



Gallagher

Insurance | Risk Management | Consulting

Holiday Let Insurance

Frequently asked questions (FAQs)

Whether you have a question about your existing policy with us, a quotation, or a claim, please take a look through our FAQs. Full details of the policy cover, terms and conditions can be found in the policy document. However, if you can't find the answer, please get in touch by calling us at 01803 229 293.

Questions:

Will I be covered for public liability insurance?

Yes — public liability insurance is included automatically up to a limit of indemnity of £5 million.

Will I be covered for liability insurance for any employees?

Yes, employers' liability insurance or domestic employee liability cover is automatically included. It is important to remember that if you employ anyone other than close family, this type of cover is a legal requirement.

Are my leisure facilities covered?

The policy can cover a wide range of leisure facilities, including swimming pools, hot tubs, play areas, gymnasium equipment and trampolines. Please remember to tell us if your facilities include any of these things.

Who underwrites Gallagher's Holiday Let Insurance?

Gallagher Holiday Let Insurance is underwritten by HCC International Insurance Company PLC, HDI Global Specialty SE & Zurich Insurance Company Limited (UK Branch).

Do I have to inspect the property in between lettings?

Yes, the property must be inspected both internally and externally every 14 days by you, as the property owner or a representative on your behalf.

Do I need to leave the heating on in the winter?

Yes, between the months of November and March, if the property is unoccupied for 14 consecutive days or more, you are required to maintain a minimum temperature of 12 degrees Celsius.

Alternatively, you may turn off the water at the stopcock and drain the water system.

Are there any security conditions?

There are no general security conditions that apply to the policy, but in the event of your particular risk being subject to security terms, you will be advised accordingly.

How do I calculate my building's sum insured?

You are required to insure for the full reinstatement value of your property, including drives, boundary walls, car parks, outbuildings and any other permanent structures, plus removal of debris and architect's fees.

Will I be covered for the loss of rent?

Yes, the policy covers loss of rental income following damage to the property plus a range of extensions, including denial of access and failure of utilities for a period of 12 months. The standard level of cover is £150,000 with a 12-month period of indemnity. Higher limits and longer indemnity periods are available upon request. Please refer to the policy wording for the limits of cover under the extensions.

Will I have to pay an excess in the event of a claim?

Yes, the standard policy excess is £250, increasing to £500 in respect of escape of water claims and £1,000 in respect of subsidence and landslip. The standard excess may be increased to £500, £750 or £1,000 for a premium discount.

Is theft by a guest included?

Yes, the contents insurance part of the policy covers loss due to theft, including by paying guests or their visitors, subject to the policy excess chosen.

Is accidental damage covered?

Yes, subject to the policy excess chosen, damage caused accidentally is covered, including damage caused by pets.

Can I be covered for guests using a trampoline?

Yes, but the presence of a trampoline attracts an additional premium, so always remember to tell us. Failure to do so may result in a claim being turned down.

Does the policy provide cover for a thatched roof?

No, we cannot offer cover for thatched properties.

How do I calculate my contents sum insured?

You are required to insure the full value of your contents to replace them as new. This would include all furniture, furnishings, carpets, entertainment equipment, etc. Please note that in respect of paintings and works of art, the limit is £2,500 per item and a total of £10,000 per property. Higher limits may be available if required; please contact the team to discuss your requirements.

Can I accept long-term winter lets?

Yes, providing the property is available for short-term holiday lets during the remaining part of the year.

How do I make a claim?

To make a claim, please contact the claims line at 01452 801 704. Lines are open Monday to Friday, 9 a.m.-5 p.m. (closed on bank holidays) or email UK.HolidayLet.Claims@ajg.com.

For out-of-office hours emergency advice, call 01724 761 378 (this is an advice helpline only, not a claim reporting facility).

My holiday home needs renovating before I can let it; can you still cover it?

Please let us know the nature of the work required and the anticipated time this will take so that we can discuss your requirements with you.

Can I pay my premium monthly?

Yes, credit agreement payment terms are available — please contact us for further information.

We work with a third-party company called Close Brothers Premium Finance (CBPF), which manages instalment payments. We act as a credit broker, and we are not a lender. If you have opted to pay by monthly direct debit, we will pass your details to CBPF, and they will make a credit decision about you, which may include a credit check being carried out. Please let us know immediately if you do not consent to us sharing your details with CBPF. If CBPF agrees to provide you with credit, you will receive a welcome pack including a credit agreement from CBPF, which you will need to sign and return to CBPF. Please note that CBPF has its own set of terms, conditions, and charges, and you should familiarise yourself with these carefully. We may receive a commission for introducing you to CBPF. Paying by monthly direct debit via CBPF will cost more than paying by one-off payment.

I'm no longer letting my holiday property. Can I change my insurance policy?

If you decide to change to a long-term, assured short-hold tenancy agreement, we can continue until the renewal of the policy and then offer a more suitable contract. If the property is unoccupied or pending sale, please let us know.

Is damage caused by a guest's pets covered?

Yes, subject to the policy excess chosen, damage caused by pets is covered.

How can I get a quote?

You can either complete our online quote form or please call us for a quote at 01803 229 293, open Monday to Friday, 9 a.m.-5 p.m.

Does the policy cover properties abroad?

No, this specialist policy is only available for properties in the UK. However, Gallagher can give you an overseas property quotation. Please contact our Gallagher specialist team at 03451 110 680.

What should I do if I need to cancel my policy?

We will need your written instructions by post or email to cancel a policy, but please discuss your new requirements with us in advance.

What should I do if I get a call asking for my bank details and I am not sure the call is from Gallagher?

To help prevent fraud, before requesting your bank details to provide you with a refund by phone, we will always validate with you the information that we hold on file — information that only you would know. This information could include your address or specific policy details. Any refund we provide will only be for one of three reasons: overpaid funds, a reduction in your cover, or cancellation. If you receive a phone call and are unsure it is from us, you can always call us back at 01803 229 293 to verify. Gallagher will not ask you for other forms of sensitive information, such as passwords, usernames or a mother's maiden name.

Contact us:

Holiday Let Team

T: 01803 229 293

E: UK.HolidayLet@ajg.com

[A.JG.com/uk](https://www.ajg.com/uk) **The Gallagher Way. Since 1927.**



Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909. FP73-2025 Exp. 16.01.2026.

© 2025 Arthur J. Gallagher & Co. | GGBRETUK103428