



Professional Association of Self-Caterers UK

COVID GUIDELINES NEWSLETTER

12 February 2021

Issue 45

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WEEKLY NEWSLETTER GUIDELINES

The following guidelines need to apply as PASC UK has limited resources.

- Paid members will receive telephone support
- Paid members will receive priority email support
- Free Newsletter subscriptions will receive email support where possible, subjects that are commonly asked will be answered in the weekly newsletter
- Anyone passing on information taken from this newsletter must credit PASC UK with a link to the website www.pascuk.co.uk

Since Lockdown 1 came into effect we have dealt with over 74,000 emails, and thousands of calls during the crisis and we thank you all for your patience during these unprecedented times.

However, **it still remains the case that the vast majority of emails and calls relate to the information provided in the newsletters and the updates on Facebook, so please read the newsletter and follow on Facebook, and check the links out before calling and emailing. We are really stretched as this crisis continues. Thanks for your co-operation.**

PASC UK SOCIAL MEDIA

**Please follow PASC on Twitter @PascUK
Please on Facebook @pascukltd**

It is really important to follow PASC UK on Facebook and Twitter. This is not a vanity project, this is the quickest way to get news to you during the week, which is then consolidated in the newsletter that is written on Friday.

Even though we are into the eleventh month of this terrible crisis new developments are happening daily, and sometimes hourly.

It is also true to say that, the more of you that do follow us on Social Media, then the more effective we can be. Please it only takes a second, and if everyone who received this free newsletter did so, we would have thousands of followers and a much louder voice. Thanks.

COMMENTARY

Once again, thanks to all who have filled in the survey, if you haven't yet, please do, we have slightly changed it to make it a little less onerous regarding the data, and if any of this is too hard to fill in you can skip it, as the rest of the information is critical too.

This is critical is providing the data to create a National Report that will be both useful to you, and to us to Lobby Governments on your behalf. So far less than 15% of you have taken part ☹️ Especially keen for more surveys to be completed by Welsh Businesses as it will also support work covered further down.

Grant Shapps makes the PASC UK 'villain of the week award' with his remarks about don't book any kind of holiday this year. These kind of comments are really unhelpful, highly unlikely to become truth, and will alarm many small businesses. It is most likely a minor public-school teacher tactic to try and scare us all into compliance with the rules... or else!

Many Government figures have back tracked with the even the Health minister saying he has booked to go to Cornwall, and the G7 booked for Cornwall too.

The messaging though is much clearer about foreign holidays, and these really are under threat for this summer. In previous lockdowns flights continued and millions continued to travel in and out of the country. This has come to an end, (some might suggest a little late) and Quarantining in hotels and threats of 10 years in prison are today's headlines. We should spare a thought for all those in other travel sectors who do not look like there will be any kind of recovery for them this year ☹️

February the 22nd is only ten days away, and that will be the biggest reveal coming up in the near future about the road map out of lockdown. There has been much speculation, and alleged leaks, suffice to say, best wait until the actual day. We have been lobbying along with all our colleagues for a uniform unlocking across the UK, united across all four great Nations and coming down as one Tier, not different Tiers across the same country, they just do not work for Hospitality.

The Chancellors Budget is now just a few weeks away and we will find out then if all our collective lobbying has worked to gain more support for the sector, extension of the reduced VAT rate, continuing the Business Rates holiday and extending furloughing if we cannot reopen on 1st April.

We have set up the two most demanded Webinars and details of these can be found below.

We are finally catching up with the emails. The most common threads are insurance and grant questions and will get back to those emails and we will get back to those that are outstanding as soon as we can

As always wishing each and every one of you all the best in these desperate times.

PASC UK SELF-CATERING WEBINARS

The next Free Webinar will be on Chargebacks

Wednesday 17 February 2021

Time: 1500 -1630

Hosted by SuperControl

Chargebacks are on the rise; this can be frustrating for property owners and can lead to huge losses. Quite often Travel Insurance companies just tell the guest how to Chargeback when they should be covering the losses.

