



GUARDHOG

HOST COVER

GUARDHOG HOSTCOVER

About Your Policy

Understanding and using your policy

Your policy is in two parts – the policy wording and the **schedule**. A summary of cover is also available in **your** Insurance Product Information Document (IPID).

Some words have a special meaning in **your** policy and these are shown in the definitions. Whenever these words are used, they will be printed in bold type.

The policy wording explains what is and what is not covered, how **we** settle claims and other important information.

The **schedule** shows which sections of the policy wording apply, the limits to the cover and the premium. **You** can access **your schedule(s)** and **your** policy wording through my.guardhog at any time.

Please read this document, including the **schedule**, and let GUARDHOG know, as soon as possible, if any of the details are shown incorrectly so that they can ensure that **you** continue to have the full protection of **your** policy.

If **you** have any questions please contact **us**:

Unit 2, Nine Mile Water Business Park, Nether Wallop, Hampshire, SO20 8DR

Phone: 020 3927 4080,

Email: help@guardhog.com

Thank **you** for choosing GUARDHOG.

We would like to wish **you** the very best home-sharing,

Humphrey and Andrew



Important Information

In return for the payment of **your** premium **we** will provide the insurance cover detailed in **your** policy **schedule** and this policy wording, subject to the terms, conditions, and limitations shown in this document.

Your cover is valid from and until the dates specified on your policy schedule.

Please refer to the policy documents provided to **you** when the policy was purchased, for details of **your** policy.

Information you have provided

You must take reasonable care to supply accurate and complete answers to all the questions **you** are asked when **you** take out this policy.

You must notify GUARDHOG as soon as possible if any of the information in **your** policy documents is incorrect or if **you** wish to make a change to **your** policy.

If **you** do not provide accurate and complete answers to the questions **you** are asked, or **you** fail to notify GUARDHOG of any incorrect information or changes **you** wish to make, **your** policy may not operate in the event of a claim. **We** may not pay any claim in full or **your** policy could be invalid.

Your right to cancel

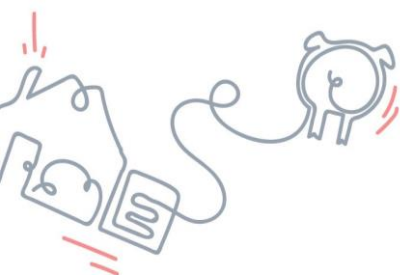
GUARDHOG will refund **your** premium in full, if for any reason, **you** feel that this insurance is not right for **you**. To receive a full refund, **you** need to cancel **your** policy before **your guest(s)** arrive. If **you** cancel this policy after **your guest(s)** arrive there will be no refund of premium.

Policy limits

All sections of the policy have limits to the amount that **we** will pay under that section. Sometimes there are limits within the section for specific items.

Policy Excesses

Under all sections of the policy an **excess** will be applied in the event of a claim. The **excess** will be applied per section and per **booking** under which a claim is made.



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THE CONTRACT OF INSURANCE

This policy is a legal contract between **you** and **us**. The policy wording and **schedule** make one document and must be read together. Please keep them together.

The contract is based on the information **you** gave **us** when **you** applied for the insurance.

Our part of the contract is that **we** will provide the cover set out in this policy wording:

- for those sections which are shown on **your** policy **schedule**;
- for the **period of insurance** set out on the same **schedule**.

Your part of the contract is:

- **you** must pay the premium as shown on **your schedule** for each **period of insurance**
- **you** must comply with all the conditions set out in this policy.

There are conditions of the insurance that **you** will need to meet as **your** part of this contract. These conditions could affect **your** cover and when **we** would cancel **your** policy. Please take the opportunity to read the Policy Conditions.

If **you** do not meet **your** part of the contract, **we** may turn down a claim, increase the premium or **you** may find that **you** do not have any cover.

Under the laws of the **United Kingdom** both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the **United Kingdom** in which **you** live, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the **United Kingdom** in which **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

This policy has been arranged by GUARDHOG and issued by Royal & Sun Alliance Insurance plc in the **United Kingdom**.

