



Parking Host Insurance

Policy Wording



Pikl Insurance Services Ltd is a company incorporated in England and Wales under No. 10449346, and whose registered address is 13-15 St. Georges Street, Norwich, NR3 1AB. Pikl are appointed as **Insurers' Agents** and are authorised and regulated by the Financial Conduct Authority under reference 773457.

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About This Policy

This insurance is administered by Pkl Insurance Services Ltd (Pkl) and is underwritten by **Your Insurers**.

Pkl Insurance Services Ltd

Pkl Insurance Services Ltd is a company incorporated in England and Wales under No. 10449346, and whose registered address is Suite B, 2nd Floor, The Atrium, St Georges Street, Norwich, NR3 1AB. Pkl are authorised and regulated by the Financial Conduct Authority. Firm Reference no. 773457.

The Financial Services register can be checked by visiting their website on <https://register.fca.org.uk/>.

All **Insurers** providing cover under this **Policy** are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, unless stated otherwise on **Your Policy** schedule.

In return for the payment of **Your** premium **We** will provide the insurance cover detailed in **Your Policy schedule** and this **Policy** document, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during a **Valid Booking**.

Your Policy is valid for the **Period of Insurance** as shown on **Your Policy** schedule.

Please refer to the **Policy** documents provided to **You** when the **Policy** was purchased or amended, for details of the type and level of cover **Your Policy** provides.

Your Insurers

This policy is arranged by **Your Insurance Provider** and administered by Pkl Insurances Services Limited and underwritten by First Underwriting on behalf of Accredited Insurance (Europe) Limited – UK Branch for all sections.

Pkl Insurance Services Ltd is a company incorporated in England and Wales under No. 10449346, and whose registered address is Suite B, 2nd Floor, The Atrium, St Georges Street, Norwich, NR3 1AB. Pkl are appointed as Insurers' Agents and are authorised and regulated by the Financial Conduct Authority under reference 773457.

First Underwriting Limited is registered in England & Wales, Company Number 07857938 and is authorised and Regulated by the Financial Conduct Authority under Firms Registration Number (FRN) 624585.

Accredited Insurance (Europe) Limited – UK Branch (UK Company Number: BR021362; FRN:608422) is the UK Branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (Company number:C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta. Accredited Insurance (Europe) Limited is licensed in accordance with the Insurance Business Act, 1998 (Chapter 403, Laws of Malta) to carry out insurance and reinsurance business, and together with its UK Branch, is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority.

The Financial Services register can be checked by visiting the website www.fca.org.uk/register. The FCA is the independent watchdog that regulates financial services.

How to make a claim

In the event of any incident or event that might lead to a claim under the **Policy**:

- **You** must contact **Us** as soon as possible and, in any event, no later than 30 days from the date of any incident or event
- When notifying a claim, **You** must provide **Your** name, **Your Policy** number, and full details of the loss or damage

Failure to comply with these conditions shall be a bar to any claim.

If **You** need to make a claim, please let **Us** know as soon as possible by contacting **Us** in one of the following ways providing **Your** policy number.

For all claims please use the details below:

Tel: 0330 124 5108

Claims Consortium Group, Blackdown House, Culmhead Business Centre, Culmhead, Taunton, Somerset, TA3 7DY

Email: piklclaims@claimsconsortiumgroup.co.uk

General Information

This **Policy** wording, together with **Your Policy** schedule including any endorsements forms **Your Policy** and sets out the conditions of the contract of insurance between **You** and **Us**.

Please read **Your Policy** wording carefully and keep it, together with **Your** Schedule in a safe place.

- **You** should understand what the insurance covers and does not cover;
- **You** should understand **Your** duties under the insurance as the Policyholder;
- **You** must tell **Us** as soon as possible of any circumstances **You** become aware of which may lead to a claim.

Your Policy or sections of **Your Policy** may be underwritten by more than one **Insurer**.

This **Policy** of Insurance is designed to work alongside **Your** existing **Property Policy** as an additional insurance cover. Therefore, in order for **You** to be eligible for this **Policy** and for it to provide **You** with the value and protection **You** require, **You** must have a valid annual **Standard Property Policy** in place.

In purchasing this **Policy**, **You** must also ensure that the cover will be in force for the entire occupancy period of **Your Guests** stay.