Over this 90-minute webinar, SuperControl, HolidayRentPayment and PASC UK will guide you through everything you need to know to take control of chargebacks. Industry expert Heidi Soberanes (Yapstone) and Alistair Handyside (PASC UK) will explore the topic and provide property owners and agencies with chargebacks confidence and strength by equipping them to:

- Avoid them (why they occur, how to minimise the probability).
- Understand what they are, the variants, and what to expect.
- Be competent and efficient at dealing with them.
- Put a good case together to win a dispute.

Following the discussion, there will be plenty of opportunity for questions and answers.
Free registration here: https://zoom.us/webinar/register/WN_K-YhPMtfTJSUGOVKNIMP6A

Followed by a free webinar on “Changing Agents or Going Direct?”

Firm date now: Wednesday 24 February 2021
Time: 1500 -1630

Registration link will be published on Facebook at <https://www.facebook.com/pascukltd> and in the next Newsletter

This webinar will feature the pros and cons of both the self-catering agency route and of taking your bookings direct.

Speakers will include:

- James Starkey, CEO of Travel Chapter. <https://www.travelchapter.com> Who will present pros and cons of the agency route.
- Beth Bailey, owner of Kernock Cottages, www.kernockcottages.com will present the pros and cons of the direct booking route.
- Robert Kennedy, Director SuperControl, www.supercontrol.co.uk will provide insights on his overview of how both models work (he has cottages on mixed platforms) www.orroland.com and can interact through a booking platform.
- Alistair Handyside, Chair PASCUK and owner of Higher Wiscombe www.higherwiscombe.com will chair the webinar, and direct participants questions during the Q and A.

Followed by a free Webinar on ‘Self-catering Futures’

Date: TBA
Time: TBA

We are poised to have a really busy summer this year, as most will not be able, or perhaps willing, to go abroad. What can we do with our businesses to win over these new customers long term? How can we increase our repeat customers as we head towards a really competitive landscape in 2022/2023 when the international markets open up?

More details next week.

THE UK NATIONAL SELF-CATERING SURVEY



ASSC

Supporting self-catering in Scotland

We are getting a reasonable response to this survey, but desperately need more data, especially from readers in Wales. If when you get to the detailed revenue and costs section, you can skip some of this if you don't have the info to hand. The more of you that fill this in the greater benefit the National Report will have to all of us. Deadline is now 28/02/2020.

Three weeks ago, we launched the National Self-Catering Report 2021. We are working on this with the ASSC (Association of Scotland's Self-Caterers) and sponsored by SuperControl.

Thanks to those that have already filled in the survey and this is a follow up plea to those that have not so far.

The first stage in preparing the Report above is to gather data about the Self-Catering Businesses. To do that we need all of you to take part, to make the survey as meaningful as possible. Please can you set aside 15 minutes to give us this information so that we can support you better with the creation of the Report and support effective lobbying for our sector. It doesn't matter how big or small you are, all data is critical for the survey and subsequent report.

This is a Self-Catering only survey.

<https://www.surveymonkey.co.uk/r/pascasscoperators>

Thank you in advance for your participation.

KEEP VAT AT 5% PETITION

Please can you take less than a minute to sign the petition to keep the VAT rate at 5% until at least March 2022?

For most PASC UK Members this would be the most significant support we can get from Government post re-opening.

There will be lots of pressure on Government to do this over the coming weeks as it's likely that any announcement will not be made before the Budget on 3rd March. Please play your part.

Thanks for supporting this <https://petition.parliament.uk/petitions/572283>

RESULT OF PETITION ABOUT HOSPITALITY MINISTER UPDATE

Previously we asked you to take part in a petition, very much like the one above to ask for a dedicated Hospitality Minister. The target was reached, a decent debate followed in Parliament which emphasized the need for greater support for our sector.

This is now moving forward again, detail here:

Prime Minister Boris Johnson has agreed to Petitions Committee Chair Catherine McKinnell MP's call for the Government to meet with petitioners and campaigners from the hospitality sector, including the creator of this petition.

Minister for Small Business, Consumers and Labour Markets, Paul Scully, will meet with petitioners to discuss their call for a Minister for Hospitality.

