



# Professional Association of Self-Caterers UK

## COVID NEWSLETTER

### 18 February 2022 Issue 97

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## PASC UK SOCIAL MEDIA

Please follow PASC on Twitter @PascUK AND on Facebook @pascukltd  
This is where the latest news between newsletters gets posted.

## WHERE TO FIND PREVIOUS ITEMS COVERED IN PREVIOUS NEWSLETTERS

The 2022 news items are now indexed at the bottom of the 17 December newsletter and can be downloaded from [www.pascuk.co.uk](http://www.pascuk.co.uk)

## COMMENTARY

We are going to keep this newsletter really short this week, not least because we are writing it on a laptop as we have no mains power and want to ensure that we can get the newsletter out asap. We will have to get in the car and head for a decent internet connection in order to get this out today.

Inbox and phone swamped with calls about what to do about Storm Eunice cancellations, and impact of rising costs on profitability.

These are both covered below, including links to the webinar recordings that show how the PASC UK Buying Club works and how it can save you money on your commercial energy bills.

Thirdly, the first of the many Welsh Government Consultations into self-catering/second homes close next week on the 22nd February so that is covered below too with a link to notes to aid Members contributing to this Consultation.

We are leaving the information in again this week on potential grants for self-catering businesses as this proved very popular. If you find any particularly good examples in your area, please let us know.

If you are in Southwest England, please can you take five minutes to fill in the survey below? This really does help us lobby on your behalf. On 22 March the Chancellor will announce his Spring Forecast Statement, so we will need this solid up to date data in order to continue to lobby for Government support going forwards. Many thanks in advance.

We will also be chasing through outstanding subscriptions over the weekend, so if you get a notification, please let us know if you are intending to renew or not as soon as you can? Thanks.

Full newsletter service resumed next week.

Many thanks Alistair

## PASC UK RECRUITMENT UPDATE

We are in the final stages now of making the first appointment at PASC UK. We hope to have an update next week. We have had over 65 applications and plenty of really high-quality applicants. Thanks to Members for spreading the word. We are now closed to further applications for the time being.

## STORMS AND GUEST CANCELLATIONS



The most common calls and email this week are inevitably around cancellations that are resulting from the storm warnings and what to do about them.

Questions relating to refunds have to be answered in the context of 2 things:

1. Your terms and conditions
2. What is reasonable for the consumer

If your terms and conditions are unreasonable, (for example by stating that there will be no refunds in any circumstances), then you are likely to be in a more vulnerable position as a self-caterer (because such a clause is likely to be void – as such a position is not reasonable).

In all of these situations your Terms and Conditions are your backstop position, you can still be flexible and give a refund regardless. However, it is worth looking at your obligations before deciding to give anything away.

On the basis that your terms and conditions are reasonable and don't address the specifics, then here is some guidance and FAQ's:

**Q1: What is the position of the holiday let is not available for letting as has no power for heating, lighting and cooking?**

A1: The owner should refund under these circumstances, and then claim on their Business Interruption Insurance (BII) if they have it. See bottom of this section for more on BII).

**Q2: What is the position if guests do not want to travel, do we have to give a refund?**

A2: As always it depends...here are some examples:

- a) if you are in the red area, and the warning is red for the time of the stay (where Govt advice is not to travel), the guest has an argument that they cannot fulfil the contract. However, unless you are required to be closed (and you can otherwise perform

your obligations in relation to making the property available), there is no obligation to give a refund. You may like to do this as a gesture of goodwill, but this is the type of risk that can be covered by travel insurance.

- b) If the guest can reasonably travel, and wants to cancel anyway as overall the weather looks be a bit grim? This is sometimes called disinclination to travel. The guest would only be entitled to a refund if your terms and conditions allow a completely flexible cancellation option (and are otherwise generally reasonable in relation to cancellations).

If you are open and ready for guests your part of the contract can be fulfilled. It is unlikely (unless your terms and conditions are unreasonable) that a court would award any kind of refund in these circumstances other than a nominal one – for example in relation to a welcome gift (to the extent that this was not perishable).

**Q3: A tree blows down across your private drive to your property, what is the situation?**

A3: If the tree is blocking access to your property, then we would suggest that you make every effort to ensure the property can otherwise be enjoyed (for example by providing another means of access or assisting with luggage whilst awaiting the blockage to be cleared). It wouldn't be reasonable to leave it if the guest was then, for example required to walk 200m up your driveway. But access is not really hindered (perhaps a bit less convenient), then talk of refunds is not necessary.

