



GUARDHOG

Host Cover Pro
Policy wording

Host Cover Pro Crowd

We hope that the language and layout are clear because **we** want **you** to understand the insurance provided by **your** insurer UK General Insurance Ltd, referred to as "**we/us/our**" in this document. Please read this document, and let **your agent** know, as soon as possible, if any of the details are shown incorrectly. Please note that some of the words used in this insurance are shown in bold type.

Please read this wording, together with any **endorsements** and the **schedule**, very carefully. If anything is not correct, please notify **your agent** immediately.

This insurance is arranged by GUARDHOG & underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE.

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

GUARDHOG is authorised and regulated by the Financial Conduct Authority. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **Our** details on the Financial Services Register <https://register.fca.org.uk/>.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

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ELIGIBILITY

In order to be eligible to make a claim under this **policy**, **you** must be able to confirm the following statements:

- (a) **you** have never been convicted of, or charged with, any offence other than motoring offences.
- (b) **you** have never been subject to a county court judgement (CCJ), a debt relief order (DRO), an individual voluntary arrangement (IVA) or to bankruptcy proceedings; and
- (c) **you** have never had insurance cancelled, refused or declined or had any special terms imposed

You must also have confirmed that **your home**:

- (a) has a market value of less than £2 million, or if in Greater London has a market value of less than £4.5 million; and
- (b) is not a listed building; and
- (c) is not built of non-standard construction. For houses, this means brick or stone walls, and a slate or tile roof of which at least 50% is sloping. For flats, this means brick, stone or concrete walls; and
- (d) does not contain a feature worth more than £50,000; and
- (e) does not contain **art and collections** worth more than £15,000; and
- (f) does not contain a total value of **contents** worth more than £100,000; and
- (g) does not have a **buildings** rebuild value which is greater than £1,000,000; and
- (h) has no more than five **bedrooms**; and
- (i) has no building work or renovation underway at the time of any stay; and
- (j) was constructed post 1749

DEFINITIONS

Words shown in bold type have the same meaning wherever they appear in this **policy**. The words defined below are used throughout this **policy**. Any other definitions are shown in the section to which they apply.

Agent	GUARDHOG
Art and Collections	Art, antiques and collectibles which belong to you or for which you are legally responsible. We do not include valuables within this definition.
Asbestos risks	<ul style="list-style-type: none"> a. The mining, processing, manufacturing, use, testing, ownership, sale or removal of asbestos, asbestos fibres or material containing asbestos; or b. exposure to asbestos, asbestos fibres or materials containing asbestos; or c. the provision of instructions, recommendations, notices, warnings, supervision or advice given, or which should have been given, in connection with asbestos, asbestos fibres or structures or materials containing asbestos.
Bedrooms	Any rooms used as or originally designed and built for sleeping in even if now used for another purpose, and any rooms that have been permanently or temporarily converted for sleeping in.
Bodily Injury	Death, or any bodily or mental injury or disease of any person caused by a sudden and unexpected external visible means.
Booking	A confirmed stay for an agreed period of time during which your home is temporarily lent to a guest and for which this policy is in force as shown in your schedule . You must cover the guests' entire stay and cover must be put in place before the guest arrives
Buildings	Any permanent structure within the grounds of your home .
Confiscation	Confiscation , nationalisation, requisition, expropriation, deprivation, destruction of or damage to property by or under the order of any government or public or local authority.
Contents	Art and collections, fixtures and fittings, outdoor items , household goods, clothing and personal property that belongs to you or for which you are legally responsible. We do not include buildings, valuables, money or any animals, plants, trees, hedges, land or water within this definition.
Endorsement	A change to the terms of the policy .

