full meaning is as shown in the definition for it in the Definitions section.)

Change in Circumstances

You must tell your **Managing Agent** within fourteen (14) days of you becoming aware of any changes in the information you have provided to your **Managing Agent** which happens before or during any **Period of Insurance**.

When **We** are notified of a change **We** will tell you if this affects the **Policy**. For example **We** may cancel the **Policy** in accordance with the Cancellation and Cooling-Off Provisions, amend the terms of the **Policy** or require the **Managing Agent** to pay more for the insurance. If you do not inform your **Managing Agent** about a change it may affect any claim you make or could result in the insurance being invalid.

Fraudulent Claims

If you or anyone acting for you makes a false or fraudulent claim, which includes but is not limited to;

- making a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- sending **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- making a claim for any loss or damage you caused deliberately;
- acting dishonestly or exaggerating a claim.

We;

- a) are not liable to pay the claim: and
- b) may recover from you any sums paid by **Us** to you in respect of the claim;
- c) may by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.



If **We** exercise **Our** right under (c) above, **We** shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

This Information may also be shared with the police and other Insurers for fraud prevention purposes.

Rights of third parties

A person who is not a party to this insurance has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of any third party which exists or which is available apart from the Act.

Sanctions

We shall not provide any benefit under this **Policy** to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.

Our rights of subrogation

We will be entitled in the **Hosts** name, at the request and at the expense of the **Insurer**, to take and permit to be taken all necessary steps for enforcing rights against any other party in the **Hosts** name before and/ or after any payment is made by the **Insurer**.

We will have full discretion in the conduct of such legal proceedings and the **Hosts** and **Managing Agent** will be required to provide reasonable help and assistance.

Governing law and jurisdiction

This **Policy** is governed by English law and any actions involving this Policy shall be heard within the sole jurisdiction of the English courts

Your cover

Section 1: Buildings

This section covers the **Insured Property** against physical Loss or Damage:

- caused by a **Guest** during the course of that **Guest's** corresponding **Valid Booking**; or
- arising as a direct result of **Hosting Activity**,

occurring during the **Period of Insurance** and a **Valid Booking** caused by one of the perils listed below.

The **Insured Property** is protected up to a maximum of **£1,000,000** for each and every incident of loss or damage unless otherwise stated below. All claims are subject to the **Minimum Loss Value** and the **Excess** stated on the **Policy** schedule.

What is Covered	What is not Covered
Fire, Smoke and Explosion	Any amount over £1,000,000 in total per claim for Fire, Smoke and Explosion.
Accidental Damage and Malicious Damage	Any loss or damage arising from Fire, Smoke and Explosion, or any other risk detailed under the What is Covered sections of this Policy. (such damage would be covered under the appropriate paragraph subject to the exceptions and excess applicable to that paragraph).
Escape of water or heating oil from water tanks, equipment or pipework	
Theft or attempted Theft	Any amount over £20,000 in total per claim. Theft or attempted Theft not proven to have been caused due to the actions of a Guest . Theft or attempted Theft which has not been reported to the police with a valid crime reference number.

<p>If the Insured Property is not habitable due to repairs being conducted following a covered claim under this Policy, We will pay for reasonable alternative accommodation costs for the Host and their family who reside with them in the Insured Property.</p>	<p>Any cost of/relating to food or drinks</p> <p>Any amount over £200 per day</p> <p>Any amount over £20,000 in total per claim</p>
---	---

Section 2: Contents

<p>This section covers the Contents against loss or damage:</p> <ul style="list-style-type: none"> caused by a Guest during the course of that Guest's corresponding Valid Booking; or arising as a direct result of Hosting Activity, <p>occurring during the Period of Insurance and a Valid Booking and caused by one of the perils listed below.</p> <p>The Contents are protected up to a maximum of £100,000 for each and every incident of Loss or Damage unless otherwise stated below. All claims are subject to the Minimum Loss Value and the Excess stated on the Policy schedule.</p>	
What is Covered	What is not Covered
<p>Fire, Smoke and Explosion</p>	<p>Valuables and Electrical Valuables, where the replacement value of a single article exceeds £1,000</p>
<p>Accidental Damage and Malicious Damage</p>	<p>Any loss or damage arising from Fire, Smoke and Explosion, or any other risk detailed under the What is Covered sections of this Policy. (such damage would be covered under the appropriate paragraph subject to the exceptions and excess applicable to that paragraph).</p> <p>Valuables and Electrical Valuables, where the replacement value of a single article exceeds £1,000.</p> <p>Any amount over £20,000 in total per claim for Valuables and Electrical Valuables.</p> <p>Malicious or Accidental damage of Guests Contents which are in areas of the Buildings which are shared or communal.</p>
<p>Escape of water or heating oil from water tanks, equipment or pipework</p>	<p>Valuables and Electrical Valuables, where the replacement value of a single article exceeds £1,000.</p>

