



# Hotels

April 2021

## Why choose AXA's Hotels Insurance Package?

A business insurance package for hotels, motels, inns and guest houses.

AXA's Hotels Insurance Package offers you generous levels of standard cover plus many optional extras.

**Tailor-made for Your Business** – Hotel Insurance Package provides a combination of standard and optional covers to best meet your needs.

**Keeping Your Business Running** – We offer 'Business Interruption' cover as standard because we know that over 80% of businesses go bankrupt after a serious fire if they are not properly covered.

**Someone to Help You When You Need It** – We realise that accidents and incidents don't only happen between 9 and 5. That's why we have set up a FREE 24 hour Emergency and Legal helpline to ensure there's someone to help you when you need it most. A FREE Tax helpline is also available Monday to Friday between the hours of 9am to 5pm.

**Glass Replacement Service** – Broken glass? Not to worry, our 24 hour replacement service can fix windows, doors or partitions. Just call us and assistance can be provided.

**Spreading your cost** – You can take up the option to pay your annual premium by monthly direct debit – helping you to manage your cashflow. There may be a charge associated with this. Please speak to your Insurance Adviser for details.

**Inflation Protection** – We take away the burden of keeping your contents (and buildings, if they are included in this policy) sums insured in line with inflation – we use recognised independent price indices to amend your sums insured to reflect inflation.

**Seasonal increases** – We recognise that certain times of the year are particularly busy for you and you may need to gear up for the extra trade. To help you, we give you a free extra 25% on top of your trade contents sum insured during December and January and 8 days before and after all Bank Holidays.

### Type of Insurance Cover

The Hotels Insurance Package provides you with generous Contents, Business Interruption, Business Liability and Legal Expenses cover as standard. You have the option of including Buildings, Subsidence, Computer Breakdown and Employee Theft cover if required. This package gives you the flexibility of covers to help meet your needs.

Please refer to your policy schedule for your selected cover.

The maximum amount we will pay is the Sum Insured or Limit shown within your policy wording or on the policy schedule.

### Policy Conditions

Correct values at risk must be advised to us. If the Sums Insured you request are not adequate this will result in the amount that we pay you in the event of a claim being reduced.

### Policy Summary

This document is a summary of the insurance cover provided by the Hotels Insurance Package and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

## Hotels insurance summary of cover

Cover applies to Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and additionally in respect of Business Liability to temporary visits abroad excluding off-shore

### Buildings and Contents

| Cover Offered   | Standard Cover | Optional Cover | Policy Ref   |
|---|----------------|----------------|--------------|
| 'All Risks' cover being subject to certain exclusions   | ✓              |                | Page 10 & 11 |
| Automatic Reinstatement of Sum Insured following a loss | ✓              |                | Page 19      |

### Contents

|  |   |   |         |
|--|---|---|---------|
| Replacement value on Contents and Stock on market value basis  | Up to amount nominated by the Insured                                       |   | Page 19 |
| Landlords fixtures and fittings  | ✓   |   | Page 11 |
| Household goods and personal effects belonging to the Insured or resident manager  | ✓   |   | Page 11 |
| Employees household goods and personal effects   | £500 any employee or £1,000 if employee resides permanently in the hotel    |   | Page 11 |
| Stock including  |   | Extra amounts if required   | Page 11 |
| <ul style="list-style-type: none"> <li>wines and spirits</li> <li>cigarettes and tobacco</li> </ul>  | £1,000<br>£1,000  |   |         |
| Guests personal effects  | £1,000 personal effects<br>£10,000 any one vehicle<br>£50,000 any one claim |   | Page 16 |
| Breakdown or failure of computer equipment, or loss/damage to computer records   |   | Up to nominated limit for equipment and £5,000 for computer records | Page 38 |
| Additional expenditure incurred to   |   | £10,000 any one period of insurance                                 | Page 40 |
| <ul style="list-style-type: none"> <li>minimise the interruption to work normally carried on using the damaged computer equipment</li> <li>recompile or restore damaged data as a result of damage as covered by the contents section</li> </ul> |   |   |         |
| Costs to modify equipment or computer records to ensure compatibility with replacement computer equipment following insured damage   |   | £5,000 any one period of insurance                                  | Page 40 |