DEALING WITH OTHERS ON YOUR BEHALF

If **you** require additional support to access or service **your** policy, GUARDHOG can allow others to deal with **your** policy on **your** behalf.

You can nominate a representative, to deal with **your** policy on **your** behalf. A nominated representative will be able to do everything that **you** can do under the policy (including, for example, update personal information, make changes to the policy cover, and take decisions on **your** behalf). However, a nominated representative cannot cancel the policy – only **you** will be able to do this.

Any person dealing with **your** policy on **your** behalf will still need to be able to answer GUARDHOG security questions. As GUARDHOG will treat any instruction from a nominated person as if it has come from **you**, please give careful consideration to who **you** wish to nominate to act on **your** behalf.

If **you** would like to appoint a representative, remove the authority for any person to deal with **your** policy, or would like further information, please contact GUARDHOG on 020 3927 4080.

Please note, GUARDHOG will share information about **you** and **your** policy with anyone dealing with **your** policy on **your** behalf.



**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.

Accidental Damage	Sudden, unexpected and visible damage caused by a guest(s) which has not been caused on purpose.
Art and Collections	Art, antiques and collectibles which belong to you . We do not include valuables within this definition.
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 physical injury as diagnosed by a registered medical practitioner.
Booking	A confirmed stay for an agreed period of time as shown on your policy schedule during which your home is temporarily lent to a guest(s) . A booking is completed when the guest(s) have checked out of the home , or have been evicted if they refuse to leave.
Buildings	The house or flat and its outbuildings at the property, including fixture and fittings owned by you .
Buildings sum insured	The amount shown on your schedule .
Contents	Household goods, outdoor items, carpets, curtains and rails, art and collections , valuables , clothing and personal property that belongs to you and is kept at your home . We do not include buildings , money or any animals, plants, trees, hedges, land or water within this definition.
Contents sum insured	The amount shown on your schedule .
Deliberate damage	An action(s) or inaction(s) of a guest(s) , which leads to loss of or damage to buildings or contents , which the guest(s) is aware will cause damage and has been done on purpose.
Employee	Any person who directly, or indirectly through a property management company, has an employment contract with you in respect of the home , and who carries out domestic duties which include cleaning, gardening and care-taking duties.
Endorsement	A change to the terms of the policy as shown in your schedule .
Event	A planned public or social occasion which is organised by the guest(s)
Excess	The first part of each claim which you must pay as stated in your schedule. The excess will be applied per section and per booking under which a claim is made.
Excessive use of utilities	An increase of at least 100% in cost of utilities incurred by you during a guest(s) stay in comparison to bills for similar periods.
Fixture and Fittings	The specified items below that are fixed to and form part of the structure of the buildings : <ol style="list-style-type: none">bathroom suites;fitted kitchens;flooring;built in wardrobes and cupboards;light fixtures, plugs and sockets.
Guest(s)	A private individual(s) or family whom you have allowed to stay at your home for the duration of a booking .
Guest damage	Damage to buildings and contents attributable to a guest(s) , including any individuals who are in your property solely due to the presence of guest(s) caused by: accidental damage , deliberate damage , malicious damage , or theft .
Home	The accommodation at the residential address shown in your schedule and for which you have underlying insurance .
Incident	An event that might lead to a claim.
Infestation	The presence of an unusually large number of insects or animals in a place in your home .
Loss of income	A situation where you are unable to share your home due to guest damage caused during a booking .
Malicious Damage	Criminal damage caused by the deliberate action(s) or inaction(s) of a guest(s) . Unauthorised parties and events, any criminal activity in the home , or any activity which is against the law, constitute malicious damage .
Money	Cash, bank and currency notes, credit cards, cheques, bank drafts, gift tokens, travel tickets, traveller's cheques, current postage stamps, savings certificates, postal orders, premium bonds or other negotiable documents.