**Q4: The main public road en route to the property is blocked, or the train or bus service is cancelled, and the guests cannot get to our property, what is the situation?**

A: This is similar for road closures, train cancellations, missed ferries. It is something that the guest should bear the risk and is why travel insurance exists. If you can accept the guests, then the risk lies with the guest. This is pretty much the same as snow, if your entrance is accessible and your property is ready, this is not your fault (or risk).

**Q5: The cleaners can't get in and not all the cottages will be able to be cleaned properly. Do we have to refund the guests?**

A: If you cannot make the property available to the guest at the described standard, then it is likely you would be obliged to give a refund. Your terms and conditions would probably be deemed unreasonable if you were to provide for anything different in them. It's a bit more complicated as to whether delaying access to your property would also give rise to a right to a refund (for example if your cleaners are delayed by a day). A stay of 2 nights where check-in is delayed by 24 hours is probably going to be looked at differently to a stay of a week. Our advice here is to put yourself in the position of the guest and think about what is reasonable in the circumstances.

**Q6: The linen delivery cannot get through, so no made-up beds or towels, do we have to give a refund?**

A: Can you provide alternative towels or linen? Maybe the cost of buying replacements at short notice is better than having to cancel the guest (and such a mitigating step may be welcomed by your insurers (if you have cover for business interruption). Remember any business interruption claim will ask you about whether you attempted to mitigate your losses. If you have described the property as 'beds made up ready for guests with fluffy towels for the bathrooms' and cannot provide linen and towels, this is definitely refund territory, just as an inability to supply heating, lighting etc.

Q7: What kind of options can we offer the guests?

Q8: If the red warnings only last for a day, it may be possible that the guests may still want to come for a reduced stay, say two nights instead of three, or six instead of seven. Reducing the price proportionally would be fair in these circumstances.

Q9: Do we have to stand by our Terms and Conditions?

A9: It depends... you cannot vary your Terms and Conditions to the disadvantage of the guests, but you can vary them to your disadvantage, by giving a proportion of the value of the holiday back or refunding or moving the holiday that under your T's and C's at this late stage would be non-refundable. Your T's and C's are your backstop position and don't stop you being flexible with guests.

Q10: How can I protect my business against these kind of cancellations.

A10: If you have a decent Business Interruption Insurance (BII) extension to your business holiday let policy it should cover you for some of the above losses. (Recent newsletters have listed policies that are more belt and braces than the cheaper ones which would be able to offer this).

BII should cover situations such as you have had to offer refunds as you have no power or water. However, it won't cover the guest not wishing to travel.

With climate change becoming more visible, these policies are a must to protect our businesses. You may also be able to claim something from your power supplier, (this would be Western Power Distribution in SW England, not EDF for example). If you are due for any compensation from them, it gets paid to your energy billing company and then credited off your bill.

## **URGENT SURVEY FOR SOUTHWEST NEWSLETTER READERS TO CONTRIBUTE TO**

We are working with other tourism partners across the Southwest region, in undertaking another business impact survey to collect more hard evidence regarding the impact of Covid-19, what key the key issues are and what support businesses need for their future survival and growth. The survey evidence is being gathered across the Southwest and will be shared with Government, local MPs and Councillors to lobby for future sector support.

Examples of where we present this data are at the All-Party Parliamentary Groups that we meet with and have covered in recent newsletters, and PASC UK has also been asked to submit data and a report to the Hospitality APPG on maintaining the VAT rate at 12.5%.

We appreciate your continued support with this. Please click on the link below. Responses are completely confidential, (no individual businesses will be identified in the survey results).

<https://survey.sogosurvey.com/r/unqrTd>

The survey closes midnight Monday 28<sup>th</sup> February 2022. We want to reach as many businesses as we can across the region, so please feel free to share this link to your colleagues.

## **IMPACT OF RISING COSTS ON SELF-CATERING PRICES UPDATE**

**Repeating this section as still one of the most commonly asked questions, particularly with reference to how airlines can surcharge for flights.**

## Updated section.

Airlines have a clause in their terms and conditions that allows for surcharges but, even then, there are limitations on this as any term still has to be reasonable.