## Hotels insurance summary of cover *continued*

### Contents *continued*

| Cover Offered  | Standard Cover  | Optional Cover                                   | Policy Ref |
|--|---|--|------------|
| Costs incurred through additional rental of computer equipment arising out of the replacement of a hire agreement following insured damage   |   | £5,000 any one period of insurance               | Page 40    |
| Accidental Glass Breakage of fixed glass and sanitaryware  | (inner limits apply)  |  | Page 13    |
| Damage to signs (excluding neon signs)   | £1,000  |  | Page 13    |
| Loss of or damage to goods in transit in your own vehicle  | £2,000  | Increased cover available (Maximum Limit £4,000) | Page 13    |
| Replacement of locks and keys following theft  | £500  |  | Page 14    |
| Loss of money:   |   |  | Page 14    |
| <ul style="list-style-type: none"> <li>• Premises during business hours, in transit and in a Bank Night Safe</li> <li>• Premises out of Business Hours</li> <li>• Business Owner or Authorised Employee residence</li> <li>• Crossed Cheques and non negotiable money</li> <li>• Gaming, amusement or vending machines</li> <li>• Belonging to Insured or member of their family permanently residing in the hotel (limits apply per period of insurance)</li> </ul> | <ul style="list-style-type: none"> <li>£5,000</li> <li>£1,000 in safe/<br/>£500 out of safe</li> <li>£500</li> <li>£250,000</li> <li>£300</li> <li>£250 cash,<br/>£500 credit cards misuse</li> </ul> |  | Page 15    |
| Loss of freezer contents cover being subject to certain exclusions   | £2,000  | Increased cover available (Maximum Limit £5,000) | Page 15    |
| Automatic seasonal increase  | 25% of Business Contents  |  | Page 15    |
| Loss or damage to property in the open within the boundaries of the hotel premises   | £500 any one period of insurance  |  | Page 16    |
| Loss or damage to contents while providing outside catering  | £2,000  |  | Page 15    |
| Rent while premises are untenable for up to 104 weeks  | 25% of contents nominated amount  |  | Page 16    |
| Loss of metered water  | £2,500  |  | Page 16    |
| Damage to landscaped gardens caused by Emergency Services  | £1,000 in any one period of insurance   |  | Page 16    |

## Hotels insurance summary of cover *continued*

### If buildings are insured:

| Cover Offered  | Standard Cover                        | Optional Cover  | Policy Ref                                   |
|--|---------------------------------------|---|--|
| Replacement value of Building (including Debris Removal, Architects and Surveyors' fees) | Up to amount nominated by the Insured | Increased inflation protection up to a nominated amount | Page 10<br>Page 47<br>(Inflation Protection) |
| Damage to cables, drains and underground pipes   | ✓                                     |   | Page 10                                      |
| Subsidence Cover   |                                       | ✓   | Page 50                                      |
| Cover for tracing and making good leaking underground pipes, drains and cables           | £25,000 any one period of insurance   |   | Page 10                                      |

### Other covers available:

|  |  |                                    |         |
|--|--|------------------------------------|---------|
| Theft by employees   |  | £5,000 any one period of insurance | Page 52 |
| 'All Risks' on specified items (subject to certain exclusions) anywhere in Great Britain and up to 14 days worldwide |  | ✓                                  | Page 21 |
| Terrorism cover  |  | ✓                                  | Page 41 |

### Employee Protection

|  |                                   |  |         |
|--|-----------------------------------|--|---------|
| Assault to your employees following robbery or attempted robbery     |                                   |  | Page 15 |
| • Death  | £10,000                           |  |         |
| • Total loss or permanent and total loss of use of one or more limbs | £10,000                           |  |         |
| • Total and irrecoverable loss of all sight in one or both eyes      | £10,000                           |  |         |
| • Temporary total disablement from engaging in usual occupation      | £100 per week for up to 104 weeks |  |         |
| • Damage to clothing and personal effects                            | £500                              |  |         |
| • Maximum compensation for 1 incident 1 person                       | £10,400                           |  |         |