Party	A social gathering of people who have been invited into the home by the guest(s) , which typically involves eating, drinking, and entertainment.
Period of insurance	The time for which this policy is in force as shown in your schedule .
Review(s)	Public online reviews written by previous host(s) on the guest(s) platform profile through which you are accepting the booking .
Schedule	The document which provides specific details of the insurance cover in force.
Theft	Theft or attempted theft caused or enabled by action(s) or inaction(s) of the guest(s) .
United Kingdom	England, Wales, Scotland, Northern Ireland including the Isle of Man, and the Channel Islands.
Utilities	TV service, internet service, water, electricity, telephone, oil and gas.
Valuables	Jewellery, gemstones, watches, furs and guns which belong to you and are kept in a locked safe inaccessible to guest(s) .
Viruses	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.
We/us/our	Guard Hog Limited who administer this policy on behalf of Royal & Sun Alliance Insurance plc.
You/your	The person(s) named in the schedule and all permanent members of that person(s) household.



SECTION 1 – GUEST DAMAGE TO BUILDINGS AND CONTENTS

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

We will insure the **buildings** and **contents** of **your home**, as shown on **your schedule**, occurring during the **period of insurance** and a **booking**, in respect of **guest damage** as follows.

Please note an **excess** will be deducted from each claim.

WHAT IS COVERED

1. Accidental Damage

Sudden, unexpected and visible damage caused by a **guest(s)** which has not been caused on purpose.

2. Deliberate Damage

Damage caused by the deliberate action(s) or inaction(s) of a **guest(s)**.

3. Malicious Damage

Criminal damage caused by the deliberate action or actions of a **guest(s)**, including from a **party** or **event**.

4. Theft

Theft or attempted theft caused or enabled by actions or inactions of the **guest(s)**.

WHAT IS NOT COVERED

1. Accidental damage

a. a **party** or **event**.

2. Deliberate damage

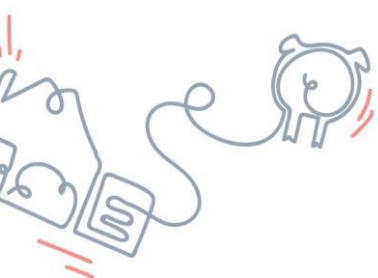
a. a one-night booking;
b. a **party** or **event**.

3. Malicious damage

a. a one-night booking
b. **malicious damage** not reported to the police

4. Theft

a. **theft** which has not been reported to the police within forty-eight (48) hours upon discovery of the loss or claims without a crime number;
b. any loss of **money**;
c. the property of **guest(s)**;
d. due to unexplained loss or disappearance;
e. theft of keys;
f. theft of **your home** keys, locks and alarm fobs.





Additional cover during the **period of insurance** and as a result of a **booking**.

Please note an **excess** will be deducted from each claim.

WHAT IS COVERED

1. Excessive use of utilities

We will cover the additional expenses incurred when a **guest(s)** uses an excessive amount of **utilities** during a **booking** at **your home**. The maximum **we** will pay for all affected **utilities** combined is £1,000

2. Infestation

The fumigation and/or professional cleaning resulting from an **infestation** attributed to a **booking** up to a maximum of £1,000.

3. Loss of income

If **you** are unable to share **your home** due to **guest damage** caused during a **booking** and have to cancel **bookings you** have already accepted, **we** will cover **your** loss of rent up to a maximum of £1,000.

4. Replacement keys & locks

Following **theft** or loss of **your home** keys and alarm fobs to outside doors and windows by a **guest(s)** during a **booking** **we** will pay the cost of changing the locks, keys and alarm fobs up to a maximum of £1,000.

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

If **you** are not the legal owner of the **home**, **we** will insure **your** liability at law under the terms of **your** tenancy agreement in respect of **guest damage** to **your** landlord's **buildings** and **fixtures and fittings** which occurs during a **booking**.

WHAT IS NOT COVERED

1. Excessive use of utilities

An increase of less than 100%.

2. Infestation

- a. Any activities associated with investigating the **infestation**

3. Loss of income

- a. **bookings** accepted after the **incident** date

4. Replacement keys & locks

- a. keys held in lockboxes
- b. **theft** which has not been reported to the police immediately upon discovery of the loss or a theft claim without a crime number;

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



SECTION 2 - YOUR LEGAL LIABILITY FOR BODILY INJURY TO THE GUEST(S)

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

The most **we** will pay for any one accident, claim or unrecovered court award is £2,000,000.