The meeting was agreed after Catherine McKinnell wrote to the Prime Minister urging him to engage with the hospitality sector after raising the issue at the latest session of the Liaison Committee.

Your clicks on petitions and filling in surveys really can make a difference, thank you.

OFFICE OF NATIONAL STATISTICS DATA

What is worth noting is another ONS report released today on the economic impact of coronavirus on different sectors of the UK economy. This report shows how the tourism and hospitality sectors have borne the brunt of this fall in GDP by contracting by the following percentages compared to February 2020.

- Air transport - 89.3%
- Travel Agents and Tour Operators - 85.9%
- Tourism Accommodation - 73.3%
- Creative Arts and Entertainment - 60.7%
- Food and Beverage Services - 48.0%
- Museums, Libraries Cultural Service - 38.9%
- Sport, Amusement and Recreational - 26.2%
- Water transport - 25.8%

In fact, these tourism-related sectors were six of the ten most impacted sectors of the UK economy. The only others suffering a contraction of this magnitude were Rail Transport (-64%) and Domestic Staff (-50.8%). These figures highlight the need for the Chancellors Budget to focus on supporting and helping rebuild these sectors of the economy.

<https://www.ons.gov.uk/economy/grossdomesticproductgdp/articles/coronavirusandtheimpactonoutputintheukeconomy/december2020>

COVID-19 COMMUNITY TESTING/POSTCODE CHECKER

The Department for Health and Social Care have announced that over 230 local authorities in England are now offering rapid Covid-19 testing. They have also launched a new postcode checker to help people who need to leave home for work find out if rapid Covid-19 testing is offered by their local authority or near their place of work.

<https://www.gov.uk/find-covid-19-lateral-flow-test-site>

NEW VAT DEFERRAL SCHEME

Businesses that deferred VAT payments due between 20 March and 30 June 2020 and still have payments to make can join the new online VAT deferral payment scheme which will open between 23 February and 21 June 2021. The new scheme lets businesses:

- pay deferred VAT in equal instalments, interest free
- choose the number of instalments, from 2 to 11

To use the online service, businesses must:

- join the scheme directly rather than through an agent
- still have deferred VAT to pay
- be up to date with VAT returns
- join by 21 June 2021
- pay the first instalment upon joining
- pay instalments by Direct Debit

<https://www.gov.uk/guidance/deferral-of-vat-payments-due-to-coronavirus-covid-19>

BOUNCE BACK LOANS EXTENDED

Over the weekend the Chancellor announced a number of changes to Bounce Back Loans aimed at providing additional support for businesses. At the moment, a Bounce Back Loan is for a six-year period, with no payments being due in the first 12 months. Following the announcement on the weekend, before the first repayment is due, your lender will contact you about further options to:

- extend the term of your loan to 10 years
- move to interest-only repayments for a period of 6 months (you can use this option up to 3 times)
- pause your repayments for a period of 6 months (you can use this option once)

It should be noted the closing date for applying for a Bounce Back Loan is 31 March 2021

<https://www.gov.uk/guidance/apply-for-a-coronavirus-bounce-back-loan>

SELF-ASSESSMENT PAYMENTS INCLUDING CLASS 2 NI CONTRIBUTIONS

Self-Assessment taxpayers were given the option of deferring payment of their July 2020 Payment on Account until 31 January 2021 and, as a result, have 3 payments to make on this date:

- The deferred July 2020 payment on account (if it remains unpaid)
- Any 2019 to 2020 balancing charge
- The first 2020 to 2021 payment on account

However, there is a Time to Pay option which some people would have taken which could result in 2019 to 2020 Class 2 National Insurance contributions being paid after their due date of 31 January 2021, leading to a detrimental effect on certain contributory benefits claimed.

People affected by this are advised to contact HMRC as soon as possible for help. They may be able to allocate monies already paid for 2019 to 2020 Self-Assessment liabilities against the Class 2 National Insurance contributions, resulting in a small amount of interest being paid and contributory benefit claims being protected.