Excess	The amount that you must bear as the first part of each agreed claim or loss.
Fixture and Fittings	The specified items below that are fixed to and form part of the structure of the buildings : <ul style="list-style-type: none"> a. decorations including wall paper, murals and stencilling; b. bathroom suites; c. fitted kitchens; d. flooring, carpets, curtains and rails; e. built in wardrobes and cupboards; f. light fixtures, plugs and sockets.
Guest	A private individual(s) or family whom you have allowed to stay at your home , for an agreed period of time.
Heave	The upward movement of the ground beneath the buildings as a result of the expansion or swelling of the subsoil.
Home(s)	The house or apartment owned, or legally occupied, by you at the address shown on your schedule .
Identity fraud	The act of knowingly transferring or using, without lawful authority, a means of identification of you with the intent to commit, or to aid or abet another to commit, any unlawful activity.
Landslip	Sudden movement of soil on a slope or gradual creep of soil on a slope over a period of time.
Money	Cash, cheques, bank drafts, travel tickets, traveller's cheques, current postage stamps, savings certificates, premium bonds or other negotiable documents
Natural events	Unexpected 'natural' events, otherwise known as phenomena, that could not have been prevented or predicted such as lightning strikes, hurricanes, storms, floods, earthquakes and volcano eruptions
Normal settlement	The downward movement of the ground beneath the buildings as a result of the soil being compressed by the weight of the buildings .
Period of insurance	The time for which this policy is in force as shown in your schedule .
Policy	This insurance document and the schedule , including any endorsements.
Pollution	Any pollution or contamination, including noise, electromagnetic fields, radiation and radio waves.
Property damage	Physical loss of, or destruction of, tangible property including the resulting loss of use of such property by a guest , caused by accidental damage, malicious damage, theft or attempted theft.
Outdoor items	Garden furniture, ornaments, statues and other similar items normally left outdoors
Subsidence	The downward movement of the ground beneath the buildings other than by normal settlement .
Schedule	The document which provides specific details of the insurance cover in force.
United Kingdom	England, Wales, Scotland, Northern Ireland, the Isle of Man, and the Channel Islands.
Utilities	Cable TV; internet service; water; electricity; telephone and natural gas
Valuables	Jewellery, gemstones, watches, furs and guns which belong to you or for which you are legally responsible.
We/us/our	UK General Insurance Limited on behalf of Great Lakes Insurance SE.
You/your	The person(s) named in the schedule and all permanent members of that person(s) household.

OUR PROMISE TO YOU

In return for the premium **you** pay, **we** agree to insure **you** in accordance with the terms and conditions of the **policy**, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of insurance**.

FINANCIAL LOSS - BUILDINGS AND CONTENTS

All the General Conditions, General Exclusions, Claims Conditions and Definitions apply to this section. Some extra exclusions for this section are also shown below.

WHAT IS COVERED

We will insure **you** in respect of **property damage**, occurring during the **period of insurance** and during a **booking**, to **buildings** and **contents** at **your home**, up to the amount shown on **your schedule**.

WHAT IS NOT COVERED

We will not make any payment for loss:

1. due to **property damage**:
 - i. whilst away from the grounds of **your home**;
 - ii. to, or loss of keys to, any aircraft or other aerial device, hovercraft, watercraft or any mechanically propelled vehicles and their trailers;
 - iii. to any electrical or mechanical plant or equipment directly resulting from its own breakdown, explosion or collapse;
2. due to damage resulting from **subsidence, heave or landslip**;
3. for the amount of the **excess** shown in the **schedule**.

HOW MUCH WILL WE PAY

For **buildings** and **contents**, the most **we** will pay will be the amount shown on **your schedule**. For **buildings**, **we** will not pay more than this amount for the total cost of rebuilding or repairing the **buildings** and other costs combined. For **contents**, at **our** option **we** will:

- (a) pay the cost of replacement or repair of, or
- (b) make a cash settlement for lost or damaged **contents** after making an allowance for depreciation.

Rebuilding and repair

We will pay the cost of rebuilding or repairing the **buildings** to a condition equal to but not better or more extensive than their condition when new, as long as the **buildings** are maintained in a good state of repair and they are insured for the full cost of reinstatement. If the **buildings** have not been maintained in a good state of repair, **we** will make a deduction for wear and tear or gradual deterioration.