All claims caused by one **incident** and happening during the same **booking** are agreed to be one claim.

Any payment **we** make will take into account any money that **you** have obtained from a **guest(s)** or any third-party for the **incident**.

An **excess** will be deducted from each claim.

WHAT IS COVERED

1. Legal liability for bodily injury

We will cover **you** against any claim for compensation which **you** legally have to pay following an **incident** in or about **your home**.

The **incident** must happen during the **booking** and cause **bodily injury** to the **guest(s)**.

We will also pay defence costs and expenses **we** agree to in writing to defend the claim.

WHAT IS NOT COVERED

1. Legal liability for bodily injury

- a. **your** liability for **bodily injury** to **you** or **your employees** arising from their work for **you**;
- b. **your** liability for loss of or damage to property which belongs to **you** or is in your **employees'** care;
- c. **your** liability arising out of:
 - revenue generating activities other than from **bookings**;
 - passing on any infectious disease or any virus, syndrome or illness;
 - 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;
- c. **your** liability for fines or penalties, or for damages intended to punish or make an example of **you**;
- e. **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.
- f. any costs not agreed by **us** in writing
- g. **bodily injury** relating to swimming pools or hot tubs.



SECTION 3 - YOUR HOME-SHARING LIABILITIES

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

The most **we** will pay for any one accident, claim or unrecovered court award is £2,000,000.

All claims caused by one **incident** and happen during the same **booking** are agreed to be one claim.

Any payment **we** make will take into account any money that **you** have obtained from a **guest(s)** or any third-party for the **incident**.

An **excess** will be deducted from each claim.

WHAT IS COVERED

We will cover **you** against any claim for compensation which **you** legally have to pay for damages caused by a **guest(s)** during a **booking** to neighbouring third-party properties including communal areas.

We will also pay costs and expenses **we** agree to in writing to defend the claim.

WHAT IS NOT COVERED

- a. **your** liability for **bodily injury**;
- b. **your** liability for loss of or damage to property which belongs to **you** or is in **your employees'** care
- c. **your** liability arising out of:
 - i. revenue generating activities other than from **bookings**;
 - ii. passing on any infectious disease or any virus, syndrome or illness;
- d. 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 during a **booking** 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
- e. **your** liability arising out of the provision of any goods or services unless part of the **booking**;
- f. claims arising out of **your** or **your employees** doing anything for or to a third-party;
- g. **your** liability for fines or penalties, or for damages intended to punish or make an example of **you**;
- h. **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.





GENERAL EXCLUSIONS

These exclusions apply to all the sections of **your** policy. This insurance does not cover:

Existing and deliberate damage

Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event occurring, before the **booking** starts or caused deliberately by **you, your family or your employee(s)**.

Wear and tear

Any loss, damage, liability cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost, rot or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration. Wear and tear is viewed in relation to the activity of having regular **guest(s)** staying in **your home**.

Defective construction or design

Any loss, damage, or cost caused by or resulting from poor or faulty design workmanship or materials.

Malicious damage reviews

Any **bookings** where the lead **guest** has received a prior negative review for **malicious damage**.

Pipe blockages

Claims resulting from blockage of sewage pipes, saniflo or macerating systems.

Cosmetic damage

Guest damage that consists solely of scratches, scuffs, marks or dents, where the functionality of the equipment or **contents** and, or **buildings** is not affected.

Pet damage

Damage such as chewing, scratching, tearing and defecating by domestic pets and animals.

Radioactive contamination

Any expense, legal liability or any loss or damage to property directly or indirectly caused by or contributed to by:

- ionising radiation or radioactive contamination from nuclear fuel or waste which results from the burning of nuclear fuel;
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

War risks

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by a sudden unexpected **incident**, or oil or water escaping from a fixed oil or fixed water installation, and which was not the result of an intentional act, and which occurs during any **period of insurance**. All pollution or contamination which arises out of one **incident** shall be deemed to have occurred at the time such **incident** takes place.

Rot

Any loss, damage, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

Date change and computer viruses

Any direct or indirect loss or damage caused:

- to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- by computer **viruses**.