HMRC is also advising Self-Assessment taxpayers that they can still pay tax by instalments if they are unable to pay in full by 31 January 2021. If you have not filed your 2019 to 2020 Self-Assessment return, you will need to file it as soon as possible and they will let you know what payments you owe and how to set up a Time to Pay instalment arrangement. People owing up to £30,000 you can do this online without contacting HMRC.

<https://www.gov.uk/guidance/defer-your-self-assessment-payment-on-account-due-to-coronavirus-covid-19>

SOUTH WEST VISITOR ECONOMY SURVEY RESULTS

We also asked you to take part in the SW England Visitor Economy Survey and many of you did, thank you.

Whilst this covered the SW of England, the key findings will be reflected across the country and will help all associations continue to press for more Government support.

- 61% of respondents were self-catering businesses, which makes reading this report necessary reading.
- The average reduction in turnover was 52%
- Yet 24% of businesses said they had taken on additional staff/hours to be Covid prepared
- 12% of businesses said that they had been unable to receive any support during lockdown.

The full report is here. <https://www.pascuk.co.uk/publications>

One question that was asked was where do businesses access information and support. As you can see from the image below PASC UK has performed really well.

Key results – Business information & support by county

- Businesses were asked where they accessed information and support for their business since lockdown 1. The results by county are shown in the table below.

| | Cornwall | Devon | Dorset | Somerset |
|---|----------|-------|--------|----------|
| Visit Cornwall | 68% | 3% | 1% | 1% |
| Visit Devon | 1% | 38% | - | 4% |
| Visit Dorset | - | - | 56% | 1% |
| Visit Exeter | - | 6% | - | - |
| Visit Somerset | - | 1% | - | 48% |
| Destination Plymouth | - | 5% | - | - |
| English Riviera BID Company | - | 25% | - | - |
| Visit Exmoor | - | 4% | - | 24% |
| BCP Council Tourism | - | 1% | 19% | - |
| The Professional Association of Self-Caterers (PASC) | 71% | 25% | 26% | 45% |
| South West Tourism Alliance (SWTA) | 20% | 18% | 22% | 29% |
| B&B Association | 4% | 8% | 12% | 13% |
| British Hospitality Association (BHA) | 4% | 6% | 7% | 6% |
| British Holiday & Home Parks Association (BHHPA) | 4% | 4% | 7% | 7% |
| Visit England | 36% | 30% | 32% | 40% |
| I didn't access any information/support for my business during lockdown | 1% | 16% | 13% | 5% |
| Other | 22% | 32% | 27% | 17% |

LOCKDOWNS

All of the UK is in Lockdown and Self-catering throughout the UK is closed. The earliest that we can realistically expect notification of any change will be the Lockdown Review announced by the PM to be on the 22nd February for England, when a roadmap to re-opening is promised. Governments Wales and Scotland are traditionally less forthcoming.

Our view remains the very earliest we can hope to come out of meaningful Lockdown is during March, but increasingly likely to be post Easter.

GRANTS UPDATE ENGLAND (REPEAT)

No further update from last week's information. No additional Grants or changes to Grants for business on Business Rates, see lower down for update on ARG for Council Tax Businesses.

If you want to check out that information, please go to <https://www.pascuk.co.uk/covid-19> and download previous Newsletters.

Across England the grant portals are now open for either LRSB (Closed) or Closed Businesses Lockdown Payment (CBLP).

Please let us know how your Council is performing. We get a lot of emails just telling us "no grants available." That does not help us lobby to get a more even playing field for Grant support.

We need:

- Your name?
- Your business names?
- Are you on Business Rates or Council Tax?
- Local Council/Billing Authority?
- Name of Grant allowed/denied?

Only with the above can we campaign for this to be rectified. Send to chair@pascuk.co.uk
Thanks

For Businesses on the Council Tax List

For Businesses not on the Business Rates another £594 million has been sent to Councils to top up what is known as the Additional Restrictions Grant. This is discretionary fund. It will be similar to the recent Additional Restrictions Grants (ARG) and the eligibility criteria will be set by your local Council. You will have to check your Council website to see what local eligibility criteria is in place. Find your local council website here: <https://www.gov.uk/find-local-council>

We have been pressing HMG to ensure that the ARG is as inclusive as it can possibly be, and that businesses on Council Tax that are required to close are supported.