<p>Theft or attempted Theft</p>	<p>Any amount over £20,000 in total per claim.</p> <p>Theft or attempted Theft not caused by a Guest.</p> <p>Theft of cash, credit cards, vouchers or equivalent.</p> <p>Theft or attempted Theft which has not been reported to the police as soon as possible after discovery with a valid crime reference number.</p> <p>Theft or attempted Theft of Valuables unless they are kept in a locked safe or locked room that is inaccessible by the Guest.</p> <p>Theft or attempted Theft of Guests Contents which are in areas of the Insured Property which are shared or communal.</p> <p>Valuables and Electrical Valuables, where the replacement value of a single article exceeds £1,000.</p> <p>Contents kept in outbuildings, garages or out in the open whose value exceeds £1,000.</p> <p>Contents which are stolen, fraudulent, counterfeit, invalid or to which the Host is not entitled for any reason.</p> <p>Laptops, tablets and phones unless they are kept in a locked room when left unattended and out of sight.</p> <p>Valuables and Electrical Valuables left in outbuildings, garages and the open.</p>
<p>Damage to or Loss of Guest Contents whilst at the Insured Property and where a claim is accepted under the perils listed above</p>	<p>Any amount over £1,000 in total for Guest Contents per claim.</p>

How much we will pay

The most **We** will pay for any one event or series of events is the amount shown on your schedule. Policy limits are contained in the **Policy** schedule and this **Policy** booklet.

If the Insured Property has not been maintained in a good state of repair, **We** will make a deduction for wear and tear. **We** will not pay for the cost of replacing or repairing any undamaged part(s) of the **Insured Property**.

Other costs

We will pay the following necessary and reasonable costs and expenses that you incur in rebuilding or repairing following **Guest** damage insured by this section:

- the cost of dismantling, demolishing, shoring up or propping up any part of the **Insured Property**;
- the cost of complying with any statutory or local authority requirement regarding the damaged part of the **Insured Property**, unless notice of such requirement was served before the Damage and provided the **Insured Property** were originally built according to any government and local authority regulations in force at the time;
- the fees of architect, surveyors or consulting engineers.

We will not pay for the cost of preparing a claim.

In regard to **Contents**, at **Our** option **We** will:

- 1) replace on a like for like basis based on the nearest market equivalent
- 2) repair, or
- 3) make a cash settlement for lost, stolen or damaged **Contents** up to the value it would have cost **Us** to replace or repair.

For carpets which are only damaged in one clearly defined area **We** will only pay for the cost of replacing that area. **We** will not pay for any loss of value to any item which **We** have repaired or replaced.

We will not pay for the cost of replacing or repairing any undamaged contents. **We** will not pay for the cost of replacing or repairing any undamaged items which form part of a pair, set, suite or part of a common design.

Any payments **We** make will take into account any money that you, the **Host** or the **Managing Agent** have obtained from a guest. **We** will not make any payment under this **Policy** unless you have received payment from the **Guest(s)** for the booking. If a deposit has been taken from the **Guest(s)**, **We** will deduct the deposit amount from the claim total.

We may take proceedings at our own expense but in the **Host's** name to recover any sums paid under this **Policy**. If the **Host** has any other insurance which covers the same loss, damage or liability, **We** will not make any payment under this **Policy** until all cover under the other policy is exhausted. The **Host** and/or the **Managing Agent** will need to prove that **Guest** damage occurred during a booking.

Section 3: Legal liability

This section covers compensation for

- accidental loss of or damage to third party property or
- accidental **Bodily Injury**

to a third party or the **Guest**, occurring during the **Period of Insurance** and a **Valid Booking** and arising as a direct result of **Hosting Activity** for which the **Host** is legally responsible.

This **Policy** covers you or the **Host** for claims and/or compensation up to a maximum of **£2,000,000** (including any legal costs) for each claim. All claims arising from the same original cause, a single source or a repeated or continuing act, incident or event will be regarded as one claim.

This section also covers reasonable legal costs and expenses incurred with **Our** prior agreement to defend a covered claim. Such costs are included within the limit shown above.

All claims are subject to the **Minimum Loss Value** and the **Excess** stated on the **Policy** schedule.

What is Covered	What is not Covered
<p>Claims for:</p> <ul style="list-style-type: none"> • Loss of or damage to property or • Bodily Injury 	<p>The Excess of £250</p> <p>Liability for damage to property or Bodily Injury to the Host, the Hosts Family, You, Your employees or any other permanent resident at the Insured Property.</p> <p>Liability resulting from your profession or business, except for Hosting Activities</p> <p>Liability for any criminal or violent act by You, the Host, the Host's family, the Guest or any other permanent resident at the Insured Property</p> <p>Liability for injury caused by any animal, other than domesticated cats or dogs. We will not in any event cover liability for injury caused by any 'specially controlled dogs' under the Dangerous Dogs Act 1991 or any similar or successor legislation</p> <p>Any liability for any type of pollution or contamination unless this was caused by an</p>

	<p>accidental, sudden, unexpected and unintended incident at the Insured Property during the Hosting Activity.</p> <p>Liability relating to the ownership, possession or use of any mechanically propelled vehicle, including its trailer</p> <p>Any liability that is caused by any act or omission of a Guest where the Guest is also legally liable</p> <p>Any liability relating to the provision or supply of food or drink</p> <p>Liability for or relating to the Theft of or damage to the property of a Guest</p> <p>Liability resulting from the use or ownership of:</p> <ul style="list-style-type: none">• Mechanically powered vehicles or trailers attached to such vehicles, except garden machinery• Powered hovercraft, watercraft and aircraft• Remote controlled or pedestrian controlled models including drones• Animals of a dangerous species• Any horse for hunting, racing or polo• Firearms, except airguns or sporting guns• Lifts (other than a stair lift) in the insured property <p>Any liability relating to swimming pools, saunas or sporting and fitness equipment of any kind</p>
--	--

