

# HOSTCOVER

For: "Airbnb style rentals"

Policy Summary

This insurance policy is designed to meet the needs of hosts who wish to protect themselves, their homes and their personal possessions against loss or damage when they have paying guests to stay. This document provides key information about your **GUARDHOG** policy. Please note the full terms and conditions of the contract can be found in your policy wording and schedule.

### GUARDHOG insurance in a nutshell

The cover we provide dovetails neatly with your underlying domestic household policy on the understanding that:

1. your underlying domestic household policy is unlikely to cover you for any loss or damage directly attributable to a paying guest.
2. your underlying domestic household policy is likely to cover you for any loss or damage not attributable to the paying guest such as flood damage. But if they don't, then we will.

While your home is let to a paying guest we will insure the property shown in your schedule and your personal possessions against physical loss or damage which happens during the period of insurance.

We will cover you against any claim for compensation which you legally have to pay, as owner or occupier of the home, including common parts and communal areas, following an accident in or about your home which happens during the period of insurance and causes bodily injury or physical damage to property. We will also pay costs and expenses we agree to in advance to defend the claim.

### Significant limitations and exclusions of this policy

1. You must have a valid underlying domestic household policy in place and we will ask you to first try to claim on your underlying domestic household policy
2. We will ask you to provide us with written evidence that the insurers of your underlying domestic household policy have declined your claim solely due to your home being lent to a paying guest
3. You will have to pay an initial amount for each claim made by you under the policy. Your schedule will show the specific excesses applicable to you. It is normally £250
4. There is a minimum claims limit of £1,000. This means you cannot make a claim unless the claim is expected to be greater than this
5. You have an obligation to take reasonable steps to protect your property against loss or damage. You must also keep any property insured under this policy in good condition and repair
6. We do not cover loss or damage while your home is not equipped with kitchen appliances, fixtures and fittings, curtains, carpets, beds and furniture essential for modern living
7. We do not cover loss or damage caused by general wear and tear or anything which happens gradually including subsidence

### Your side of the bargain

Please take care when providing any information we ask for and ensure that it is accurate, complete and up-to-date. Tell us if this information changes. If you are in any doubt, please contact **GUARDHOG** by emailing us at [info@guardhog.com](mailto:info@guardhog.com). We will tell you if a change in information affects your insurance.

Always try to prevent accident or injury and protect your property against loss or damage. Not doing so can mean a claim is more likely or is worse than it should have been.

### Duration of contract

Each host insurance contract is for a specific stay. You must ensure you purchase your cover before the stay begins. You must purchase cover to insure each day the guest will be present in your home. Cover begins on the day of arrival from when your guests arrive through to 11:59am on the day of departure.

## Cancellation

We will refund your premium in full if, for any reason, you feel that this insurance is not right for you.

To receive a refund you need to cancel this policy before your guests arrive.

## How to make a claim

Please tell **GUARDHOG** on 0207 199 3256 as soon as possible if something has happened which may result in a claim. **GUARDHOG** will then take you through the next steps to making a claim either under your underlying household insurance policy or this policy.

For all claims you will need to provide your **GUARDHOG** policy number and full details of the claim, including the incident date, amount claimed and circumstances.

## Any complaints? Any questions?

If you have a complaint, you can contact us using the details below and we will ensure your complaint is directed to the relevant provider's complaints handling department.

**GUARDHOG** Complaints, 1a May Road, Twickenham TW2 6QW, UK

By phone: 0207 199 3258

By email: [info@guardhog.com](mailto:info@guardhog.com)

If you are not satisfied with the way your complaint has been handled, you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights. Full details are available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

## Important note

This is a statement of the terms of business on which we agree to act and contains details of our regulatory and statutory responsibilities under the supervision of the Financial Conduct Authority.

**GUARDHOG** is a registered trademark Insurance Tailors Limited, UK company number 5928330, a company which is authorised and regulated by the Financial Conduct Authority under registration number 597301 to carry on insurance mediation activities. You can check this on the Financial Conduct Authority register by visiting their website ([www.fca.org.uk](http://www.fca.org.uk)) or by contacting the FCA on 0800 111 6768.

**GUARDHOG** is underwritten by Hiscox Insurance Company Limited. We act as agent for the insurers in undertaking certain responsibilities and act as an independent insurance intermediary. We do not charge a separate fee for arranging the insurance. While we will provide you with information on the cover offered, you will not receive advice or a recommendation from us. Any quote documentation we provide to you is based on the information you provide us. You should check to confirm this is correct and advise us of any changes required. If you have any concerns about any aspect of our service you should contact Hiscox Customer Relations at the address shown above. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Hiscox Underwriting Ltd is covered by the Financial Services Compensation Scheme (FSCS).

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