We are getting mixed news on this across the Country, some councils including self-catering and others not. Please let us know how you are faring so that we can lobby HMG appropriately.

We need:

- Your name?
- Your business names?

- Are you on Business Rates or Council Tax?
- Local Council/Billing Authority?
- Name of Grant allowed/denied?

GRANTS UPDATE SCOTLAND (REPEAT)

No further update from last week's information. No additional Grants or changes to Grants.

SHORT TERM LETS LICENSING IN SCOTLAND (UPDATE)

The Short-Term Licensing Bill in Scotland has been delayed for a week. Bizarre devoting Scottish Parliament time to this legislation, when the sector is closed and, on its knees, and all Governments should be focussed on attending to the pandemic.

The two SSIs relating to regulation of short-term lets that were planned to be voted on in Parliament this afternoon have been withdrawn at the eleventh hour and are to be re-scheduled next week.

The draft SSIs have generated significant representation from industry, as well as individual operators contacting their MSPs. This has resulted in greater parliamentary scrutiny than most SSIs, the vast majority of which are uncontentious and passed on recommendation of the Committee.

The legislation will be voted on by all MSPs in plenary at a date to be confirmed. Scottish readers and Members should be supporting the ASSC and writing to their MP's on this.

GRANT UPDATES WALES (REPEAT)

The ERF Fund has now closed. The Welsh Government published further details on £200m for non-essential retail, hospitality, leisure and tourism businesses that continue to be impacted by the ongoing Covid-19 pandemic.

The latest funding is linked to the non-domestic rates system and will operate as a top up to the Restrictions Business Fund which was put in place in early December. The main details announced are:

- Businesses with a rateable value of £12,000 or under will be eligible to receive a payment of £3,000.
- Businesses with a rateable value between £12,001 and £150,000 will be eligible to receive a payment of £5,000.
- The £5,000 grant will be extended through to businesses with a rateable value of up to £500,000.
- A further £30m is also being made available through the discretionary fund to provide up to £2,000 grants for businesses not on the non-domestic rates system.

<https://gov.wales/further-details-200-million-support-welsh-businesses>

Please let us know how your Council is performing. We get a lot of emails just telling us “no grants available.” That does not help us lobby to get a more even playing field for Grant support.

We need:

- Your name?
- Your business names?
- Are you on Business Rates or Council Tax?
- Local Council/Billing Authority?
- Name of Grant allowed/denied?
- Reason for denial of Grant

Only with the above can we campaign for this to be rectified. Send to chair@pascuk.co.uk
Thanks.

GENERAL WALES UPDATE

Following on from last week’s update, PASC UK is working to try and pull together a collaborative survey across Wales to determine how many self-catering businesses are getting the grants and how many are not. Details will appear on Facebook as well.

If you are able to help with distributing this survey through Facebook Channels or local hospitality groups, you are connected with please let us know and we’ll link you in. Email us here at chair@pascuk.co.uk

LOCKDOWN WORKING AT HOLIDAY HOMES GUIDANCE (UPDATE)

Still chasing DCMS for a formal response on this.... Three weeks of repeated requests for a response on this, by zoom, phone and email ... all we are asking for is something like... ‘only for those people that are visiting for the purpose of working on the property, (no family or kids) to carry out refurbishment and maintenance, and meet insurance obligations’

We are getting lots of questions on this and are seeking clarification from DCMS. Builders seem to be able to keep working so why can’t we work (or our cleaners and maintenance people attend the properties)? That’s the essence of the question. Councils and Police interpreting differently in different parts of the country.

We have received this update, again muddy as much Guidance is, and we will seek further clarity. Watch Facebook for any interim updates.