Legal expenses, legal benefits and /or liability arising directly or indirectly from equipment failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or computer **viruses**; but any claim for legal expenses/benefits to pursue compensation for personal injury is not excluded.

For the purposes of this exclusion:

- Equipment includes computers and anything else insured by this policy which has a microchip in it. Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer.
- Microchips include integrated circuits and microcontrollers.
- Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism. For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/ or nuclear force or contamination by any person(s), 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(s) or put any section of the public in fear.



POLICY CONDITIONS

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

1. Guest Vetting

We expect **you** to make a reasonable attempt to search online for **reviews** of a **guest**. A reasonable attempt means doing a google search on the **guest's** name and looking on the booking platforms which **you** are using for any **reviews** mentioning 'damage'; or connecting on SUPERHOG.

If **you** do come across any **reviews** mentioning **deliberate damage** or **malicious damage**, we expect **you** to refuse to offer **your home** to the **guest**. If **you** do offer **your home** to the **guest** then all **deliberate damage** or **malicious damage** is excluded.

2. Taking care

You must take all reasonable steps to avoid incurring liability and prevent loss or damage to everything which is covered by this insurance and to keep all the property insured in good condition and in good repair.

3. Premium payment

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

4. Rights of third parties

Nothing in this policy is intended to give any person, other than **you**, any 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.

5. The booking

- (a) **You** must ensure that for each and every **booking you** cover the entire stay and cover must be put in place before the **guest(s)** arrives; and
- (b) **your home** must be in a good state of repair.

6. Equipment in your home

Your home must be equipped with kitchen appliances, curtains, carpets, beds and furniture essential for modern living.

7. Recovery of costs

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

8. Fraud

We will not pay any claim which is in any way fraudulent such as false or exaggerated. If **you**, any person insured under this policy, or anyone acting for **you** makes, or attempts to make a fraudulent claim, **we** will cancel **your** policy from the date of the fraudulent act, reject the claim and any subsequent claims and retain any premiums paid. **We** will notify **you** if we do this.

If **we** have to make any payments to a third party for any loss or damage **you** or **your guest(s)** have caused to them or their property, **we** have the right to recover those costs from **you**. Additionally, if **we** have made any payments to **you** in respect of the fraudulent claim **you** must repay that sum to **us**. However, these provisions will not affect any valid claim occurring before the fraudulent claim.

If dishonesty or exaggeration is used by **you**, **your family** or anyone acting on behalf of **you** or **your family** to obtain:

- a claims payment under **your** policy; or
- cover for which **you** do not qualify; or
- cover at a reduced premium;

all benefits under this policy will be lost, the policy may be invalid, **you** may not be entitled to a refund of premium and legal action may be taken against **you**. **We** may also notify the relevant authorities, so that they may consider criminal proceedings

9. Financial Sanctions

We shall not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy to the extent that the provision of such cover, indemnity, payment or other benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of policy issue. If any such resolution, sanction, law or regulation takes effect during the **period of insurance** we may cancel this policy immediately by giving **you** written notice at **your** last known address.

10. Cover under multiple sections

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** or the party entitled to cover.





CLAIMS CONDITIONS

These are the claims conditions **you** will need to meet as **your** part of this contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

When an **incident** happens, what **you** must do depends on what has happened.

If **you** don't notify GUARDHOG of any **incident** within seven (7) days then this may impact **your** ability to make a successful claim.

Unless **you** have **our** prior written agreement, **we** will not make any payment to **you** under this policy if, when dealing with a **guest(s)** or a third-party, **you** admit **you** are liable for what has happened or make any offer, deal or payment.

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

How we settle claims

All **incidents** happening in one **booking** are treated as one claim as long as the **incidents** can be clearly attributable to the same **booking**. Where **incidents** cannot be clearly attributable to the same **booking** each **incident** will be treated as a separate claim.

Buildings

The most **we** will pay is the amount shown in **your schedule** limited to the amount sufficient to rebuild or repair **your buildings** in the same way, size, style and appearance before **your guest(s) booking**, including architects, surveyors and other professional fees and other related costs.

1. **We** will pay for the cost of work carried out in repairing or replacing the damaged parts of **your buildings** and agreed fees and related costs.

