



Bed & Breakfast Insurance – Policy Summary

The insurance cover for sections A-D is provided by MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The insurance cover for section E – Legal Protection is administered by FirstAssist Insurance Services Limited and provided by Great Lakes Reinsurance (UK) PLC, Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

The Bed & Breakfast Insurance policy is a flexible policy offering cover on a sum insured basis for loss or damage to buildings and/or contents. You specify the levels of cover you need for your requirements. Optional features are also available, and these can be used to extend the policy cover to meet wider requirements that you may have.

The Policy Summary provides a summary of the significant benefits, features and limitations of the cover provided by the MMA Bed & Breakfast Insurance product. The full terms, conditions and exclusions are shown in the policy document, so please take time to read the policy document and make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim.

Description

SECTION A: BUILDINGS

Standard buildings

Loss or damage to the buildings caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip

Cover up to the buildings sum insured as shown in the policy schedule

Cables, pipes, tanks

Accidental damage for which you are legally responsible

Temporary accommodation and loss of rent

Cost of temporary accommodation or loss of rent if your home is uninhabitable due to damage insured by this section

Up to 15% of the sum insured

Property owners liability

Legal liability as owner but not occupier of the buildings

Legal liability under Defective Premises Act

Up to £2,000,000 plus costs

Accidental damage (optional cover)

Accidental damage to the buildings up to the buildings sum insured as shown on the policy schedule

SECTION B: CONTENTS

Standard contents cover

Loss of or damage to the contents caused by: fire, smoke, explosion, lightning, earthquake, riot, malicious damage, theft or attempted theft, storm, flood, escape of water or oil from fixed installations, collision, falling aerials and trees, subsidence, heave and landslip

Cover up to the contents sum insured as shown in the policy schedule

Loss of oil and metered water

Up to £750

Temporary accommodation

Costs of temporary accommodation if your home is uninhabitable due to damage insured by this section

Up to 15% of the sum insured

Loss of income

Loss of income as a result of loss or damage insured by this section

Up to 15% of the sum insured, maximum £5,000

Occupiers and personal liability

Legal liability as occupier of the home and as a private individual for injury caused to a third party or to their property

Up to £2,000,000

Significant features and benefits of the policy

continued

Description

SECTION B: CONTENTS (continued)

Employers liability

Legal liability for bodily injury caused to domestic employees during the course of their work
Up to £10,000,000

Accidental damage (optional cover)

Accidental damage to the contents up to the contents sum insured as shown on the policy schedule

SECTION C: PERSONAL POSSESSIONS INSURANCE (optional cover)

Accidental loss or accidental damage to unspecified or unspecified and specified personal possessions whilst within the UK or anywhere else in the world for up to 60 days in any one period of insurance

Up to the sum insured shown in the policy schedule

Up to £1,000 any one unspecified item

SECTION D: PEDAL CYCLES INSURANCE (optional cover)

Accidental loss or accidental damage to any specified pedal cycle whilst within the UK

Up to the sum insured shown in the policy schedule

SECTION E: LEGAL PROTECTION INSURANCE (optional cover)

Legal costs and expenses up to £25,000 to enable you to pursue legal proceedings for customer disputes, employment disputes, bodily injury claims and property protection

Significant and unusual exclusions or limitations of the policy

Description	See Policy Document
<p>SECTION A: BUILDINGS</p>	SECTION A
<p>Standard buildings Compulsory excess is £50 except for escape of water where the excess is £250, Subsidence, landslip and heave where the excess is £1,000 and property owners liability where no excess applies</p>	Pages 13 to 16
<p>Additional excesses may apply – please refer to the policy schedule</p>	
<p>Loss or damage caused by escape of water or oil, theft or attempted theft, malicious acts, frost damage or accidental breakage of fixed glass, sanitary ware and ceramic hobs while your home is unoccupied or unfurnished</p>	Pages 13 & 14
<p>Cables, pipes, tanks</p>	
<p>Damage caused to pitch fibre drains by any inherent defect of the fabric of the drains</p>	Page 14
<p>Property owners liability</p>	
<p>Property owners liability arising from the occupation of the buildings or to any business use of the building, other than Bed and Breakfast</p>	Page 15
<p>SECTION B: CONTENTS</p>	SECTION B
<p>Standard contents cover</p>	
<p>Compulsory excess is £50 except for escape of water where the excess is £250 – no excess applies for tenants liability or occupiers and personal liability</p>	Pages 17 to 24
<p>Additional excesses may apply – please refer to the policy schedule</p>	
<p>Any amount exceeding £500 for contents permanently or temporarily in the open within the boundary of the land belonging to the home</p>	Page 17
<p>Malicious acts, theft or attempted theft caused by you, your family, tenants, or guests</p>	Page 17 & 18
<p>Malicious damage or theft cover in excess of £1,000 from outbuildings and garages</p>	Page 17 & 18
<p>Loss or damage caused by malicious acts, theft or attempted theft, escape of water or oil, while your home is unoccupied or unfurnished</p>	Page 17 & 18
<p>Loss or damage caused by theft whilst your home is lent, let, sublet or shared, unless involving forcible or violent entry to or exit from your home</p>	Page 18
<p>Loss or damage to mirrors, glass in furniture or free standing ceramic hobs, audio, visual and computer equipment while your home is unoccupied or unfurnished</p>	Page 19
<p>Loss of oil and metered water while the home is unoccupied or unfurnished</p>	Page 19
<p>High risk items limit</p>	
<p>Total limit is one third of the contents sum insured</p>	Pages 4 & 5
<p>Single article limit is up to 10% of the contents sum insured, maximum £4,000</p>	

