

HOSTCOVER

For: Workspace
Policy Summary

This insurance policy is designed to meet the needs of hosts who wish to protect themselves and their personal possessions against loss or damage when they have paying guests to work in their homes. 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. But if they don't, then we will

While your home is let to a paying guest we will cover 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 £500. 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 possessions 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

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. We will tell you if a change in information affects your insurance.

Always try to prevent accident or injury and protect your possessions 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 period of work. You must ensure you purchase your cover before the guests arrive. You must purchase cover to insure each day the guest will be present in your home. Cover begins when the guests arrive and ceases at midnight or when they leave, whichever happens latest.

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

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.

Important note

By accepting this **policy**, **you** agree that any data provided by **you** in this form or otherwise in connection with **your** proposal or resulting insurance may be used exclusively by Hiscox Insurance Company Limited, its group companies and/or their brokers or third party service providers (collectively referred to as "Data Recipients") in performing their obligations to **you** and providing **you** with ancillary services, ("The Purposes"). The Purposes include, but are not limited to: analysing **your** particular insurance needs; providing insurance estimate(s) or quotations(s) and / or arranging insurance cover; handling and investigating claims and assisting in the claims authorisation process; accounting; for any purpose required by law; and to evaluating the Hiscox business/market research; both during **your policy** and after it has lapsed, unless **you** indicate in the quotation process or elsewhere (by ticking the relevant box(es) as provided) or by subsequently informing **us** that **you** do not wish to receive such material from the Data Recipients. **Your** data will also be used for marketing other products and services to **you** (by post, telephone, fax, email or other available method).

We may carry out a credit check search for the purposes of assessing this insurance and any future renewal and to verify **your** identity. These enquiries will be recorded by the credit reference agency but will not affect **your** credit rating.

Hiscox, like most home insurers, passes information to the Claims and Underwriting Exchange (CUE) and **we** may search the CUE register for information about **you**. The aim is to help **us** to check information provided and prevent fraudulent claims. This means **we** can continue to offer **our** honest clients an extraordinary level of cover and service at a competitive price. When **we** deal with **your** request for insurance, **we** may search the CUE register. When **you** tell **us** about an incident which may or may not give rise to a claim, **we** will pass relevant information to the register.

For training and quality control purposes, telephone calls may be monitored or recorded.

The Data Recipients may need to give details to third parties (including but not limited to insurance carriers, third party claims adjusters/ loss adjusters, solicitors, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities) in performing the Purposes. They may also need to process sensitive personal data about **you** where this is necessary (for example, physical or mental health conditions or criminal convictions in connection with both **you** and members of **your** family or household). Where sensitive personal information relates to anyone other than **you**, **you** must obtain the explicit consent of the person to whom the information relates, both to the disclosure of such information to the Data Recipients and to its use for the Purposes.

In the unlikely event of processing outside the European Economic Area (EEA), **you** agree to the transfer of **your** personal information to a country or territory outside the EEA (which may not provide the same protection for **you**). In the future, Hiscox Insurance Company Limited and its group companies may sell their business(es) or assets. Personal information is usually considered an asset in such transactions and **you** agree that **your** information may be sold, traded or licensed in such circumstances. Hiscox Insurance Company Limited is registered on the Data Protection register under number Z6445902 and **your** information will be treated in compliance with the Data Protection Act 1998. Please see the Information Commissioner's website at www.dataprotection.gov.uk for more information of the Data protection Act and the Information Commissioner. **You** have the right to apply for a copy of **your** information (for which **we** may charge a small fee) and to have any inaccuracies corrected.

It is important that **you** consider carefully whether to allow **your policy** to lapse as **you** might have difficulty in securing the same level of cover with an alternative insurer.

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