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

Other costs

We will pay the following necessary and reasonable costs and expenses incurred in rebuilding or repairing following **property damage** insured by this section:

- (a) the cost of removing debris of the **buildings** from the premises or the area immediately adjacent;
- (b) the cost of dismantling, demolishing, shoring up or propping up any part of the **buildings**;
- (c) the cost of complying with any statutory or local authority requirement regarding the damage part of the **buildings**, unless notice of such requirement was served before the **property damage** and provided the **buildings** were originally built according to any government and local authority regulations in force at that time;
- (d) the fees of architects, surveyors or consulting engineers;

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

Any payment **we** make will take into account any recoveries that **you** have obtained from a **guest** or any third-party for the **property damage**.

HOSTS' PERSONAL INJURY LEGAL LIABILITIES

All the General Conditions, General Exclusions, Claims Conditions and Definitions apply to this section. Some extra exclusions for this section are also shown below.

WHAT IS COVERED

We will cover **you** against any claim for compensation which **you** legally have to pay, as owner or occupier of the **home**, following an accident in or about **your home** which happens during the **booking** and causes **bodily injury** to the **guest**. We will also pay defence costs and expenses **we** agree to in advance to defend the claim.

WHAT IS NOT COVERED

We do not cover:

1. **Your** liability for **bodily injury** to **you** or for injury to the **your** employees or anyone employed by **you**;
2. **Your** liability for loss of or damage to property which belongs to **you** or is in **your** or **your** employees' care, other than physical damage to property for which the **you** are legally liable to the owner as a tenant;
3. **Your** liability arising out of:
 - (a) revenue generating activities other than from **bookings** made to loan or let **your home**;
 - (b) passing on any infectious disease or any virus, syndrome or illness;
 - (c) the ownership, possession or operation of:
 - a.any mechanically propelled vehicle other than domestic gardening equipment or wheelchairs;
 - b.any aircraft other than permanently stationary and immobilised aircraft which has been designed and modified to be used primarily as a **home**;
 - c.any watercraft other than permanently moored and immobilised watercraft which has been designed and modified to be used primarily as a **home**;
 - d.any animal other than horses, cats or dogs which are not labelled as "specially controlled dogs" under the Dangerous Dogs Act 1991 or any similar or successor legislation;
 - e.any contract, unless **you** would have been legally liable if the contract had not existed;
 - f.any power operated lift
 - g.a caravan, whilst being towed
 - h.any criminal activity or act caused by an employee of **yours**
6. **Your** liability from pollution or contamination of air, water or soil unless this was caused by an accident in the **United Kingdom** during the **booking**, and:
 - (a) **You** tell us about the accident as soon as possible but no later than 30 days after the end of the **booking**; and
 - (b) **You** proves that the pollution or contamination was caused immediately after the accident by a sudden, unexpected and identifiable release of pollutant or contaminant.

We will treat all pollution or contamination which arises out of one accident as having happened at the time the accident took place. The most **we** will pay in total for all such pollution and contamination claims covered in the **booking** is the amount shown on **your schedule**, including costs and expenses;

7. **Your** liability arising out of the provision of any goods or services;
8. Claims arising out of **your** or **your** employees doing anything for or to a third party;
9. **Your** liability for fines or penalties, or for damages intended to punish or make an example of **you**;
10. **Your** liability for the cost of putting right any fault or alleged fault under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 or any similar or successor legislation.
11. **Bodily injury** to **you** or your immediate family
12. Any costs not agreed by **us** in writing
13. **Asbestos risks**

HOW MUCH WILL WE PAY

The most **we** will pay for any one accident, claim or unrecovered court award is the amount shown on **your schedule**.

All claims caused by one accident are agreed to be one claim.

Any payment **we** make will take into account any recoveries that **you** have obtained from a **guest** or any third-party for the liability.

Any payment **we** make will take into account any recoveries that **you** have obtained from a **guest** or any third-party for the liability.