Significant and unusual exclusions or limitations of the policy

continued

Description	See Policy Document
<p>SECTION B: CONTENTS (contents)</p> <p>Occupiers and personal liability</p> <p>Legal liability arising from</p> <ul style="list-style-type: none"> – Bodily injury to you or a family member or an employee, other than your business in providing bed and breakfast – Damage to property owned or the ownership of any land or building – Ownership, or use of road vehicles, aircraft, watercraft, firearms or animals other than domestic pets not defined in the Dangerous Dogs Act 1991 or any subsequent amendment 	<p>Page 23</p>
<p>SECTION C: PERSONAL POSSESSIONS INSURANCE (optional cover)</p> <p>The compulsory excess is £50</p> <p>Theft from unattended vehicles unless property concealed in a boot or glove compartment and any amount exceeding £1,000</p> <p>Loss or damage to sports equipment while in use</p> <p>Loss or damage from the home caused by malicious acts or theft while the home is unoccupied or unfurnished</p>	<p>SECTION C Page 25</p>
<p>SECTION D: PEDAL CYCLES INSURANCE (optional cover)</p> <p>The compulsory excess is £50</p> <p>Theft of unattended pedal cycles away from the home unless securely locked or in a locked building</p>	<p>SECTION D Page 26</p>
<p>SECTION E: LEGAL PROTECTION INSURANCE (optional cover)</p> <p>Any claim relating solely to personal injury in an employment dispute</p> <p>A claim relating to your business, profession or trade, a contract involving a motor vehicle, the settlement payable under an insurance policy, a dispute arising from any loan, mortgage, pension, investment or borrowing</p> <p>A claim relating to any illness or bodily injury which happens gradually</p>	<p>SECTION E Pages 32 to 49</p>

How to contact us to make a claim

Should you need to make a claim, you should contact one of the following:

Buildings, Contents, Personal Possessions and Pedal Cycles (Policy Sections A-D):

MMA Property Care Line

- Online claims notification at www.mma-insurance.com
- Dedicated telephone number – 0844 902 0789
- Dedicated fax number – 0845 604 8628
- In writing to – MMA Property Care Line, PO Box 471, Cardiff CF10 3WJ

Legal Protection (Policy Section E):

Telephone 0844 902 0761 to speak to FirstAssist Insurance Services Limited, Marshall's Court, Marshall's Road, Sutton, Surrley, SM1 4DU. Claims can also be emailed to personal.claims@firstassist.co.uk

How to cancel your policy

You have a statutory right (under Financial Services Authority rules) to cancel your policy during a period of 14 days from the day of purchase of the contract or the day on which you receive your policy documentation whichever is the later.

If you exercise this right and the insurance cover has not yet commenced you will be entitled to a full refund of the premium paid.

If you exercise this right and the insurance cover has already commenced you will be entitled to a refund of the premium paid subject to a deduction for the period for which you received cover, plus an administration charge of £25.

To exercise your right to cancel, please contact your insurance broker/intermediary at the address shown on your policy schedule.

How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things do go wrong. In some cases your broker or intermediary who arranged the insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, if you need to complain, please contact us at the following address, quoting your policy or claim number.

Quality Assurance, MMA Insurance plc, Norman Place, Reading RG1 8DA.

Telephone: 0844 902 1000

Via website: www.mma-insurance.com

Full details of the MMA Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded via our website.

If you should remain dissatisfied, once MMA has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR. www.financial-ombudsman.org.uk.

For Legal Protection Insurance (Section E) telephone 0208 652 1313 or write to FirstAssist Insurance Services Ltd, Customer Relations Department, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsooken Street, London E1 8BN. www.fscs.org.uk.

www.mma-insurance.com

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MMA Insurance plc

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