

Cover Summary



Seaview Insurance for beach huts

Who is Advent Insurance Services Limited?

Incorporated in 1998, Advent is an independent underwriting agency providing a service to brokers and their insurance clients. Advent is authorised and regulated by the Financial Conduct Authority, Register No. 311694.

Who are the underwriters?

This insurance is underwritten by a consortium of the following leading insurers:-

Fairmead Insurance Limited

Fairmead Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202050. Registered in England and Wales Number 00423930. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB.

Fairmead Insurance Limited is part of the Liverpool Victoria General Insurance Group.

ERGO Versicherung AG (UK Branch)

ERGO Versicherung AG, UK Branch (Registered number: BR016401) is registered in England and Wales at Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. ERGO Versicherung AG is a German insurance company authorised by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of ERGO Versicherung AG, UK Branch's regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

You can check these details with the Financial Conduct Authority either on their website at www.fca.org.uk or by calling them on 0800 111 6768.

Please note that the liability of insurers is several and not joint and is limited solely to the extent of their individual proportions. The insurers are not responsible for the subscription of any co-subscribing insurer or any other insurer or co-insurer who for any reason does not satisfy all or part of its obligations. Details of each insurer's proportionate liability will be provided upon request.

The following two cover types are available:

1) Buildings cover

The sum insured chosen for buildings must represent the full rebuilding cost of the beach hut. Listed below is a brief outline of the insured causes for buildings. For fuller details, please ask to see a specimen insurance document.

Subject to general exclusions and specific limitations detailed in the insurance document, buildings will be insured against:

Fire	Explosion	Lightning	Earthquake	Smoke
Storm	Flood	Inundation by the sea	Vandals	Malicious persons
Subsidence	Heave	Landslip	Theft	Attempted theft
Impact	Falling trees	Escape of water		

Also included are the following extra benefits:

- Loss of rent and licence fee where the beach hut is made unusable as a result of one of the above causes (maximum 20% of the buildings sum insured)
- Liability to the public (maximum £5,000,000)

Accidental damage to buildings

This insurance automatically includes accidental damage to the beach hut.

2) Beach hut contents

The sum insured chosen for contents must represent the full cost of replacing items less a deduction for wear and tear on clothing and household linen. Listed below is a brief outline of the insured causes for contents. For fuller details, please ask to see a specimen insurance document.

Subject to general exclusions and specific limitations detailed in the insurance document, contents will be insured against:

Fire	Explosion	Lightning	Earthquake	Smoke
Storm	Flood	Inundation by the sea	Vandals	Malicious persons
Subsidence	Heave	Landslip	Theft	Attempted theft
Impact	Falling trees	Escape of water		

Also included is the following extra benefit:

- Liability to the public (maximum £5,000,000)

The following limits apply:

- Clothing – 50% of the contents sum insured
- Watercraft and their accessories – 25% of the contents sum insured
- Any single article – 50% of the contents sum insured

Important – accidental damage cover for contents is not available with Seaview Insurance.

Excess – there is no excess under this insurance.

Continued

Principal exclusions

- Theft of contents when the beach hut is not in use, unless following forcible and violent entry
- Any undamaged items that form part of a pair, set or suite.
- Loss or damage caused by wear, tear, vermin, insects, wet or dry rot, mechanical or electrical breakdown, any gradual process, coastal or river erosion
- Motor vehicles and their accessories, audio and audio visual electrical equipment, computer equipment, mobile telephones, jewellery watches paintings works of art, photographic equipment, money or credit cards, personal effects, pedal cycles and their accessories

Legal, tax and domestic assistance helplines cover

This cover is included automatically with Seaview Insurance for no additional cost and it entitles you to obtain:

- practical advice on any emergency in the home, such as a burst pipe or blocked drain, and help with locating a suitable tradesman if required. This cover does not include the cost of call out fees or any work carried out.
- confidential advice on any personal legal problem.
- confidential tax advice.

The Helpline service is provided by DAS Legal Expenses Insurance Company Limited, and the legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.

Information and changes we need to know about

You must take all reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your insurance. Please tell your broker of any changes to the information you have given us regarding your insurance. (Contact your broker if you require a copy of your proposal form and schedule).

You must also tell your broker immediately you become aware of any:

- conversions, extensions or any other structural work to the buildings before work begins
- person insured by this insurance being declared bankrupt, charged with/convicted of arson or any criminal offence (other than motoring offences)
- change to the people insured, or to be insured
- change that may result in an amendment to the amounts insured or the limits that are shown in your schedule

If you are in any doubt, please contact your broker.

When we are notified of a change, we will tell you whether this affects your insurance. For example whether we are able to accept the change and if so, whether the change will result in revised terms and/or a revised premium being applied to your insurance. If we are not able to accept the change and it becomes necessary to cancel this insurance, we will do so as described within the cancellation conditions contained within the insurance.

Important Notice:

Please note that if the information provided by you is not complete and accurate, we may:-

- cancel your insurance and/or refuse to pay any claim, or
- not pay any claim in full, or
- revise the premium and/or change any excess, or
- revise the extent of cover or terms of this insurance.

Period of insurance and additional charges

The insurance is for a period of twelve months. In addition to the premium there will be a charge for Insurance Premium Tax at the current rate plus a £35 administration fee charged by Advent. You may cancel this insurance by notifying your broker in writing, you will then be entitled to a pro rata refund of premium and Insurance Premium Tax, less Advent's administration fee.

The insurance will be governed by English Law, unless you live in Scotland in which case the law of Scotland will apply.

Claims procedures

All claims should be referred initially to Advent or your broker.

The telephone number of our claims department is 01242 674674.

What to do if you have a complaint

If you have any enquiries or concerns about your insurance or the handling of a claim you should contact Advent or your broker. Complaints will be referred to the underwriters named above. Complaints that cannot be resolved may be referred to the Financial Ombudsman for review. Full contact information is shown in the insurance document. Referral to either of these institutions will not affect your statutory rights.

Financial Services Compensation Scheme

Underwriters are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available at www.fscs.org.uk

IMPORTANT

This summary outlines the standard cover provided but will not include any endorsements which may have been applied to your quotation and advised by your broker. As it is not possible to include full details of the cover provided and the exclusions and limitations which may apply in this summary, we provide a 14 day cooling off period. During this period, you may cancel the insurance and have a full return of premium, providing no incident leading to a claim has arisen.

YOUR BROKER CAN PROVIDE AN INSURANCE DOCUMENT FOR INSPECTION ON REQUEST

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