The most **we** will pay **you** in total under this section for the **period of insurance**, including defence costs, is shown in the **schedule**.

HOSTS' HOME-SHARING LIABILITIES

All the General Conditions, General Exclusions, Claims Conditions and Definitions apply to this section. Some extra exclusions for this section are also shown below.

WHAT IS COVERED

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, for damages caused by a **guest** during a booking to neighbouring third-party properties, including damages resulting from escape of water caused by negligent or malicious use of plumbing appliances.

We will also pay costs and expenses **we** agree to in advance to defend the claim. The most **we** will pay for any one accident, claim or unrecovered court award is the amount shown on **your schedule**.

We will also cover **you** against any claim for compensation which **you** legally has to pay for **property damage** or **bodily injury** to a **guest** resulting from the infestation of pests. The most **we** will pay for this is £25,000.

All claims caused by one accident are agreed to be one claim.

WHAT IS NOT COVERED

We do not cover:

1. **Your** liability for **bodily injury** to **you** or for **bodily injury** to **your** employees or anyone employed by **you**;
2. **Your** liability for loss of or damage to property which belongs to **you** or is in **your** or **your** employee's care, other than physical damage to property for which **you** are legally liable to the owner as a tenant;
3. **your** liability arising out of:
 - (a) revenue generating activities other than from **bookings** made to loan or let the **home**;
 - (b) passing on any infectious disease or any virus, syndrome or illness;
 - (c) the ownership, possession or operation of:
 - i. any mechanically propelled vehicle other than domestic gardening equipment or wheelchairs;
 - ii. any aircraft other than permanently stationary and immobilised aircraft which has been designed and modified to be used primarily as a **home**;
 - iii. any watercraft other than permanently moored and immobilised watercraft which has been designed and modified to be used primarily as a **home**;
 - iv. any animal other than horses, cats or dogs which are not labelled as "specially controlled dogs" under the Dangerous Dogs Act 1991 or any similar or successor legislation;
 - v. any contract, unless **you** would have been legally liable if the contract had not existed;
 - vi. any power operated lift
 - vii. a caravan, whilst being towed
 - viii. any criminal activity or act caused by an employee of **yours**
6. **your** liability from pollution or contamination of air, water or soil
7. **your** liability arising out of the provision of any goods or services;
8. claims arising out of **your** or **your** employees doing anything for or to a third party;
9. **your** liability for fines or penalties, or for damages intended to punish or make an example of **you**;
10. **your** liability for the cost of putting right any fault or alleged fault under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 or any similar or successor legislation.

HOW MUCH WILL WE PAY

We will pay up to the limit of indemnity shown in the **schedule** for each claim and in total for the **period of insurance**, including defence costs.

You must pay the **excess** shown in the **schedule** for each claim.

Any payment **we** make will take into account any recoveries that **you** have obtained from a **guest** or any third-party for the liability.

The most **we** will pay **you** in total under this section for the **period of insurance**, including defence costs, is shown in the **schedule**.

ADDITIONAL COVERS

All the General Conditions, General Exclusions, Claims Conditions and Definitions apply to this section. Some extra exclusions for this section are also shown below.

WHAT IS COVERED

The maximum amount **we** will pay for each claim concerning the additional covers is shown below.

1. Excessive use of **utilities**

We will cover the additional expenses incurred when a **guest** uses an excessive amount of **utilities** during the **booking** at a **you home**. An excessive amount is at least a 100% increase calculated using the amount due on the first and second utility bills following the **booking**, less the amount due of the utility bills for the same billing periods in the prior year. The most **we** will pay for all affected **utilities** combined is £1,000.

2. Infestation

We will cover fumigation services and professional cleaning resulting from an infestation of pests at **your home** attributable to the **guest**, provided the infestation can be attributed to the **guest**. The most **we** will pay per claim is £5,000.

3. Property of **guests**

After a covered loss and at **your** request, **we** will pay for loss or damage to the property of a **guest** occurring during the **booking**, provided **you** are legally responsible for such loss or damage. The most **we** will pay per claim is £5,000.