On the basis that few, self-catering businesses have such a clause, and it is impossible to retrofit a new clause into a contract without the customer's agreement, there is little that businesses can do except to make sure that they get the pricing of any unlet periods right in order to minimise the impact to their income.

In terms of solutions such as having heating systems that cap the temperature there are no legal requirements related to how warm a property has to be. However, that said, Public Health England has published guidance that says that residential properties should be maintained at a temperature of at least 18C to protect the health of the occupants. So, while in theory you could set the temperature to what you want, all businesses have a duty of care to their customers and a customer could argue that you are not exercising your duty of care if you do not set the thermostat to at least 18C.

In terms of the Equalities Act, there is only really an issue if someone informs you that they have a medical condition that requires a temperature higher than 18C and you refuse to do anything about it. It's similar to if someone in a wheelchair asked a B&B owner if they could have their breakfast in their room because dining room was up some stairs, and the owner says "no" – the problem is not the location of the dining room but that the owner refuses to take reasonable steps to mitigate the problem.

## Repeated section.

We have been asked numerous times this week if it is possible to 'surcharge' a guest due to the rising costs covered in the commentary. The simple answer is no. You have entered a contract with the guest to supply a given stay for a stated amount of money. That's a simple contract, and one of the strongest elements of law. They can't offer to pay you less nearer the time, and you can't charge them more.

## What can you do?

Firstly, we can all look at the remaining availability that we have this year and increase prices to cover the increased costs. Whilst some will say 'my prices are as high as they can be' everyone should be looking at increasing prices for remaining availability. The more that raise their prices the less that this will be an issue. We still remain astonishingly good value on a per person per night basis.

Secondly, try and make sure that all that can be switched off between bookings is, just running enough heating to comply with your insurance. We do have a dilemma that we are urged to leave windows open between stay and perhaps this should just be the morning of the changeover, to give properties time to warm up again, rather than longer.

Thirdly, we know we nag on about this, but greening your business is a great long-term investment. Mega insulation can mean that heating requirements are minimal. Low energy lighting is still by no means the norm. Boilers need servicing to operate at full efficiency.

Finally, it is only reasonable to ask 'those guests' (we all have them) who turn up the heating and open the windows rather than adjust the thermostat to be more responsible and to turn the heating down. We don't want them to be cold, but they should not waste our money, or limited

resources, when all the public know what has happened to energy bills and is happening to the environment.

## UPDATE ON MOST PRESSING WELSH GOVERNMENT CONSULTATION.

This week the Working group met, Chaired by the Wales Tourism Alliance. The meeting exclusively focussed on the first consultation to close as the date for us all to submit responses is the 22 February.

### 2<sup>nd</sup> Consultation: Planning legislation and policy for second homes and short-term holiday lets:

<https://gov.wales/planning-legislation-and-policy-second-homes-and-short-term-holiday-lets>

This is the least threatening of all the Consultations and the conclusion of the working groups was that we could feed back reasonably positively to the proposed measure. The key point on this consultation is that this will not be retrospectively applied. This was key to all the participants of the working group. Currently the Welsh Government paper says it will not be applied retrospectively, so whilst we will have to keep an eye on this, that major concern seems covered.

It was felt that the changes proposed pretty much repeat powers that Council and Government have already and could be applied already if a Council wanted to. For example, if a house on a residential street with residential planning permission has turned into a 365 night a year rowdy party let, then Councils already have the power to insist on a change of use application and refuse it.

We are really keen to send the same feedback to the Welsh Government on this. The collaborative paper from the group is here: <https://bit.ly/3yiW2GX>

Please let us have any comments, and a final version will be published next week for those that wish to use to respond before the deadline of 22 Feb.

Some notes on this....

The Town and Country Planning (General Permitted Development) Order 1995 (the GPDO) permits certain **specified changes of use between the specified use classes**. Under current planning legislation, planning permission may be required for a change of use of a dwelling house to use as a short-term holiday let. There is no published definition of what constitutes a material change of use from primary or secondary home to a short-term holiday let. Whether a material change of use has occurred, and planning permission is therefore required, is a matter of fact and degree for the relevant planning authority to consider on a case-by-case basis. **Considerations** that may be material include increased occupancy of the property, frequency of changes of occupants, impact on local amenity and on direct neighbours and local housing need.