Where there is more than one **Insurer** noted, each **Insurer** is solely responsible for their own percentage of **Your Policy** or section of **Your Policy**, they are not responsible for any other **Insurer(s)** percentage of **Your Policy** or section of **Your Policy**.

Complaints

It is **Our** intention to give **You** the best possible service however if **You** do have any cause for complaint about this insurance or the handling of any claim **You** should follow the complaints procedure below: In the first instance **You** should contact **Your Insurance Provider** who sold **You** this Policy.

If **Your Insurance Provider** is unable to resolve **Your** complaint and **Your** issue is in relation to a claim please contact:

Mark Bacon, Managing Director, First Underwriting Ltd, Part Level 15, The Gherkin, 30 St Mary Axe, London, EC3A 8EP

In addition to the Financial Ombudsman Service (detailed later in this section) **You** may also be able to refer your complaint to: Office of the Arbiter for Financial Services, 1st Floor St Calcedonius Square, Floriana FRN 1530 Malta, telephone (+356) 212 49245 if **You** are not satisfied with our final response or **We** have not responded within fifteen (15) working days. **You** will have to pay EUR 25.00 at the time of making your complaint to the Arbiter to use this service.

About the Office of the Arbiter for Financial Services

The Office of the Arbiter for Financial Services considers that a 'complaint' refers to a statement of dissatisfaction addressed to an insurance undertaking by a person relating to the insurance contract or the service he/she has been provided with. The terms 'person'

does not specify that this is limited to individuals and therefore any policyholder, insured person, beneficiary and injured third party (irrespective of the country of residence or where the risk is situated) is eligible to make a complaint.

For more information on the Office of the Arbiter for Financial Services and its complaints process, please visit: <https://financialarbiter.org.mt/en/Pages/Home.aspx>

For more information regarding the scope of the Financial Ombudsman Service please refer to:

www.financial-ombudsman.org.uk

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel: 0800 023 4567

Get in touch online: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS) and **You** may be entitled to compensation from the scheme if **We** are unable to meet **Our** obligations under this insurance. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Eligibility

In order for this **Policy** to be valid **You** must have met the conditions as detailed below:

About You

- **You** are a UK or Isle of Man resident (this does not include the Channel Islands)
- **You** are the property owner or have a legal responsibility for the property
- **You** have not had more than 2 property insurance or Host insurance claims in the last 12 months or over 3 in the last 5 years

About Your Property

- The property is well maintained in a good state of repair and is not undergoing renovation
- The Property is located within the United Kingdom (including Northern Ireland),

About Your Hosting

- **You** have an existing policy of property insurance in place and have informed /will inform the insurer within the next 30 days that there is or may be short term letting activity at the property.

- **You** are operating your let in compliance with any local authority regulations, laws and within any relevant permissions or statutory conditions that may exist
- **You** agree to provide and or give **Us** permission to access **Your** letting history including with the sharing platform(s) if applicable

Definitions

These definitions apply throughout **Your Policy**. If a word or phrase has a defined meaning it will be highlighted in **bold** print and will have the same meaning wherever it is used. They will apply equally whether in the plural or singular. These words or phrases have the meaning or definition set out below unless otherwise stated in the paragraphs in which they apply.

Accidental Damage: Accidental sudden and unintentional loss or destruction of or damage to the **Host's** Property.

Act of Terrorism: An act, including for example the use of force or violence and/or the threat thereof, of any person or group(s) of persons 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 and/or to put the public or any section of the public in fear.

Breakdown: An electrical or mechanical breakdown, malicious damage, flat tyres, running out of fuel (including Petrol, Diesel or Electric), a flat battery or losing or breaking keys, which render the motor vehicle unusable or unsafe to drive.

Bodily Injury: Death or physical injury caused by a sudden and unexpected external visible event.

Building: The property, driveways, gardens and owned boundaries including fixtures and fittings. This does not include **Charging Points**.

Charging Point: **Your** hybrid or electric vehicle charging unit (including **Your** connections and cables that connect the charging unit to a vehicle) which a vehicle connects to for the purposes of electrical charging.

Communicable Disease: any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- 1) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- 2) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

- 3) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder,

For the avoidance of doubt, the scope of this definition includes, but is not limited to, Covid-19, any other type or strain of coronavirus or any other pandemic of any type (or any disease as defined here whether pandemic or non-pandemic).