4. Identity Fraud

We will cover **your** direct expenses incurred as the direct result of **identity fraud** attributable to a **guest**. Any act or series of acts committed by one or more persons in collusion with a **guest** against **you**, is considered to be one occurrence of **identity fraud**, even if a series of acts continues beyond the **booking**. The most **we** will pay per claim is £2,500.

5. Loss of income

We will indemnify **you** for a loss of their income when their **home** becomes unfit to rent as a consequence of a direct loss occurring during the **booking** and covered by this **policy**. The loss of income is calculated as follows:

- i. from the date the direct loss occurs to the date when the **home** is once again fit for rental (the period of indemnity);
- i. the loss of income shall be determined using **your home's** daily rental value during the stay the loss occurs;
- i. the maximum period of indemnity is 6 months; and
- ii. the number of days of lost rental shall be determined using the number of days of rental reservations accepted by **you** for the same period as the period of indemnity during the prior calendar year; or if no prior activity is available, the maximum number of days used to calculate the loss will be fifteen (15) or stays already booked.

The most **we** will pay for this coverage is the actual loss sustained by **you** for loss of rental income.

6. Loss of keys

If the **guest** loses the **your** keys to outside doors, windows, and alarms of **your home** during a **booking** **we** will pay the cost of changing the locks. The most **we** will pay per claim is £2,500.

7. Tenant's Improvements

We will insure the **fixture and fittings** and interior decorations which are fixed to and form part of the structure of **your home** against **property damage** **we** have agreed to pay which happens during a **booking**. This cover applies where **you** do not own or are not responsible for insuring the **buildings** of **your home**.

8. Landlord's **buildings** and **fixture and fittings**

We will insure the landlord's **buildings** and **fixtures and fittings** against **property damage** **we** have agreed to pay for which happens during a **booking**.

The following conditions apply to the whole of this **policy**. Any other conditions are shown in the section to which they apply.

1. Your responsibility

You must take reasonable care to:

- (a) supply accurate and complete answers to all the questions **your agent** may ask as part of **your** application for cover under the **policy**
- (b) to make sure that all information supplied as part of **your** application for cover is true and correct
- (c) tell **your agent** of any changes to the answers **you** have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions **your agent** asks when **you** take out, make changes to and renew **your policy**. If any information **you** provide is not accurate and complete, this may mean **your policy** is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full. If **you** become aware that information **you** have given **your agent** is inaccurate or has changed, **you** must inform them as soon as possible.

2. Misrepresentation

- (a). If **we** establish that **you** deliberately or recklessly failed to present the risk to **us** fairly, **we** may treat this **policy** as if it never existed and refuse to make any payment under it.
- (b). If **we** establish that **you** failed to present the risk to **us** fairly but that **your** failure was not deliberate or reckless, the remedy **we** will have available to **us** will depend upon what **we** would have done had **you** made a fair presentation of the risk, as follows:
 - i. if **we** would have provided this **policy** on different terms (other than as to premium), **we** will treat it as if it had been provided on such different terms from the start of the **period of insurance**. This may result in **us** making no payment for a particular claim or loss. **You** must reimburse any payments made by **us** that **we** would not have paid if such terms had been in effect;
 - ii. if **we** would have provided this **policy** but charged a higher premium, **we** may reduce the amount **we** pay for any claim or loss in the proportion that the premium **you** have paid bears to the premium **we** would have charged if **you** had fairly presented the risk to **us**. This remedy may apply in addition to b.i. above.

3. Reasonable precautions

You must take reasonable steps to prevent accident or injury and to protect property against loss or damage. **You** must keep **your home** in good condition and state of repair. **We** will not make any payment under this **policy** in respect of any incident occurring whilst **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the loss, damage, accident or injury occurring in the circumstances in which it occurred

4. Premium payment

We will not make any payment under this **policy** until **you** have paid the premium.

