



For: Airsorted

Host Cover: Buildings, Contents and Public Liability  
Policy wording

# The Hosts Buildings and Contents Policy wording

All the general terms and definitions apply to this section. Some extra exclusions for this section are also shown below.

**The Cover** While a **hosts home** is lent to a **paying guest** we will insure the **hosts buildings** and the **contents** against physical loss or physical damage which happens during the **stay** and directly caused by any of the following circumstance.

## What is insured

1.
  - A. Fire, lightning, explosion or earthquake
  - B. Storm or flood
  - C. Weight of snow
  - D. Escape of water from and frost damage to fixed water tanks, apparatus and pipes
  - E. Leakage of oil from any fixed domestic heating installation
  - F. Smoke
  - G. Theft or attempted theft
  - H. Collision or impact involving:
    - i) vehicles, aircraft or anything dropped from them;
    - ii) animals;
    - iii) falling trees, branches, telegraph poles, pylons or lamp-posts;
    - iv) asteroid.
  - I. An act of terrorism
  - J. Riot, violent disorder, civil commotion and labour disturbance
  - K. Vandalism and acts of malicious persons
  - L. Electrical power surge
  - M. Accidental damage which is sudden, unexpected and visible damage which has not been caused on purpose

### 2. Glass and sanitary ware

Accidental breakage of fixed glass (including the cost of removing and replacing double glazing frames), solar panels, fixed sanitary ware and ceramic hobs, all forming part of the **buildings** or tenant's improvements for which the **host** is legally responsible as tenant, provided it happens during the **stay**. **We** will also cover accidental breakage of mirror, glass tops to furniture and fixed glass in furniture.

### 3. Underground pipes and cables

Accidental damage occurring during the **stay** to domestic fuel oil pipes, underground service pipes and cables, sewers and drains for which the **Host** is legally responsible.

### 4. Alternative accommodation

If the **Hosts home** cannot be lived in because of damage **we** have agreed to pay **we** will also cover the reasonable costs for alternative accommodation and any ground rent that the **Host** has paid or is obligated to pay.

### 5. Rent

**We** will pay the rent the **Host** has to pay as a tenant if the **Hosts home** cannot be lived in because of physical damage **we** have agreed to pay.

### 6. Loss of keys

If the **paying guest** loses the keys to outside doors, windows, safes and alarms of the **hosts home** during the **stay** **we** will pay the cost of changing the locks.

### 7. Garden

**We** will pay for the reasonable and necessary cost the **host** incurs to restore the **hosts** garden if it is damaged during the **stay**.

## What is not insured

The following extra exclusions apply to the relevant cover:

1.
  - B. Loss or damage to gates, hedges and fences.
  - C. Loss or damage to domestic outbuildings not of standard construction, gates, hedges and fences.
  - D. Loss or damage:
    - i) to swimming pools
    - ii) caused by **subsidence, heave or landslip**.
  - F. Loss or damage arising from gradually operating causes.
  - G. **Jewellery and watches** and **money**, unless kept in a locked safe in a locked room inaccessible to **paying guests**.
  - H. iii) Loss or damage caused by lopping, topping or felling on the **Hosts** own property or loss or damage to gates, hedges and fences.
  - I. Loss or damage directly or indirectly arising from:
    - i) Biological or chemical contamination; or
    - ii) any failure in the supply of gas, water, electricity or phone services to the **hosts home**.
  - L. Loss or damage caused by wear and tear or use contrary to the manufacturer's recommendation.

4. **We** will not pay alternative accommodation for more than the period shown in the **hosts underlying home insurance policy** or two years, whichever the lesser.

5. **We** will not pay for loss or rent if **we** pay **you** for alternative accommodation as a result of the same loss.