Connected Buildings: Any permanent structure which is physically connected to the **Parking Buildings** at the **Insured Property** for which **You** are legally responsible. This does not include **Charging Points**.

Excess: The first amount of each and every claim for which **You** are responsible.

Guest: A person or persons including their family and/or travelling companions, who the **Host** has agreed may park at the **Insured Property** for an agreed period of time. As set out under the terms of the parking agreement between the **Host** and the **Guest**.

Host: A person or persons named on the policy schedule at the **Insured Property** who has agreed to allow **Guests** onto the **Insured Property**.

Hosting Activity: Any activity which **You** perform in order to fulfil the **Host's** legal obligations under the terms of the parking agreement between the **Host** and the **Guest**

Insurer(s): This **Policy** is underwritten by First Underwriting on behalf of Accredited Insurance (Europe) Limited – UK Branch for all sections

Insurance Provider: The company who provided this **Policy** to **You**.

Insured Property: Buildings owned by **You** or for which **You** are legally responsible.

Malicious Damage: Any act of intended damage to the **Insured Property**.

Parking Buildings: Any permanent garage structure, car port structure, parking space, driveway and immediate surrounding area used to manoeuvre a vehicle in order to park a vehicle at the **Insured Property** for which **You** are legally responsible

Period of Insurance: The period shown on the policy schedule as the **Period of Insurance**.

Policy: The **Policy**, Schedule and any endorsements attached or issued by **Your Insurance Provider**.

Sharing Platform: Any website which connects the **Guest** with the **Host**.

Standard Household or Landlord Policy: A valid annual standard UK private household, landlord or holiday home insurance **Policy** which covers **Your** property from the following specified perils: Flood and Storm, Landslip and Heave, Subsidence, Escape of water, Fire and Smoke, Theft and Public liability

Vehicle Towing or Recovery: means the moving by tow or use of a suitable vehicle of a vehicle which is either a car, light van, motorhome, or minibus that is less than: a. 3.5 tonnes; b. 6.4 metres long including a tow bar; and c. 2.55 metres wide; or d. A motorcycle 49 cc or over and is not a mobility scooter.

Valid Booking: A property rental booking for a **Guest** for an agreed period of time.

We/Us/Our/Insurer: The **Insurer(s)** and/or the **Your Insurance Provider**.

You/Your/Insured: The person or persons named on the Policy Schedule, acting as the **Host**.

General Policy Conditions and Exclusions

This section covers the conditions which must be adhered to and exclusions which are applicable to the entire **Policy**.

Information provided by You

You must take reasonable care to provide accurate and complete answers to all the questions **You** are asked when **You** take out or make changes to this **Policy**.

You must notify **Your Insurance Provider** 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 **Your Insurance Provider** 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.

Changes that may affect your cover

You must tell **Your Insurance Provider** as soon as possible about any changes to the information **You** provided when **You** purchased this **Policy**, for example:

- a) If **You** change Address, or no longer own the **Insured Property**.
- b) If any building or renovation works are due to take place.
- c) If there are any changes to the structure of the **Insured Property**

This is not an exhaustive list and any changes **You** tell us about may affect **Your** cover or result in a change to **Your** premium. If **You** are unsure whether a change may affect **Your** cover, please contact **Your Insurance Provider**.

Please note that in the UK, **Standard Household or Landlord Policy** of insurance will usually cover damage to property caused by the following specified perils: Flood and

Storm, Landslip and Heave, Subsidence, Escape of water, Fire and Smoke and Theft, together with Public Liability cover.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) Supply accurate and complete answers to all the questions **We** 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 **Us** of any changes to the answers **You** have given as soon as possible

You must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to and renew **Your Policy**. If any information **You** provide is not complete and accurate, 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** are in any doubt, please contact **Us**.

When **You** inform **Us** of a change, **We** will tell **You** if this affects **Your Policy**, for example whether **We** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **Your Policy**.

You should keep a written record (including copies of letters) of any information **You** give regarding this

Cancellation

You have the right to cancel this **Policy** within 14 days of the date **You** purchased the **Policy** or when **You** received the **Policy** documents, if this is later. **You** do not need to provide a reason for cancellation, and **We** will provide a full refund of any premium paid, unless **You** have made a claim or there has been an incident likely to result in a claim.

If **You** wish to cancel the **Policy** after the 14 day period detailed above there will be no refund and all outstanding premiums will become due.

