

Hut Insurance

Insurance Product Information Document

Company: Advent Insurance Services Limited
Registered in England No. 3573045
Authorised and regulated by the Financial
Conduct Authority, FRN 311694

Product: Seaview
Beach Hut Insurance

This document provides a summary of the cover, exclusions and restrictions. It is not personalised to your individual selections. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy documents which are available on request.

What is this type of insurance?

This is a beach hut insurance policy to cover loss or damage to your hut and/or contents caused by events such as fire, explosion, storm, flood, escape of water, theft, impact with the building, and subsidence. **Cover will only be provided for the sections you select. Cover may also vary based on the information you have provided to us.**



What is insured?

Cover for your home (if selected):

- ✓ Buildings: The costs of repairing, replacing or rebuilding the hut up to an agreed sum insured.
- ✓ Contents: The cost of repairing or replacing the contents you own and keep in the hut.
- ✓ Tracing and accessing leaks.
- ✓ Accidental damage to the hut.
- ✓ Your liability as owner of the hut or its contents, for bodily injury or property damage caused to another person or their property.



What is not insured?

- ✗ Wear and tear or any other gradually operating cause or mechanical or electrical failure
- ✗ Contents outside the beach hut
- ✗ Theft unless following forcible and violent entry to the hut
- ✗ Motor vehicles, caravans, trailers or their accessories, mobile phones, computer equipment, jewellery, photographic equipment, money, bank cards, personal effects and pedal cycles.
- ✗ The cost of replacing undamaged or remaining items or parts of the buildings or contents which form part of a pair, set, suite, group or collection following loss of or damage to the matching item(s).
- ✗ Existing damage occurring before the beginning of the period of insurance or caused deliberately by you, or maliciously by people using the hut with your permission.



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
 - monetary limits for certain items or types of cover.
- ! Endorsements may apply to your policy. These will be shown in your policy schedule.



Where am I covered?

- ✓ At the hut you are insuring in the United Kingdom.



What are my obligations?

- The sum insured must represent the full rebuilding cost of the property and the replacement cost as new of the contents.
- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance, as last disclosed to us and shown in the schedule.
- Advise your broker if work is to be done on your home which is not routine repair, maintenance or decoration, for example any structural alteration or extension.
- Advise your broker if you or any insured person receives a conviction for any offence (except for driving), or bankruptcy.
- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.
- You must tell us about any event which might lead to a claim as soon as possible.

When we are notified of any change or we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may need to cancel your policy in accordance with the "Cancellation of Your Insurance" section of the policy document.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay.



When does the cover start and end?

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the policy?

You can cancel this insurance at any time by contacting your broker.

- If you notify us within the 14 day cooling off period, provided you have not made a claim, you will be entitled to a full refund of any premium paid.
- If you notify us after 14 days, any return premium due to you will depend on how long the insurance has been in force and will be less Advent's Administration Fee of £35.