**Welsh Government's proposals** to amend the development management system and planning policy in Wales in three ways:

Amend the Town and Country Planning (Use Classes) Order 1987 to create new use classes for 'Primary Homes', 'Secondary Homes' and 'Short-term Holiday Lets'; They would amend Part C of Schedule 1 to the Use Classes Order by:

- Amending the existing use class C3 (Dwelling houses) to apply where a dwelling house is in use as a sole or main residence for a prescribed period (i.e. Primary Homes);
- Introducing use class C5 (Secondary Homes);
- Introducing use class C6 (Short-term Holiday Lets).

Make related amendments to the Town and Country Planning (General Permitted Development) Order 1995 to allow permitted changes between the new use classes for Primary Homes, Secondary Homes and Short-term Holiday Lets. These permitted development rights can be disapplied within a specific area by an Article 4 Direction made by a local planning authority.

Make related amendments to Planning Policy Wales (PPW) to make it explicit that, where relevant, the prevalence of second homes and short-term holiday lets in a local area must be taken into account when considering the housing requirements and policy approaches in Local Development Plans (LDP). Plus, it makes clear where the local planning authority imposes an Article 4 Direction, a condition could be placed on all new dwellings restricting their use to primary residential where such conditions would meet the relevant tests.

## **PASC UK RENEWALS**

We have noticed whilst processing applications for the PASC UK Buying Club, that many Membership Subscriptions from 2021 remain unpaid. This could be down to a number of factors, firstly that we have never chased the original invoice as we don't currently really have a system for that, or that the invoice was not received for one reason or another.

Member benefits are only available to paid Members, these include telephone support, priority email support, access to the Buying Club, help with Business Rates and Privacy and Cookie Policies to name a few.

Over the next two weeks we will work through the lapsed subscriptions and ask that you respond quickly to the emails, even if that is just to say that you no longer wish to be a Member, thanks.

## **RECORDING OF REDUCING COMMERCIAL ENERGY & UTILITY BILLS WEBINAR REPEAT**

### **Webinar 2022 #2**

#### **Reducing your energy bills if you are on a commercial tariff**

Date: Tuesday 8 February 2022

Time: 1100-1215

Link to view recording: <https://bit.ly/34ysdJs>

This was held conjunction with the PASC UK buying group. Self-caterers are currently seeing their energy bills rising exponentially, some by over 50%. This webinar introduced the service available from the PASC UK Buying Club that can help you reduce, or lock into lower rates. It's possible to also cover Water bills in England and Scotland, (not Wales as Water is not deregulated there)

## **RECORDING OF THE PASC UK BUYING CLUB WEBINAR REPEAT**

### **Webinar 2022 #1**

#### **Introduction to the PASC UK Buying Group**

Date: Tuesday 1 Feb 2022

Time: 1100-1215

Link to view recording: <https://bit.ly/35C9s8b>

The PASC UK Buying Club has been a great success, with over 500 Members enjoying a huge range of benefits. The Buying Club is effectively collective buying power, whereby together we can get better deals than we can on our own. The PASC UK Buying Club does not cost anything to join if you are a paid-up PASC UK Member. Key offers were presented, plus a Q&A session at the end.

The list of discounts is growing all the time, examples here: <https://www.pascuk.co.uk/buying-club/>

## SOME TIPS ON ENERGY COSTS FOR THOSE ON RESIDENTIAL METERS

Here's a BBC programme 'You and Yours' on coping with higher energy bills

<https://bbc.in/3gAlH6x>

Money Saving Expert explains to fix or not to fix residential supplies:

<https://bit.ly/3rGE29c>

## WALES WORKING GROUP AND INFORMATION ON SELF-CATERING CONSULTATIONS IN WALES

**The Wales Working Group met on the 8<sup>th</sup> of February to coordinate responses to these Consultations. Please continue to send your thoughts and comments in so that they can be part of the considerations. Thanks. Send to [chair@pascuk.co.uk](mailto:chair@pascuk.co.uk)**

There are three consultations underway that affect Members in Wales. They are listed below. We have established a working group with the Wales Tourism Alliance to try and coordinate a single unified response to each of these. The danger is having separate groups giving conflicting feedback to these consultations, which can mean that Govt ignores them all.

The notes on these will be published so that Members can see the position that we are taking, and hopefully can also feed into the Consultations on similar lines.