## Hotels insurance summary of cover *continued*

### Business Interruption

| Cover Offered  | Standard Cover   | Optional Cover         | Policy Ref |
|--|--|------------------------|------------|
| Loss of Business Income resulting from damage covered under Contents   | 3 times the contents sum insured or £250,000 whichever is the greater - up to 12 months period | Up to 36 months period | Page 23    |
| Cover for outstanding debts where business accounts are lost due to damage as defined above  | £10,000  |                        | Page 27    |
| Loss of Business Income as a result of damage at Suppliers premises  | 10% of Sum Insured or £50,000  |                        | Page 25    |
| Loss of Business Income as a result of damage at Public Utility Suppliers premises   | up to sum insured  |                        | Page 25    |
| Loss of Business Income resulting from denial of access to premises as a result of damage to other premises in the vicinity  | up to sum insured  |                        | Page 25    |
| Loss of Business Income as a result of murder/ suicide at the premises or a human notifiable disease (excluding AIDS) being manifested within a 25 mile radius of the premises | up to sum insured  |                        | Page 24    |
| Automatic Reinstatement of Sum Insured following a loss  | ✓  |                        | Page 24    |

### Loss of Licence

|  |          |  |         |
|--|----------|--|---------|
| Loss of sales (less relative purchases) directly attributable to the loss of the liquor licence, and the reduction in the value of the licensed premises – subject to certain exclusions | £100,000 |  | Page 28 |
|--|----------|--|---------|

### Business Liability

|   |   |                                 |         |
|---|---|---------------------------------|---------|
| Employers Liability   | £10m  |                                 | Page 31 |
| Public Liability  | £2m   | £5m                             | Page 32 |
| Products Liability  | £2m any one period of insurance                                 | £5m any one period of insurance | Page 32 |
| Legal liability for guests property (including motor vehicles in hotel's garage or car park which is securely locked overnight) | £10,000 property deposited for safekeeping and £25,000 in total |                                 | Page 35 |

## Hotels insurance summary of cover *continued*

### Business Liability *continued*

| Cover Offered   | Standard Cover  | Optional Cover | Policy Ref |
|---|---|----------------|------------|
| Legal liability for loss or damage to property deposited in the cloakroom   | £100 any one article or £1,000 any one cloakroom            |                | Page 36    |
| Cover for legal costs in respect of prosecutions under the Health and Safety at Work etc Act 1974/ Part II Consumer Protection Act 1987 | ✓   |                | Page 31    |
| Legal Liability incurred under the Defective Premises Act   | ✓   |                | Page 34    |
| Personal Liability whilst abroad on business  | ✓   |                | Page 35    |
| Legal liability incurred as tenants   | ✓   |                | Page 35    |
| Indemnity to principal  | ✓   |                | Page 36    |
| Compensation for required Court Attendance  | £50 per day per employee £100 per day per Director/ Partner |                | Page 37    |

### Legal Expenses

|   |  |  |         |
|---|--|--|---------|
| Claims made during Period of Insurance              | £50,000 per claim & £500,000 per Period of Insurance |  | Page 42 |
| <b>Covers</b>                                       |  |  |         |
| Contract disputes for amounts between £250 & £5,000 | ✓  |  | Page 42 |
| Employment disputes                                 | ✓  |  | Page 42 |
| Criminal Prosecution defence                        | ✓  |  | Page 43 |
| Property disputes                                   | ✓  |  | Page 43 |
| Data protection/Tax protection                      | ✓  |  | Page 43 |
| Statutory licence appeals                           | ✓  |  | Page 45 |