<b>Additional covers</b>	The maximum amount <b>we</b> will pay for each claim concerning the additional covers shown below is the <b>amount insured</b> .
Accidental damage	<p>The <b>hosts buildings</b> and <b>contents</b> are insured against accidental physical loss or physical damage which happens during the <b>stay</b>.</p> <p><b>We</b> do not cover loss or damage:</p> <ol style="list-style-type: none"> <li>1. to contact or corneal lenses;</li> <li>2. caused by <b>subsidence, heave or landslip; normal settlement</b> or shrinkage</li> <li>3. mechanical and/or electrical fault or breakdown;</li> <li>4. inherent defect; corrosion; moth or vermin; aridity; humidity, exposure to light or extremes of temperature;</li> <li>5. alteration; extension; cleaning, repair, renovation, restoration or similar process; misuse and faulty workmanship or the use of any faulty materials.</li> </ol>
Tracing a leak	<p><b>We</b> will pay the costs incurred to find and access the point of escape of a:</p> <ol style="list-style-type: none"> <li>1. domestic heating fuel leak within the <b>hosts home</b> or a water leak from the <b>hosts</b> permanent plumbing or heating system which is likely to cause damage to the <b>hosts building</b> or <b>contents</b>;</li> <li>2. water leak from the underground service pipes serving the <b>hosts home</b> for which <b>you</b> are legally responsible outside of the <b>home</b>.</li> </ol> <p><b>We</b> will also pay the cost to make good any damage caused by the above work. The leak must happen during the <b>stay</b>.</p>
Metered water and heating oil	<b>We</b> will insure the <b>host</b> against the accidental loss of metered water or domestic heating fuel from the <b>hosts</b> fixed heating fuel tank, apparatus or pipes which occurs during the <b>stay</b> .
Tenant's Improvements	<b>We</b> will insure the fixture and fittings and interior decorations which are fixed to and form part of the structure of the <b>hosts home</b> against physical loss or physical damage <b>we</b> have agreed to pay which happens during the <b>stay</b> . This cover applies where the <b>host</b> does not own or are not responsible for insuring the <b>buildings</b> of the <b>hosts home</b> .
Landlord's buildings and fixture and fittings	<b>We</b> will insure the landlord's buildings and fixtures and fittings against physical loss or physical damage <b>we</b> have agreed to pay for which happens during the <b>stay</b> . This cover only applies if the loss or damage has affected the <b>home</b> .

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# The Hosts Legal Liabilities

## Policy wording

All the general terms and definitions apply to this section. Some extra exclusions for this section are also shown below.

### What is covered

**We** will cover the **host** against any claim for compensation which the **host** legally has to pay, as owner or occupier of the **home**, including common parts and communal areas, following an accident in or about the **hosts home** which happens during the **stay** and causes bodily injury or physical damage to property. **We** will also pay costs and expenses **we** agree to in advance to defend the claim.

The most **we** will pay for any one accident, claim or unrecovered court award is the **amount insured**. All claims caused by one accident are agreed to be one claim however many of **you** may be legally liable for the accident.

### What is not covered

**We** do not cover:

1. The **hosts** liability for injury to the **host** or for injury to the **hosts** employees arising from their work for the **host**;
2. **The hosts** liability for loss of or damage to property which belongs to the **host** or is in the **hosts** or the **hosts** employee's care, other than physical damage to property for which the **host** is legally liable to the owner as a tenant;
3. **The hosts** liability arising out of:
  - i) revenue generating activities other than from bookings made to loan or let the **hosts home**;
  - ii) passing on any infectious disease or any virus, syndrome or illness;
  - iii) any mechanically propelled vehicle other than domestic gardening equipment or wheelchairs;
  - iv) any motorised vehicle being used on a public road or in circumstances where any legislation requires the **host** to have motor liability insurance;
  - v) any aircraft other than permanently stationary and immobilised aircraft which has been designed and modified to be used primarily as a **home**;
  - vi) any watercraft other than permanently moored and immobilised watercraft which has been designed and modified to be used primarily as a **home**;
  - vii) any animal other than horses, cats or dogs which are not labelled as "specially controlled dogs" under the Dangerous Dogs Act 1991 or any similar or successor legislation;
  - viii) any contract, unless the **host** would have been legally liable if the contract had not existed;
4. The **hosts** liability from pollution or contamination of air, water or soil unless this was caused by an accident in the **United Kingdom** during the **stay**, and:
  - i) The **host** tell us about the accident as soon as possible but no later than 30 days after the end of the **stay**; and
  - ii) The **host** proves that the pollution or contamination was caused immediately after the accident by a sudden, unexpected and identifiable release of pollutant or contaminant.

**We** will treat all pollution or contamination which arises out of one accident as having happened at the time the accident took place. The most **we** will pay in total for all such pollution and contamination claims covered in the **stay** is the **amount insured**, including costs and expenses;

5. The **hosts** liability arising out of the provision of any goods or services;
6. claims arising out of the **host** or the **hosts** employees doing anything for or to a third party;
7. the liability of anyone whose main **home** is in the United States of America or Canada;
8. The **hosts** liability for fines or penalties, or for damages intended to punish or make an example of the **host**;
9. The **hosts** liability for the cost of putting right any fault or alleged fault under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 or any similar or successor legislation.