Please provide your comments and inputs on these Consultations to us so that we can include them in our discussions. Please send to [chair@pascuk.co.uk](mailto:chair@pascuk.co.uk)

A reminder of the Consultations:

**1<sup>st</sup> Consultation: 'Local Taxes for second homes and self-catering accommodation'**

<https://gov.wales/local-taxes-second-homes-and-self-catering-accommodation>

Whilst this Consultation is technically closed (on 17 November 2021), the review is still ongoing and that is being fed into.

**2<sup>nd</sup> Consultation: Planning legislation and policy for second homes and short-term holiday lets:**

This is the most urgent one as the Consultation period ends on 22 February. This is the one that was discussed in detail at the Working group this week, note and update are above.

### 3<sup>rd</sup> Consultation: Local variation to land transaction tax rates for second homes, short term holiday lets and potentially other residential properties - closes 28<sup>th</sup> March 2022

We have a little more time on this one.

<https://gov.wales/second-homes-local-variation-to-land-transaction-tax-rates-html>

This is what was called Stamp duty up to April 2018. £180K – £250k – 3.5%; 5% above £250k. Property above £40k attracts Land Transaction Tax (LTT) – Welsh Revenue Authority. The proposal is to delegate Powers to Local Authorities (LA) to vary LTT in LA or specific ward areas.

### SELF-CATERING AGENCY MEMBERS ZOOM MEETING UPDATE

During next week PASC UK Members will be invited via email to a private zoom meeting to discuss the various Government interventions in the sector. (The invitation will come out on Friday afternoon, electricity and internet allowing, if you have not received an email, and wish to take part as an agent, please email [chair@pascuk.co.uk](mailto:chair@pascuk.co.uk))

Subjects include:

- The upcoming Statutory Registration Consultation
- The new rules on how many days let owners must meet to comply with the forthcoming Business Rates Rules in England, and how that might be checked and implemented
- The threats of additional taxes and regulation in Wales.
- New Fire Safety Rules coming into effect for self-catering

### HOW TO TRY AND LOCATE LOCAL BUSINESS SUPPORT GRANTS IN ENGLAND

Various sources are available in different parts of England, and many grant schemes may well be re-titled under the Westminster Governments 'Levelling Up Agenda'. Tourism is much higher on the agenda post pandemic.

England is divided up in many sub regions, these are covered by Local Enterprise Partnerships or LEP's. Whilst the whole structure of LEP's is under review, many of them do have funds available to support businesses in one way or another. Many of them recognise Tourism in ways that they never did pre Covid. County and District Councils manage millions of pounds of grant money annually.

Go and look at your Local LEP website first. They are really good source to look for information on Grants. Most of them have on their websites a grants section, or a business support section and in many cases a Growth Hub. This is where you might find access to some grants.

Secondly, Councils often have funds too, the best thing is to once again search your Council or District Council website.

Here is an example of one in Somerset.

### Somerset Visitor Economy Support Programme – Grant Scheme

Somerset County Council are seeking applications for their new grant scheme from businesses operating within the Somerset Visitor Economy.

Grants of between £25,000 and £40,000 are available for Somerset SME businesses (Small and Medium Size Businesses of up to 250 employees), partnership of businesses, or community organisations wishing to introduce and implement a project that delivers genuinely new provision for visitors to the County. Projects will need to be completed in 2022, but also demonstrate sustainable impact into future years.

Grants will be match funded, with the applicant expected to meet 35% of the project costs and the grant meeting the remaining 65% of the project costs. This call for applications will close on Monday 14 March 2022. [Find out more and apply online.](#)

Here is one in East Devon, called The Innovation and Resilience Fund

<https://bit.ly/3GBG8MO>

As you can see, they all have different names, all will operate slightly differently. Grant applications can be onerous, but at the same time a grant is a grant. Successful tourism business applicants in Somerset can apply for up to £40,000 and in East Devon up to £50,000. These are substantial sums of money.

If you come across more of these, please share the information with us and we will publish in future newsletter. Thanks

## **BUSINESS SUPPORT FROM LOCAL ENTERPRISE PARTNERSHIPS**

Carrying on with the theme of LEP's many offer support programmes for business as we all look to recover from the pandemic.

The support can take a variety of forms. Again, a search of the LEP website will reveal whether yours has any such support. These can vary from free online resources, case studies and best practice to actual courses. Most of these are free of charge to businesses

Here's an example sent in by a Member near Leeds: <https://bit.ly/34MraWb>

Here's an example from Devon and Somerset, which has £780,000 of funding, so a major programme.