5. 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 **your policy** before **your guest arrive**, or by 23:59pm on the day cover begins, whichever happens first. If **you** cancel this **policy** while **your home** is lent to a **guest**, or if **you** inform **us** after a **stay** has been completed that **your guest** did not **stay**, there will be no refund of **your** premium. **We** will refund **your** premium in full if **we** cancel **your** insurance.

6. Other things to be aware of

This **policy** is governed by English law and any disputes will be dealt with in the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated.

When a claim is made, **we** will only ever pay up to the relevant amounts shown in **your schedule**. If a false claim is made, **we** can refuse to pay it or **we** can treat this insurance as if it never existed. Where **you** are entitled to cover under more than one section of the **policy** in respect of the same claim or loss, or any part of a claim or loss, **we** shall only provide cover under one section of the **policy**, being the section that provides the most advantageous cover to **you**.

You and **we** are the only parties to this **policy**. Nothing in this **policy** is intended to give any person and right to enforce any term of this **policy** which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.

7. Other insurance

If **you** have any other insurance which covers the same loss, damage or liability, **we** will only pay **our** proportionate share of any claim.

8. Recovery of costs

We may take proceedings at **our** own expense in **your** name to recover any sums paid under this **policy**.

GENERAL EXCLUSIONS

We do not cover:

1. claims

- (a) whilst **you** are present at the **home**;
 - (b) arising out of a deliberate act by **you**, or anyone acting on **your** behalf;
 - (c) happening at any time other than during a **booking**;
 - (d) due to actions unattributable to the **guest**;
 - (e) resulting from or contributed to by any gradually operating cause, wear and tear, the use of unsuitable or defective materials or parts, rust, oxidation, moth or vermin, **normal settlement**, warping or shrinkage, mould or infestation, dryness or humidity or being exposed to light or extreme temperature including frost;
 - (f) for the costs of maintenance or routine redecoration;
 - (g) due to damage resulting from **natural events**;
 - (h) damage resulting from or contributed to by chewing, scratching, tearing, denting, vomiting or fouling by animals;
 - (i) due to unexplained loss or disappearance or inventory shortage;
 - (j) due to or arising from the deliberate actions of any government or public or local authority;
 - (k) 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.
 - (l) Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
 - (m) Any consequence, howsoever caused, including but not limited to Computer Virus of Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.
 - (n) 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.
 - (o) 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.
 - (p) 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.
2. Loss or damage while **your home** is not equipped with kitchen appliances, **fixtures and fittings**, curtains, carpets, beds and furniture essential for modern living.
 3. For any indirect losses which result for the incident which caused **you** to claim.
 4. Any liability, loss or **bodily injury** to employees of either **you**, or **your** employees family members.

CLAIMS CONDITIONS

The following claims conditions apply to the whole of this **policy**. **You** must comply with the conditions shown in each section of the **policy** under the heading **your** obligations

Your obligations

1. **We** will not make any payment under this **policy** unless **you**:
 - (a) has tried to retain any deposit paid to you by your **guest**; and
 - (b) give **us** prompt notice, and in any event within 30 days, of any incident which is likely to give rise to a claim under this **policy**;
 - (c) confirmed the facts of the incident, claim or threatened claim in writing to **your agent** within 30 days with as much information as possible; and, has provided **your agent** with:
 - i. written evidence of their ownership or legal responsibility for the property; and
 - ii. all other proof of loss or information that you have requested

2. **You** must:
 - (a) make every reasonable effort to minimise any loss, damage or liability and take appropriate emergency measures immediately if they are required to reduce any claim; and
 - (b) give **us** all assistance which we may reasonably require to pursue recovery of amounts **we** may become legally liable to pay under this **policy**, in **your** name but at **our** expense.
 - (c) Unless **you** have **our** prior written agreement, **we** will not make any payment to **you** under this policy if, when dealing with a **guest** or a third-party, **you** admit that **you** are liable for what has happened or make any offer, deal or payment.

5. **We** have the right, but not the obligation, to take control of and conduct in **your** name, the investigation and settlement of any claim or the defence of any claim made against **you** for which **you** seek indemnification from this **policy**.