We may at any time cancel any insurance **Policy** by giving 14 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Non-payment of premium
- b) Threatening and/or abusive behaviour
- c) Failure to provide documents

- d) Non-compliance with Policy terms and conditions.

If **We** cancel **Your Policy**, **We** will provide a refund of **Your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud, which is detailed on page 11.

Payment of Premiums

No claim will be paid out under this **Policy** until premium monies owing are paid to **Us**.

General Conditions

We will not make any payment for any Loss occurring whilst any of these conditions are not being complied with unless **You** can establish that the non-compliance could not have increased the risk of the Loss arising in the circumstances in which it occurred.

- a) This **Policy** is designed as an additional cover to a **Standard Household or Landlord Policy** and by purchasing this **Policy You** confirm that **You** have a **Standard Household or Landlord Policy** in place and have informed them/will inform them within the next 30 Days that **You** let **Your** parking area including the basis and period in which it is let for.
- b) **You** confirm that **You** are operating **Your Hosting Activity** in compliance with any local authority regulations, laws and within any relevant permissions or statutory conditions that may exist
- c) **You** agree to provide and/or give **Us** permission to access **Your** letting history with the **Platform(s)**
- d) **You** must procure there is a parking agreement in place between the **Host** and the **Guests** setting out the terms of the **Hosting Activity**.
- e) No **Guests** can park at the **Insured Property** if there will be any renovations, structural alterations or extensions taking place
- f) **You** must take reasonable care to protect the **Insured Property** and the **Guest** against Loss, Damage, **Theft** and/or **Bodily Injury You** must take all reasonable steps to prevent accident or injury and to protect **Insured Property** and **Contents** against Loss or Damage
- g) **You** must comply with all appropriate fire safety regulations at the **Insured Property**
- h) **You** must procure the **Insured Property** in good condition and in a good state of repair and ensure that they comply with regulations imposed by any lawful authority

The conditions below shall continue to be in force during the **Period of Insurance** of this **Policy**. Failure to comply with any such condition shall be a bar to any claim

- i) **You** have paid all premiums that have become due

- j) **You** can comply with all eligibility criteria on page 4
- k) At the time of any Loss and/or claim the **Insured Property** is subject to a **Valid Booking**. Cover must be put in place before the guest(s) arrive. **We** will require evidence of this.
- l) **You** are required to contact **Us** as soon as possible and, in any event, no later than 30 days from the date of any incident or event that might lead to a claim under the **Policy**
- m) **You** must inform the police immediately upon discovering any **Theft**, or malicious Damage by a **Guest** and **You** must provide **Us** with the crime number or equivalent
- n) **You** must not make any offer, deal, payment or compromise to settle any claim that is made by the **Guest** and/or a third party
- o) **We** have the right to require **You** to submit a claim to **Your Standard Household or Landlord Policy** provider in respect of the claim, and to require **You** to provide **Us** with written evidence from them of their decision on whether the claim fails to be covered under the terms of the **Policy**
- p) **You**, where necessary you have retained a full deposit paid to **You** by the **Guest**
- q) **You** do not have more than 5 **Guest** vehicles at the property at any one time
- r) **Guest** vehicles must be vehicles which are either a car, light van, motorhome, or minibus that is less than: a. 3.5 tonnes; b. 6.4 metres long including a tow bar; and c. 2.55 metres wide; or a motorcycle 49 cc or over
- s) **You** agree to provide and/or give **Us** permission to access **Your** letting history including with the sharing **Platform(s)** as required

General Exclusions

The following exclusions apply to all claims under the **Policy**

- a) Claims which would be covered under a **Standard Household or Landlord Policy** if this **Policy** didn't exist, other than in respect of any amount in excess of the sum payable under the other insurance policy.
- b) Claims which are not a direct result of **Hosting Activity**
- c) Claims which are not as a result of a **Valid Booking**.
- d) Claims resulting from any deliberate act by **You/ the Host**, a member of the **Host** family or any person permanently resident at the **Insured Property**
- e) Claims where evidence of fraud, deception and falsehood, or deliberate omissions or misstatements have been found for any reason
- f) Claims for Damage or Loss caused by **You**
- g) Claims where the deposit paid by the **Guest** is greater than or equal to the value of the claim
- h) Claims covered under another **Policy** of insurance or guarantee
- i) Any Loss, Damage or **Accidental Damage** to:
 - o guns or sports equipment including scuba diving equipment