### **Thrive: The Growth Hub Service for All**

**Introducing Thrive, the Growth Hub's new support programme for the self-employed and small to medium size enterprises (SMEs) in Devon, Plymouth, Somerset, and Torbay.**

Thrive will offer a free diagnostic and training service, with up to 12 hours of tailor-made support that will enable businesses to improve and grow. Enrolled businesses will be able to access 1-2-1 support, webinars and specialist support around topics such as digital skills, finance, marketing, HR, business planning and more.

<https://bit.ly/34QxXhr>

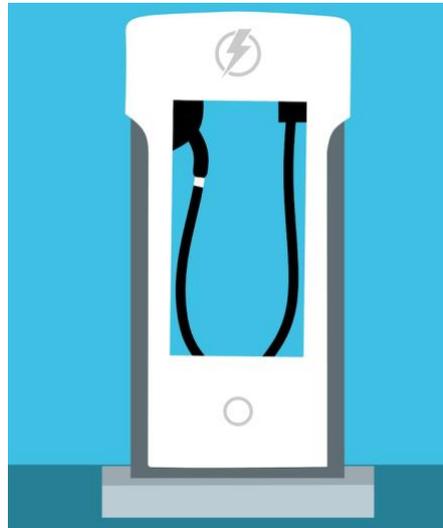
## **POSSIBILITY OF EV CHARGING STATION GRANTS**

**(We hope to have more information on this next week)**

As part of the work going into the updated EV Charging Paper, we should first thank Members for the huge amount of information that you have sent in. We need to sort and collate all of this and hope to have it available as an updated report in a couple of weeks.

We are in conversations with OLEV about the details of possible grants coming in that may be applicable for businesses such as self-catering operations. The timescale is post July, and it also looks like that all installations from July on will need to be smart chargers, so not just a free to use. As with all Grants, the devil is in the detail and in many cases the cost of supply and installation rises when Grants are available.

We should have more information for next week's newsletter.



## INSURANCE UPDATE WITH MORE OPTIONS

(ALWAYS A WORK IN PROGRESS)

### **We will publish a review of the revised Cottagesure Policy shortly**

We continue to receive a huge number of calls/emails about self-catering insurance policies. Most report huge rises in pricing and some saying cover no longer offered. We have updated the Lycett's notes below having had a conversation with them and their bespoke offer looks good.

The good news is that the Cottagesure Policy will be going live again, initially for renewals only from Friday 11 February. There are some changes in the cover, now underwritten by HCC International Insurance.

There are some changes, there are two subset policies; Single Let and Cottage Complex. There are changes to cover as well, no equipment breakdown cover is provided, nor commercial legal expenses, and not unexpectedly no communicable disease cover.

We will do a comparison of cover changes on this important policy which around half of PASC UK Members had during the pandemic.

Below is a list of primary offers in the sector, with updates as we have them. We have also added a list of players in the market that we don't have direct experience of, to try and give you more options as you shop around for cover.

Every indication is that self-catering insurance premiums are set to rise substantially this year, so worth shopping around.

If you have any good experiences or new providers let us know, and if you have experienced the opposite let us know. Please email [chair@pascuk.co.uk](mailto:chair@pascuk.co.uk) and we will update the list below accordingly. Thanks.

Reminder....The first point that we would make is that you choose a policy that is geared to letting short term lets on a professional basis, and not a policy which is no more than a 'tweaked' home insurance policy which so many are. This makes them look excellent value for money, but if the cover is poor if they don't pay out, they are a waste of time.

The second point is to ensure that you have the cover that you are looking for. You won't find the words 'covered for Covid' in these policies going forwards in our view.

Just a few examples of issues here to double check with any provider quoting you, these have come up repeatedly as a reason for no actual cover. If you have things like games rooms, animal petting, anything that the insurer may find unusual, it really is best to ask up front. Could save a huge amount of time.

- Some say no single person use of hot tubs or swimming pool (How on earth could we police that?)
- Some say no Thatched, or adjoining properties
- Some say no streams or ponds on property

So please check for exclusions. No point in paying for a policy that would never pay out.

The main players are as follows. Please let us know if you have a dedicated Self-Catering policy from any others and how they fared during the pandemic, and we'll update this section.

### Gallagher's Cottagesure

This is one of the most established policies on the market. Good reputation over a long period. RSA initially refused Covid cover. They lost at the Supreme Court in January 2021, so most claims settled. RSA one of the first to agree not to deduct grants from pay-outs.