The amount **we** will pay where repairs are carried out will not exceed the lesser of:

- The cost of the work had it been completed by **our** nominated contractor or
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors.

If the repair or replacement is not carried out, **we** will pay the lesser of:

- The decrease in market value of **your buildings** due to the damage
- The cost of the work had it been completed by **our** nominated contractor if the repair work had been carried out without delay
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors if the repair work had been carried out without delay.

All **building** repairs carried out by **our** preferred suppliers are guaranteed for 12 months in respect of quality of workmanship. No allowance will be made for VAT when a cash settlement is made.

2. If **your buildings** have not been kept in a good state of repair or if the **buildings sum insured** at the time of the loss or damage is less than the cost of rebuilding all **your buildings** in the same way, size, style and appearance as when they were new, including fees and related costs, **we** will pay the cost of repairing or replacing the damaged parts of **your buildings** and **we** will, where appropriate, take off an amount for wear and tear.

We will not pay for:

- Loss of value resulting from repairs to or replacement of damage to **your buildings**;
- Replacing or changing undamaged parts of **your buildings** which belong to a set or suite or which have a common design or use, such as a bathroom suite or fitted kitchen units, when the damage is restricted to a specific part or clearly defined area.

Contents

The most **we** will pay is the amount shown in **your schedule** limited to the replacement cost of the **contents** in **your home**.

1. At **our** option **we** will:

- a) replace or repair, or
- b) make a cash settlement for lost or damaged **contents** after making an allowance for depreciation.

2. For carpets which are only damaged in one clearly defined area **we** will only pay for the cost of replacing that area.

3. **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** or part(s) of the **buildings**. **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.

Art and collections and valuables

We will repair or replace the item if this is possible, or pay **you** the market value based on the date the loss happened. If **we** repair a damaged item, **we** will also pay for any loss in value based on its current market value. It is **your** responsibility to prove the loss in value. If any items which have an increased value because they form part of a pair or set are lost or damaged, any payment **we** make will take account of the difference in value of the items before and after a loss. If **we** pay the full value for an item, pair or set, **we** will then have the right to take possession of it.

All **valuables** must be stored in a safe which is inaccessible to **guest(s)**.

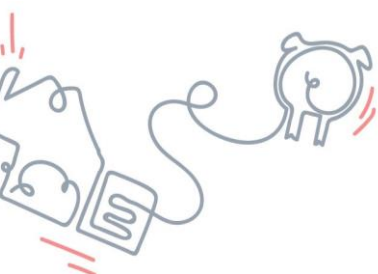


Your obligations

1. **We** will not make any payment under this **policy** unless **you**:
 - a) have received payment from the **guest(s)** for the **booking**; and
 - b) if a deposit has been taken from the **guest(s)**, **we** will deduct the deposit amount from the claim total whether it has or has not been retained.
2. **You** must make every reasonable effort to minimise any loss, damage or liability and take appropriate emergency measures immediately if required to reduce any claim.
3. Within seven (7) days of the end of the **booking** in which the **incident** occurred, **you** must:
 - a. have confirmed the facts of the **incident** in writing to GUARDHOG providing as much information as possible, including:
 - i. written evidence of **your** ownership or legal responsibility for the property; and
 - ii. all other proof of loss or information that **we** have requested.
 - b. **We** will ask **you** to prove that **guest damage** occurred during a **booking**.
4. To help **us** deal with **your** claim quickly, **we** may require additional information which may include the following:
 - original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property;
 - purchase dates and location of lost or damaged property.

Do not throw away any damaged items before **we** have had a chance to see them, or carry out any non-emergency repairs before **we** have had a chance to inspect them.

