

CX Guesthouse & Hotel Certificate Summary

Purpose of this Document

The purpose of this document is to provide you with a summary of the cover available under your CX Guesthouse & Hotel Insurance Certificate. The information provided is "Key Information" you should read, it Does Not contain the full terms, conditions & exclusions. This are detailed in the certificate wording, a copy is available on request.

Period of Insurance.

Your Insurance will operate for a period of 12 months unless otherwise agreed.

The Standard Cover Available Your Certificate is written on a package basis, the core sections are as follows:	General Exclusions General Exclusions Include.
<ul style="list-style-type: none"> ▪ Buildings ▪ Contents ▪ Business Interruption ▪ Money ▪ Goods in Transit ▪ Book Debts ▪ Frozen Food ▪ Employers Liability ▪ Public Liability ▪ Products Liability 	<ul style="list-style-type: none"> ▪ Terrorism,* ▪ Asbestos,* *other than Section F, Employers Liability where this coverage is limited to £5,000,000 any one occurrence. ▪ War Risks ▪ Contamination & Pollution ▪ Radioactive Contamination ▪ Sonic Booms ▪ Nuclear Energy Risks ▪ Mirco-Organism ▪ Confiscation by Local Authority of Government ▪ Loss of Electronic Data

Cancellation Rights

Cooling Off period - If this insurance does not meet your requirements, please advise your Broker, Intermediary or Agent who arranged the Certificate in writing within the first 14 days of the Period of Insurance and return any documents issued in relation to this Certificate. The Certificate will be null and void and any premium paid will be returned in full. Please refer to General Certificate Conditions, No 3 Cancellation.

Features & Benefits	<ul style="list-style-type: none"> ▪ Wide range of perils that can be extended to include Accidental Damage & Subsidence. ▪ Buildings cover includes Debris removal & Architects, Surveyors & Engineers Fees. ▪ Claims settled on a reinstatement basis. ▪ Denial of Access ▪ Accidental Damage to Underground Services ▪ Trace and Access 	
Limits of Liability	<ul style="list-style-type: none"> ▪ Contents ▪ Wines & Spirits ▪ Tobacco ▪ Stock ▪ Money ▪ GIT ▪ Frozen Food ▪ Computers ▪ Book Debts 	<ul style="list-style-type: none"> £500,000 £25,000 £10,000 £250,000 £2,500 £5,000 £1,000 £50,000 £25,000

	<ul style="list-style-type: none"> ▪ Personal Assault ▪ BI 	£10,000 3 times contents / stock sum insured
Excess Applicable Unless other wise stated you will be responsible for the following portion of each and every loss	<ul style="list-style-type: none"> ▪ Building ▪ Contents ▪ BI ▪ Money ▪ Liability ▪ Third Party Property Damage ▪ Frozen Food ▪ Loss of Licence ▪ Book Debts ▪ Subsidence 	£250 £250 £250 £250 £250 £250 £100 Nil £100 £1,500
Optional Extensions	<ul style="list-style-type: none"> • Accidental Damage can be included • Loss of Rent Receivable • Public Liability for outdoor playgrounds • Standard Limits can be increased • All Risks • Glass • Loss of Licence • Household Goods • Book Debts • Frozen Food • Goods in Transit • Money 	£50,000 £10,000 £100,000 £20,000 £250,000 £10,000 £10,000 £10,000

Law Applicable to Contract.

You are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary, the insurance shall be subject to English Law.

The Duty of Disclosure

Your insurance is based on the information provided, it is important that this information is accurate as in the event of a claim, your cover may not be operative. It is also important that all material facts likely to affect the insurers assessment of your insurance be disclosed. If you are in any doubt as to what constitutes a material fact, please contact 0845 094 2077 for assistance

Certificateholder Obligations

The certificate of insurance contains certain warranties & conditions, which must be complied with for cover to be operative, please study these carefully.

Data Protection

All personal information provided will be treated as private & confidential, except where the disclosure is made at your request, with your consent, in relation to the administering of your insurance or where the law requires us. As part of the FSA duties, we may be asked to provided them with access to our customer records in order that they may carry out a reviews of our activities

Financial Services Compensation Scheme

Certain Underwriters at Lloyd's and International Insurance Company of Hannover Ltd are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Certain Underwriters at Lloyd's or International Insurance Company of Hannover Ltd is unable to meet its obligations to you under this contract. If you are entitled to compensation under this Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme

7th Floor, Lloyd's Chambers,
Portsoken Street
London E1 8BN
and on their website www.fscs.org.uk

Making a Complaint

Our aim is to provide a first class standard of service. However, if you have any cause for complaint, you should in the first instance, contact the intermediary who arranged this Certificate for you. If you are in any way dissatisfied with their response or require further information or assistance, then you should contact:

Commercial Express Quotes Limited
Unit 4, Castlegate Court,
Castlegate Way,
Dudley
DY1 4RD

If you are not satisfied with the way a complaint has been dealt with you may ask your insurer/Underwriter to review your case.

In respect of Sections A - E then please write to

Certificate Holder & Market Assistance
Lloyd's Market Services
One Lime Street
London
EC3M 7HA

Telephone: 0207 327 5693
Fax: 0207 327 5225
Email: complaints@Lloyds.com

In respect of Section F please write to

The Compliance Officer
International Insurance Company of Hannover Ltd
L'Avenir
Opladen Way
Bracknell, Berkshire
RG12 0PE

Telephone: 01344 397 600
Fax: 01344 397 601