**UPDATE...** See note above, Cottagesure Policy back for renewals from 11 Feb. Review of new cover to follow.

<https://cottagesure.co.uk>

### Lycett's

Lycett's Insurance Brokers (and Financial Services) are an insurance broker with 16 offices around the country, mostly in rural locations, and have a wealth of experience in placing leisure risks including self-catering holiday properties, often with their own leisure facilities. Each individual risk is underwritten on its merits with no broad-brush approach to a sector or type of risk.

Probably more well known in the Rural, Agricultural and Equine arenas but have a growing Commercial team also and retain ownership of any claims via their in-house claims team at their Head Office in Newcastle.

Lastly, Lycett's are ultimately owned by a charity (Allchurches Trust) so any profits they make are distributed to charity & community groups in the UK & Ireland.

Contact: Lee Musgrove [Lee.Musgrove@Lycetts.co.uk](mailto:Lee.Musgrove@Lycetts.co.uk)

<https://www.lycetts.co.uk/insurance-services/rural/estate/holiday-cottages/>

### **Boshers**

They do not appear to have paid out at all for Covid related claims, (unless anyone knows different) but have been established for 30 years and previously had a decent reputation.

<https://www.boshers.co.uk/holiday-home-insurance/>

### **NFU Mutual Update next week**

NFU Mutual normally have a really good reputation amongst policyholders. They have though had a challenging Covid. **(See note repeated below about joint action against NFU for failure to pay out under Business Interruption)**. Their cheaper Home and Lifestyle policy paid out for Covid, but the more expensive policy did not (unless anyone knows differently).

They were the last major insurer to keep deducting Grants from pay-outs although thankfully they reversed this policy. Their Cancellation Advance Bookings add-on is a really good add on and we are trying to get others to offer similar.

Check Pool and Hot tub cover particularly with these policies as we have heard cases of them not allowing solo use.

<https://www.nfumutual.co.uk/insurance/home-insurance/>

### **Schofields**

Did very well in the pandemic, paid out for Covid (unless you know different) and their underwriters were the first to say that they would not deduct Grants from pay-outs.

<https://www.schofields.ltd.uk>

These four I have heard of but have not listed before as I don't have any Member recommendations on them at this time.

### **Towergate Insurance**

These also have a Glamping policy....

<https://www.towergateinsurance.co.uk/home-and-property/holiday-home-insurance>

### **J L Morris**

Various policies on offer, but not clear if do or don't do complexes.

<https://www.jlmorris.co.uk/uk-holiday-home-insurance/>

## Magenta Insurance

Looks like suitable for single cottages rather than complexes and only up to a value of 1.5 million property value.

<https://www.magentainsurance.co.uk/>

If you have any comments, feedback or think others should be on the list and why? Please email [chair@pascuk.co.uk](mailto:chair@pascuk.co.uk)

## NEW REVISED CLEANING PROTOCOLS V5

All three Country specific versions are available under the Covid-19 Tab on the new website. England, Scotland and Wales are covered.

Between the old website and the new website over 12,000 copies of the updated version have already been downloaded, taking the total to more than 135,000.

It is a positive review with sensible changes and written in any easy-to-understand way. We strongly recommend that they are read in their entirety, so that the whole context and the necessity to write an updated risk assessment is fully understood.

We are providing a single document for **Self-Catering Covid Cleaning Protocols V5** in each of England, Scotland and Wales.

This includes

- The Cleaning Protocols
- The Risk Assessment
- Cleaning checklist
- FAQ's

As always with the Cleaning Protocols, these are free to all. Earlier versions have been downloaded from the PASC UK website over 120,000 times and have done much to convince Government of the sectors commitment to Covid security.

Some key changes:

- Owners should follow current Government guidance on issues such as physical distancing and face coverings
- Properties that have been cleaned and disinfected in line with the protocols should be available for immediate occupation, and there is no requirement for leaving properties fallow for 72 hours
- Individual operators should decide on whether guests should strip the beds / laundry themselves. If operators/cleaners remove them (following protocols on good handling of linen, not shaking, PPE if required), then it could be argued that this may actually be more "controllable"
- A common-sense approach should be taken to the washing of crockery/cutlery, based on what cleaners find when assessing property at changeover
- PHS does not recommend Steam/UV-C light/ULV fogging between guests as standard practice
- And much more....