5. **We** may take proceedings at **our** own expense but in **your** name to recover any sums paid under this policy and **you** must give us all assistance which **we** may reasonably require.
6. **We** may need to get into a **building** that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** to do this but **you** must not abandon **your** property to **us**.
7. **We** have the right, but not the obligation, to take control of and conduct in **your** name, the investigation and settlement of any claim by or the defence of any claim made against **you** for which **you** seek indemnification from this policy.
8. If **we** think it necessary, **we** may 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 Claims under sections 1, 2, 3 and 4, please contact:

Unit 2, Nine Mile Water Business Park, Nether Wallop, Hampshire, SO20 8DR, Tel: 020 3927 4080

Email: claims@guardhog.com

What to do if you have a Complaint

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, we want to hear from **you** so that **we** can try to put things right:

Our promise to you

We will:

- acknowledge **your** complaint promptly;
- investigate **your** complaint quickly and thoroughly;
- keep **you** informed of progress;
- do everything possible to resolve **your** complaint fairly;
- ensure **you** are clear on how to escalate **your** complaint, if necessary.

Step 1

If **your** complaint relates to **your** policy or to a claim then please contact:

Unit 2, Nine Mile Water Business Park, Nether Wallop, Hampshire, SO20 8DR

Tel: 0207 3927 4080 Email: complaints@guardhog.com



We aim to resolve **your** concerns on an informal basis, within three business days. Where **we** have been able to, **we** will send **you** a letter confirming this. **We** will also explain how **you** may be able to refer the matter to the Financial Ombudsman Service if **you** subsequently decide that **you** are unhappy with the outcome.

Step 2

In the unlikely event that **we** are unable to resolve **your** concerns through **our** informal complaints process, the matter will be passed to **our** Customer Relations Team here at GUARDHOG. Once **our** Customer Relations Team has reviewed **your** complaint, they will send **you** a final decision in writing within 8 weeks of the date **your** complaint was received.

GUARDHOG Complaints team contact details are as follows:

GUARDHOG, Customer Relation Team, Unit 2, Nine Mile Water Business Park, Nether Wallop, Hampshire, SO20 8DR

Email: complaints@guardhog.com

If **you** are still unhappy

If **you** are still unhappy after the customer relations team's review, or **you** have not received a written offer of resolution within 8 weeks of the date we received **your** complaint, **you** may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service Exchange Tower London E14 9SR

Telephone: 0800 023 4567 (free from mobile phones and landlines) or 0300 123 9123

Email: complaint.info@financialombudsman.org.uk Website: www.financial-ombudsman.org.uk

You have 6 months from the date of **our** final response to refer **your** complaint to the Financial Ombudsman Service. This does not affect **your** right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced. **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 is described above.

How we use your Information

In **your** dealings with **us** you may provide **us** with information that may include data that is known as personal data. Where **we** process personal data, **we** comply with statutory data processing requirements as set out by the Data Protection Act 2018. The personal data **we** will collect will include information relating to **your** name, address, date of birth, contact details and 'health' or 'criminal offences'.

We will process **your** personal data to allow **us** to provide **you** with **our** services in quoting for, arranging and administering **your** insurances. **Your** personal data will also be used to manage future communications between ourselves. Where **you** have agreed, or in circumstances where to do so will be in our mutual interests, **your** personal data will be used to provide **you** with further information about our wider products and services. **You** can opt out from receiving such communications by e-mailing info@guardhog.com.

In processing personal data for insurance purposes about health or criminal offences, **we** will only do so to enable **us** to provide **our** service to **you** and on the basis of it being in the public interest. **We** will only use **your** data for the purpose for which it was collected. **We** will only grant access to or share **your** data within **our** firm, Guard Hog Limited, or other firms associated with **us**, with other authorised third parties and product and service providers such as insurers and premium finance providers where **we** are entitled to do so by law under lawful data processing.

The Data Protection Act 2018 provides **you** with Access Rights that allow **you** to gain an understanding on the data being processed, who **we** share it with, for what purpose, why **we** need to retain it and retention periods, to object to the processing and to place restrictions on the processing, to request copies of **your** data and to request the deletion of **your** data.

If **you** require further information on how **we** process your data or **you** wish to exercise **your** rights, please contact our Data Privacy Representative by emailing info@guardhog.com, by writing to GUARDHOG, Unit 2, Nine Mile Water Business Park, Nether Wallop, Hampshire, SO20 8DR or by telephoning 020 3927 4080. How **we** process your personal data is detailed further within **our** Privacy Policy (<https://guardhog.com/privacy-policy/>).

Royal & Sun Alliance Insurance plc (No. 93792).

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

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