- audio, visual and computer software discs, cassettes, tapes including their packaging
- cash, credit cards, vouchers or equivalent
- j) Loss, damage or **Accidental Damage** to the **Insured Property, Parking Building or Connected Building** caused by any motorised vehicle
- k) Theft of items not proven to have been stolen in the Theft event
- l) Loss or Damage that occurs because of professional or domestic cleaning
- m) Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. 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
- n) 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.
- o) Any consequence, howsoever caused, including but not limited to **Computer**
- p) Any claims where damage has been caused during general maintenance by **You** or persons or company appointed by **You**
- q) Any legal claim where something **You** have done or have failed to do has prejudiced yourself or the Insurer in respect of the action
- r) General wear and tear or any other gradually operating cause, domestic pets, mechanical or electrical breakdown, malfunction, fault or being used against manufacturers advice or inadequate workmanship or incorrect use of equipment.
- s) Damage that consists solely of scratches, marks or dents, where the functionality of the equipment is not affected
- t) Damage such as chewing, scratching, tearing and defecating by a domestic pet
- u) Vermin, mould, rot or rust
- v) Blocked sewage pipes
- w) Any consequence, howsoever caused, including but not limited to Computer Virus resulting in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.
- x) 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. 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. Any claims where damage has been caused during general maintenance by **You** or persons or company appointed by **You**.

- y) This **Policy** excludes any loss, damage, claim, liability (whether actual or alleged), any cost or expense of any type or any other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a **Communicable Disease** or the fear or threat (whether actual or perceived) of a **Communicable Disease**.

For the avoidance of doubt, the loss, cost, damage, liability, expense or any other amount that is excluded here includes any cost to clean-up, detoxify, remove, monitor or test for a communicable disease or any property that is affected by a **Communicable Disease**.

This exclusion applies to all sections, all covers and all parts of this policy. Nothing else in this **Policy** will override this exclusion.

(Please note that communicable disease includes both Covid-19 and other diseases and its full meaning is as shown in the definition for it in the Definitions section.)

Fraudulent Claims

If **You** or anyone acting for **You** makes a false or fraudulent claim, which includes but is not limited to;

- a) making a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- b) sending **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- c) making a claim for any loss or damage **You** caused deliberately or
- d) acting dishonestly or exaggerating a claim.

We;

- a) are not liable to pay the claim; and
- b) may recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
- c) may by notice to **You** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **We** exercise **Our** right under (c) above, **We** shall not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever

gives rise to **Our** liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

This Information may also be shared with the police and other **Insurers** for fraud prevention purposes.

Rights of third parties

A person who is not a party to this insurance has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of any third party which exists or which is available apart from the Act.

Sanctions

We shall not provide any benefit under this **Policy** to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.

Our Rights of Subrogation

We will be entitled in **Your** name, at the request and at the expense of the **Insurer**, to take and permit to be taken all necessary steps for enforcing rights against any other party in **Your** name before and/or after any payment is made by the **Insurer**.

We will have full discretion in the conduct of such legal proceedings and **You** will be required to provide **Your** reasonable help and assistance.

Other Insurance

Where there is another insurance policy in place covering the same risk as covered under this **Policy**, **We** will pay no more than our share of any claim.

Governing law and jurisdiction

This **Policy** is governed by English law and any actions involving this **Policy** shall be heard within the sole jurisdiction of the English Courts

Your Cover

Section 1: Parking Buildings and Connected Buildings

This section covers the Parking Building and **Connected Buildings** against physical loss or damage caused by the events detailed below, which were due to the actions of a **Guest**

The **Parking Buildings** and **Connected Buildings** of the **Insured Property**, during a **Valid Booking**, are protected from loss or damage caused by a **Guest**, as a consequence of **Hosting Activity**, up to a maximum sum insured of £1,000,000.

An **Excess** of £250 applies to all claims under this **Policy** section unless otherwise stated.

What is covered	What is not covered
Fire, Explosion and Smoke Accidental Damage Malicious Damage Escape of water or heating oil from water tanks, equipment or pipework	A £500 Excess for escape of water or oil claims Any amount over £5,000 for Accidental Damage and Malicious Damage per claim Any amount above £200 for accidental loss of water per claim

Section 2: Electric and Hybrid Home Charging Units

We will provide the following cover for **Charging Points** which **You** are responsible for and which are permitted to be used as part of **Your Hosting Activity**, during a **Valid Booking**, where it is located at the **Parking Buildings** or **Connected Buildings**, up to a maximum sum insured of £1500.