If **we** think it necessary **we** will appoint an adjuster, solicitor or any other appropriate person to deal with the claim. **We** may appoint **your** own solicitor but on a similar fee basis as **our** solicitor and only for work done with **our** prior written approval. Proceedings will only be defended if there is a reasonable prospect of success and taking into account the commercial considerations of the costs of defence.

HOW TO CLAIM

For property damage claims, please contact:

GUARDHOG, 1a May Road, Twickenham, London, TW2 6QW / Tel: 0207 199 3256 / info@guardhog.com

For liability claims, please contact:

Langleys Solicitors LLP, Queens House, Micklegate, York, YO1 6WG / Tel: 01904 686790 / ukg@langleysclaimsservices.com

UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

MAKING YOURSELF HEARD/COMPLAINTS

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should follow the Complaints Procedure below:

Complaints regarding:

SALE OF THE **POLICY**. please contact:

GUARDHOG, 1a May Road, Twickenham, London, TW2 6QW / Tel: 0207 199 3256 / info@guardhog.com

CLAIMS

For complaints about the handling of a **property damage** claim, please contact:

Cunningham Lindsey, Oakleigh House, 14-16 Park Place, Cardiff, CF10 3DQ, Tel: 0345 6049791 / ukgenclaims@cl-uk.com

If **your** complaint is about the handling of a liability claim, please contact:

Langleys Solicitors LLP, Queens House, Micklegate, York, YO1 6WG / Tel: 01904 686790 / ukg@langleysclaimsservices.com

UNRESOLVED COMPLAINTS

If **your** complaint about the sale of **your policy** or **your** liability claim cannot be resolved by the end of the third working day, **your** complaint will be passed to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ / Tel: 0345 218 2685 / customerrelations@ukgeneral.co.uk

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference GUARDHOG HOST COVER PRO DIRECT.

If it is not possible to reach an agreement, **you** may have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR / 0300 123 9 123 / complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local Citizens Advice Bureau.

If **you** have purchased the insurance **policy** online, **you** may also raise **your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the **United Kingdom** this is the Financial Ombudsman Service. However, this may be a slower route for handling **your** complaint than if **you** contact the Financial Ombudsman Service directly.

COMPENSATION SCHEME

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **you** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

UK GENERAL INSURANCE LTD PRIVACY NOTICE

We are UK General Insurance Ltd, referred to as "**we/us/our**" in this notice. **Our** data controller registration number issued by the Information Commissioner's Officer is **Z7739575**.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a **policy**. **We** refer to these individuals as "**you/your**" in this notice.

We are dedicated to being transparent about what **we** do with the information that **we** collect about **you**. **We** process **your** personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of **your** personal data is necessary for **us** to administer **your** insurance **policy** and meet **our** contractual requirements under the **policy**. **You** do not have to provide **us** with **your** personal data, but **we** may not be able to proceed appropriately or handle any claims if **you** decide not to do so.

What information do we collect about you?

Where **you** have purchased an insurance **policy** through one of **our** agents, **you** will be aware of the information that **you** gave to them when taking out the insurance. The **agent** will pass **your** information to **us** so that **we** can administer **your** insurance **policy**.

For specific types of insurance policies, for example when offering **you** a travel insurance policy, **we** may process some special categories of **your** personal data, such as information about **your** health.

We have a legitimate interest to collect this data as **we** are required to use this information as part of **your** insurance quotation or insurance **policy** with **us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

UK General's full privacy notice

This notice explains the most important aspects of how we use **your** data. **You** can get more information about this by viewing **our** full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing **us** at dataprotection@ukgeneral.co.uk. Alternatively, **you** can write to **us** at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

GREAT LAKES INSURANCE SE INFORMATION NOTICE

Personal Data provided in connection with this **policy** will be used and processed in line with the Information Notice. A copy of this is available at <https://www.munichre.com/en/service/privacy-statement/index.html>.