## Significant or Unusual Exclusions and Limitations

| Significant or Unusual Exclusions and Limitations  | Applies to   |
|--|--|
| Unless agreed otherwise the law applicable to this contract is the law of England and Wales  | All covers   |
| Reasonable precautions conditions apply including Deep Fat Frying and Waste Removal Conditions   | Buildings & Contents and Business Interruption                         |
| Where applicable a Hotel Proprietors Act notice must be clearly displayed  | Public Liability   |
| Cloakroom to be securely locked when left unattended, numbered tickets issued and suitable disclaimer notices displayed                  | Public Liability   |
| Special terms apply to empty buildings – you must advise AXA immediately any premises becomes unoccupied                                 | All covers   |
| Before any Legal Expenses are incurred the Insured must consult the Legal Advice Helpline to ensure that the expenses will be sanctioned | Legal Expenses   |
| Money in transit limited to £2,500 per person  | Contents   |
| Stock shortages  | Contents   |
| Date Recognition Exclusion   | All covers except Employers Liability                                  |
| Computer or data processing equipment operator error, virus or hacking   | All covers except Legal Expenses, Business Liability & Loss of Licence |
| Terrorism Exclusion (some cover available as an optional extra)  | All covers   |
| Theft by the Insured or resident manager (or member of their family). Theft by employees is an optional cover.                           | Buildings & Contents, All Risks and Business Interruption              |
| Theft of goods while in transit unless the vehicle is securely locked (and is garaged in secure and enclosed premises at night)          | Contents & All Risks   |
| Freezer contents cover excludes 20% of any loss where the cabinet is over 10 years old   | Contents   |
| Bursting of non domestic steam boilers   | Buildings & Contents and Business Interruption                         |
| Gradually operating causes eg. rust, rot, corrosion and gradual pollution  | Buildings & Contents, Business Interruption and Public Liability       |
| Mechanical or electrical breakdown of machinery  | Buildings & Contents and Business Interruption                         |
| Fines and penalties imposed  | Business Liability covers  |
| Liability assumed by agreement   | Public Liability   |
| Liability for which compulsory motor insurance is required   | Employers' and Public Liability  |
| Liability incurred while working away from insured premises other than when undertaking catering activities                              | Employers' and Public Liability  |
| Damage to property in your custody/cost of remedying defects in products supplied  | Public Liability   |

## Significant or Unusual Exclusions and Limitations *continued*

| Significant or Unusual Exclusions and Limitations                                       | Applies to                       |
|---|----------------------------------|
| Products knowingly exported into USA and Canada   | Public Liability                 |
| Punitive/exemplary/aggravated/additional/compensatory damages awarded in USA and Canada | Public Liability                 |
| Acts committed prior to commencement of cover   | Theft by Employee optional cover |
| Loss or damage to property resulting from a process involving heat application          | All covers                       |

## Excesses

### Policy Excesses

|  |                           |
|--|---------------------------|
| Building and Contents  |                           |
| (i) Storm, Flood, Escape of Water, Malicious Damage, Theft and Accidental Damage | £500 (total any one loss) |
| (ii) All other losses  | Nil                       |
| Glass  | £100                      |
| Computer breakdown   | £250                      |
| Business Equipment All Risks   | £250                      |
| Subsidence minimum excess (optional cover)                                       | £1,000                    |
| Theft by Employee (optional cover)   | £250                      |
| Public Liability – property damage   | £100                      |
| Tenants' liability   | £100                      |
| Legal Expenses   | £250                      |



## Policy Duration

This is an annually renewable policy

## Sums Insured

Correct values at risk must be advised to us. If the Sums Insured you request are not adequate this will result in the amount that we pay you being reduced.

## Law Applicable

You and we can choose the law which applies to this Policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this Policy.

## Your Cancellation Rights

You may cancel this Policy during the 14 days after the Contract has been concluded by giving notice in writing to your Insurance Adviser at the address shown in their correspondence or to the AXA Insurance address shown on your Policy schedule.

Provided that there have been:

- no claims made under the Policy for which we have made a payment
- no claims made under the policy which are still under consideration
- no incident likely to give rise to a claim but is yet to be reported to us

during this 14 day period of insurance, we will give a refund for the proportionate part of the premium paid in respect of the unexpired term of this Policy.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current Period of Insurance, no refund for the unexpired portion of the premium will be given.

## Policy Administration Fees Condition

We may charge you an administration fee if we

- make any changes to the Policy on your behalf
- agree to cancel the Policy, or
- are requested to print and re-send the Policy documents to you.

We will not make a charge without informing you.

## Making a Complaint

If you have a complaint about your policy you should contact the agent or AXA office where it was bought. If your complaint relates to a claim on your policy please contact the department dealing with your claim. If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

## Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk))

## Regulatory Status

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the FCA's register by visiting the FCA's website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

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**[www.axa.co.uk](http://www.axa.co.uk)**