- **Lockdown Guidance Update**

The Going to Work Section of the Lockdown guidance has been updated to clarify that you do not need to be classed as a critical worker to go to work if you cannot work from home. The updated section also states that employers and employees should discuss their working arrangements, and employers should take every possible step to facilitate their employees working from home, including providing suitable IT and equipment to enable remote working. Where people cannot work from home, employers should take steps to make their workplaces COVID-19 secure and help employees avoid busy times and routes on public transport. Extra consideration should be given to those people at higher risk.

<https://www.gov.uk/guidance/national-lockdown-stay-at-home#going-to-work>

BUSINESS RATES PAPER FINALLY UPDATED (REPEAT)

Many of you have been waiting for me to finish updating the Business Rates paper that enables you to make a self 'check' on your Business Rates Bill.

I have now finished updating it and will be working through responding to each of you with this.

Please bear in mind:

- The Business Rates Papers are only available to paid up Members.
- The reduced rates negotiated by PASC UK only apply to England and Wales
- The reduced rates negotiated by PASC UK for self-catering are only currently available to Businesses that have 3+ units on one hereditament.
- It will take a while to work through the backlog as each Members needs to have a run through, before applying their "Check".
- We will be in touch directly to arrange these short sessions.

Our apologies that this has taken longer than anticipated.

VISIT ENGLAND GOOD TO GO EXTENDED & PERSONALISED CERTIFICATES

Visit England have extended the We're Good to Go industry standard programme for the next few months, in response to industry feedback. <https://goodtogo.visitbritain.com>

If you have previously registered with the scheme, you can go back in and insert your business name and have that on your certificate.



The programme, which is run in partnership with VisitScotland, Visit Wales and Tourism Northern Ireland, is for businesses across the sector to demonstrate that they are adhering to the

respective Government and public health guidance, have carried out a COVID-19 risk assessment and check they have the required processes in place. Over 43,000 businesses across England signed up since its launch in June. 500 of which are PASC UK Members.

INDEPENDENT COTTAGES JOINS PASC UK



Independent Cottages (run by husband and wife team Sarah and Steve Jarvis) has recently joined PASC UK as an associate member. Independent Cottages charges an annual listing fee (no commission, service fees or booking fees) and puts the holiday maker in direct contact with the property owner.

Sarah and Steve are active supporters of PASC UK, and we've been getting positive feedback about them from Members. Certainly worth a look.

They have just under 2,000 UK properties on their books and integrate with SuperControl and other booking management platforms.

You can find out more here: <https://www.independentcottages.co.uk/>

NEW PASC UK WEBSITE + DOWNLOAD ISSUES

The work is now well underway on the new PASC UK website. The current one has taken a beating during 2020 and some of you, with high levels of security, particularly if you use AVAST security software, are finding downloads difficult. This will be resolved by the new website.

If you cannot download anything, just drop us an email in the interim, saying what you need, and we will email it to you. Send to chair@pascuk.co.uk

There will be changes made, to reflect what PASC UK is in 2021, so there will be a Members only area so that we can provide additional value to those that pay Membership fees. We anticipate the launch being in February.

KEY LOBBYING OBJECTIVES

Every week in every meeting that we have with officials from Central or Local Governments we ask for continuing support for the Self-catering sector.

We may not mention each and every one of these agenda points in each meeting, that depends on the priorities and time available.

By linking with other associations, such as the Tourism Alliance, The Wales Tourism Alliance, the ASSC and UK Hospitality we can also make sure that these are 'common' asks giving them more weight.

Our current 10 main asks are as follows:

- A support package for those that have not yet been able to access HMG support
- An extension to VAT reduction period to 31st December 2021
- An extension to the Business Rates Holiday to March 2022
- Three weeks' notice of re-opening
- Financial support for businesses that will still be restricted coming out of lockdown, due to single household or rule of six rules
- Allow FHL claims to be made under SEISS
- Remove punitive eligibility criteria on grant applications in Wales
- Stop the Postcode lottery for grant support
- Review of the Tier system, and restrictions of households mixing for reopening
- Common rules across the four nations

WORK IN PROGRESS SECTION

WIP. ELECTRIC VEHICLE CHARGING AT SELF-CATERING PROPERTIES PAPER

Getting lots of great feedback and input into this. Please keep it coming. We already have some great stuff but more always useful. We would like to try and complete this in February, so, please, if you have any feedback at all on this send it in. Thanks.