What is covered	What is not covered
Accidental Damage to the Charging Points caused by the Guests . Malicious Damage to the Charging Points caused by the Guests . Theft of the Charging Points caused by the Guests .	Any event caused by the incorrect use of the Charging Points by You . Any event caused by the improper installation and/or maintenance of the Charging Points . Non-adherence to relevant local authority, installation or legal guidelines and regulations.

How much we will pay: Parking Buildings and Connected Buildings

The most **We** will pay for any one event or series of events is the amount shown in the relevant section.

Policy limits are contained within this Policy document.

If the **Buildings** have not been maintained in a good state of repair, **We** will make a deduction for wear and tear. **We** will not pay for the cost of replacing or repairing any undamaged part(s) of the **Buildings**.

Other costs

We will pay the following necessary and reasonable costs and expenses that **You** incur in rebuilding or repairing following Guest **Damage** insured by this section:

- the cost of dismantling, demolishing, shoring up or propping up any part of the **Buildings**;
- the cost of complying with any statutory or local authority requirement regarding the damaged part of the **Buildings**, unless notice of such requirement was served before the damage and provided the **Buildings** were originally built according to any government and local authority regulations in force at the time;
- the fees of architect, surveyors or consulting engineers;

We will not pay for the cost of preparing a claim

Section 3 – Vehicle Assistance

This policy section provides assistance for the **Guest** during a **Valid Booking**, providing **Vehicle Towing or Recovery** to **Guests** who **Breakdown** at the **Insured Property** and enabling them to remove the vehicle from the **Host's** property up to a maximum amount of £150 per claim.

What is Covered	What is not Covered
Vehicle Towing or Recovery for the Guest owned vehicle to the nearest garage to the Insured Property	Vehicle Towing or Recovery to a garage further than 50 miles from the Insured Property The cost of any repair of parts Further recovery due to the first destination selected being inaccessible or closed

Section 4: Legal Liability

Whilst **You** are acting as a **Host** undertaking **Hosting Activity**, including the use of **Charging Points**, this section covers **You** for up to £2,000,000 any legal claims which may be brought against **You** where **You** may become liable to pay compensation for an incident or event during a Valid Booking.

What is Covered	What is not Covered
<p>Bodily Injury</p> <p>Damage to Property</p>	<p>An Excess of £250 for damage to property claims</p> <p>Any amount over £2,000,000 per accident or series of accidents</p> <p>Liability from incorrect use of a Charging Point by You.</p> <p>Liability where a Charging Point has not been installed or maintained inline with the manufacturer's guidelines.</p> <p>Liability relating to Charging Points where You have not adhered to the relevant local authority, legal guidelines and regulations, manufacturer guidelines or where the manufacturer and/or installer is liable for damages under a guarantee or other insurance.</p> <p>Liability relating to Charging Points which are subject to a product recall.</p> <p>Your liability for damage to property or Bodily Injury to You, Your family or any other permanent resident at the Insured Property</p> <p>Liability for any criminal or violent act by You, the Host, the Hosts family or any other permanent resident at the Insured Property</p>
	<p>Liability for any criminal or violent act by You, Your family or any other</p>

	<p>permanent resident at the Insured Property</p> <p>Liability for injury caused by any mechanical equipment that would not normally be found in a domestic property and is not designed or adapted for domestic use</p> <p>Liability for injury caused by any animal besides dogs or cats which have not been specified as dangerous under the Dangerous Dogs Act 1991 or any subsequent updates to the act</p> <p>Liability for any type of pollution or contamination unless this was caused by an accidental, sudden, unexpected and unintended incident at the Insured Property, during the Hosting Activity</p> <p>Any liability to Guest Property or Bodily Injury to the Guest that is caused by the action or inactions of a Guest, unless as a result of using a Charing Point.</p> <p>Any liability relating to the provision/supply of food or drink</p> <p>Liability for/relating to the Theft or damage to the property of a Guest</p> <p>Any liability relating to, arising out of, or in connection with the use of a swimming pool</p> <p>Any liability relating to sporting equipment of any kind.</p>
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