- Grants that may be available
- Good and bad EV maps to be featured on
- Any safety legislation that any of you have come across
- Any data on how much a charge actually costs
- Any issues anyone has come across with insurance
- Anything else you think is relevant

We will of course be doing our own research, but it would speed up the process if any of you have any information to share. Send to chair@pascuk.co.uk

WIP. IHT RELIEF FOR SELF-CATERING PROPERTIES

We got a lot of feedback on this subject so asking anyone who has an interest in this topic, or who may be in the process of challenging HMRC on IHT Relief this to please get in touch.

We have some Members who are at an advanced stage on this and it would be brilliant if we tried to coordinate where applicable. All responses in confidence to chair@pascuk.co.uk

WIP. BUSINESS RATES

An update on the next steps with the Valuation Office will hopefully appear in the next Newsletter on 19th February. We are still awaiting a full response

- Will cover next Revaluation
- Getting the PASC UK discounts for units of 1-3.

FCA BUSINESS INTERRUPTION POLICY CHECKER AND FAQ (REPEAT)

Following the Supreme Court test case on a range of business Interruption insurance policies, the FCA has produced a Policy Checker which takes businesses through a process whereby they can check to see whether their insurance policy covers business interruption losses due to coronavirus. It should be noted that each claim will still need to be individually considered to determine whether the policy provides cover for the effects of coronavirus.

Policyholders will need to check:

- the extent of their cover including how long it covers them for (length of their indemnity period)
- what losses are included - such as loss of profit, fixed costs or increased costs of working

<https://www.fca.org.uk/decision-tree/business-interruption-insurance-policy-checker>

In addition to the Policy Checker, the FCA have also developed a FAQs which gives business further information on:

- How to make a claim
- The disease clauses in policies
- What to do if they have already made a claim or complaint
- What they can claim for.

<https://www.fca.org.uk/firms/business-interruption-insurance-policy-checker/general-faqs-policyholders>

CANCELLATIONS POLICY PAPER

The Cancellations Paper (Draft 1) is now complete and can be downloaded from the website at <https://www.pascuk.co.uk/covid-19>

(Just a note, if you have the Avast anti-spam system it does not like the PASC UK website. We can assure you that the site is not insecure, but to make it as easy as possible for you, and you have the Avast system, please email chair@pascuk.co.uk and put Cancellations in the subject line and we'll email you a copy).

Please have a read and let us have your feedback on it, we will then update the paper, and republish. There is a link to the Webinar on Cancellations Policies above.

Once again huge thanks to Beth Bailey and Nick Clayson at Premier Cottages, Robert Kennedy at SuperControl for their contributions and Lorna Handyside and Linda Winstanley the ace proof-readers. 😊

UPDATED PROTOCOLS

The work to update the Cleaning Protocols is complete. These are available on the website at <https://www.pascuk.co.uk/standards>

(Just a note, if you have the Avast anti-spam system it does not like the PASC UK website. We can assure you that the site is not insecure, but to make it as easy as possible for you, and you

have the Avast system, please email chair@pascuk.co.uk and put Protocols in the subject line and we'll email you a copy).

The revision has a short section at the beginning of the main protocols in green that highlights changes.

If you have any questions arising from these, or have any suggestions for future changes, please let us know by contacting chair@pascuk.co.uk

ONLINE TOOLS FOR FINDING GOVERNMENT SUPPORT (UPDATED)

Summary of Existing Financial Support

HM Treasury has published a summary of all the support that is available, this is a really useful summary and has links to all the separate support mechanisms under the following categories:

- Employees
- Businesses
- Unemployed
- Low income families
- Local Authorities
- Devolved Administrations

<https://www.gov.uk/government/publications/summary-of-existing-economic-support/summary-of-existing-economic-support>

The online tool for finding out what support is available for your businesses has been updated to reflect recent changes:

<https://www.gov.uk/business-coronavirus-support-finder>

PASC UK MEMBERS LOGO



Please only display if you are a fully paid up Member. You can get a copy by sending an email to admin@pascuk.co.uk Thanks.

PASC UK AWARDS

There will be a further delay in finalising these. We haven't had any time to look at this this week. Further nominations welcome. We will try to do this asap as a bit of fun. Goodness knows we need some, further suggestions to chair@pascuk.co.uk

SUPPORT LOBBYING BY JOINING PASC UK

There is a huge amount of work and lobbying to do to help support you all in the self-catering sector. We haven't directly asked before, however if we are to fight on so many fronts, we simply need more funds. There are thousands of you that have had the benefit of this newsletter and the lobbying done on behalf of the sector.

We are now asking that as many of you as possible join PASC UK. The fight is on so many fronts, and we get much better results when we engage proper legal advice, proper PR firms to assist with campaigns such as the #justpayit (which we will shortly need to run again, more on that later) and Memberships to other organisations that provide common lobbying, information feeds and support.

Membership fees are as follows: All per annum.

- Single cottage £70
- 2 – 4 Units £125
- 5 – 10 Units £200
- 11 + Units £300

For companies like cleaning firms, or industry support companies, Associate Membership is £200.

Members get telephone support and priority email support.

You can join here, simple form, takes 2 mins, and we'll send an invoice, payable by BACS.

<https://www.pascuk.co.uk/copy-of-become-a-member-1>

MEMBER RENEWALS

Huge favour to ask of regulars, when you get your renewal through please pay it. The logistics of chasing waste hugely valuable time that could be spent doing far more useful things for all. If you don't want to renew, all you have to do is say so.

PASC UK CLOSING AT WEEKENDS

PASC UK is now closed at the weekends for phone and email. We have a self-catering business as well to run and manage through all the same issues that you all have. Many thanks.

ABOUT PASC UK

PASC UK was formed three years ago. It had three principle objectives at that time. The overriding purpose of PASC UK is to help make your business more profitable.

- 1/ Reduce Business Rates for self-catering
- 2/ Lobby for a 'level playing field', where all accommodation providers had to operate under the same rules, (think the 350,000 AirBnB properties). So that all have the same proportionate costs and regulations to operate under.
- 3/ Recover the right to Inheritance Tax Relief for legitimate business operating under FHL (Furnished Holiday Lettings rules).

And more.... See www.pascuk.co.uk

In January 2019, PASC UK succeeded in negotiating a reduction in Business Rates of up to 35% for most self-caterers in England and Wales. Despite a tortuous year with getting the Valuation

Office to apply the new system, in January 2020 they switched the system to manual for Self-Caterers, (SCAT-131) and we now hear daily of Members getting great reductions and refunds. Guides on how to Check your Business Rates are available to Members.

After years of lobbying, giving evidence to all Party Parliamentary Groups and working with all the other major accommodation associations in the UK, we had finally got HMG to agree to a roundtable on how to regulate the short-term accommodation sector. Our approach has been one of keeping the sector 'safe and legal'. This meeting has been delayed by the COVID-19 outbreak but will be high on the agenda post the virus restrictions being lifted.

We were also making good progress in our representations to HMG about the reinstatement of Inheritance Tax Relief to FHL businesses provided they complied with a basic business criteria. This is also on hold whilst we all deal with the COVID-19 challenge but will be picked up as soon as practicable.

And much more....

Wishing each and every one of you all the best during these trying times, and please Stay Safe.

Best regards

Alistair Handyside MBE
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The Professional Association of Self-Caterers UK
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07771 678028



DISCLAIMER

We are in completely uncharted territory here, and any suggestions that we make are merely that and you should carefully consider your own business policies, and if necessary, consult with your Professional Advisors. PASC is your lobbying Association, not a legal service. In addition, please be very wary of some of the advice given on internet communities, blogs and social media. There appear to be thousands of experts out there where my understanding is that there are very few.

To that end, any information you get from any source you must double check. I will always try and put the actual link to the information in the newsletters so that you can read and assess yourselves. These are unprecedented times, please take exceptional care.