The Protocols can be found on [www.pascuk.co.uk](http://www.pascuk.co.uk)

## MEMBER BENEFITS SUMMARISED

To carry out the lobbying work that we do on behalf of the Sector we need funding. 90% plus of this funding comes from Membership Subscriptions.

Members will get.

- Access to Telephone Support
- Prompt email support
- Access to Members Benefits and Discounts. (Buying Group Membership details below)
- Members only Webinars, (Including ask the Chair sessions)
- Book Surgery Appointments with the Chair
- Specific Discounts on key products
- PASC UK Guides to reducing Business Rates
- Hard Copy of the Visit England Pink Book
- Special Interest Papers (EV Charging, Third Party Services at Holiday Lets, Privacy and Cookie Policies etc)

What will be available to non-members?

- The PASC UK Covid newsletters
- Email support when available. (Members support comes first).
- Free Webinars
- Cleaning protocols
- Some General interest Papers, (Cancellation Policies, what to do if Guests gets Covid etc)

We are currently making major investments in supporting you better and all this cost's money, these include.

- A new Website
- The largest ever National Report on Self-Catering in the UK, broken down by country
- Sponsorship of the Visit England Pink book, to help promote the safe and legal aspects of our sector
- Membership fees to the Tourism Alliance, UK Hospitality and Wales Tourism Alliance
- Surveys and reports to use data-based arguments to win support for the sector

If you have not yet joined PASC UK, please consider joining NOW. Details below the Buying Club information. <https://bit.ly/3ptd4RU> Thanks.

## BUYING CLUB MEMBER BENEFIT FOR PAID PASC UK MEMBERS

We are really pleased to announce a partnership with Purchasing for Business.

More details on the new PASC UK website here: <https://bit.ly/3ptd4RU>

This is a Buying Club, it's free to join if you are a paid up PASC UK Member. There will be no additional fee for Members to join the Club.

## 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 don't ask very often, 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 and proper PR firms to assist with campaigns. Memberships to other organisations that provide common lobbying, information feeds and support also cost many thousands of pounds a year.

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, Trade Membership is £200, and you will get a listing in the Trade Directory on the new website.

Members get telephone support and priority email support.

You can join here, simple form, takes 2 mins, and you'll get an invoice, payable by BACS or Credit Card.

Just click on this link to go to the joining page: <https://www.pascuk.co.uk/join-us/>

Thank you

## RECORDINGS OF PASC UK WEBINARS

These can now all be found on the new website at: <https://www.pascuk.co.uk/webinars/>

## HOW TO REDUCE YOUR BUSINESS RATES BILL

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.

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.

## 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](mailto:admin@pascuk.co.uk) Thanks.

## 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.

## ABOUT PASC UK

Full details of all the activities that PASC UK undertakes can be found on the new website, under the About Tab on the homepage. [www.pascuk.co.uk](http://www.pascuk.co.uk)

## NEW 2021 INDEX

2021 New Items and which Newsletter they can be found here:  
<https://www.pascuk.co.uk/covid19-newsletters/>

- **Lifting of remaining restrictions in England**
- **Welsh government marches on with Tourism Tax**
- **Welsh Government bans smoking in Self-Catering**
- **Wales Working Group, and self-catering Consultations in Wales**
- **Govt urged to CUT vat, save £4.6bn and Level up.**
- **Welsh government marches on with Tourism Tax**
- **Welsh Government bans smoking in Self-Catering**
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- **Mental Health Support 4 Feb Newsletter**
- **Collective action against NFU 4 Feb Newsletter**
- **Specialist Holiday Let Mortgages 4 Feb Newsletter**
- **Hot Tub Ambulance Chaser Claims 4 Feb Newsletter**
- **Covid insurance policy for guests 4 Feb Newsletter**
- **Hosting Tourism and Hospitality APPG 4 Feb Newsletter**
- **EV Charging option for Members 4 Feb Newsletter**
- **Check your Photographs to avoid unnecessary costs 4 Feb Newsletter**
- **Reporting Taxable Grants 4 Feb Newsletter**
- **Water Charges in England and Scotland 4 Feb Newsletter**

- EV Charging, call for information 4 Feb Newsletter
- Energy Grants, call for information 4 Feb Newsletter
- Scottish Licensing Legislation passed 21 Jan Newsletter
- Update on New Threshold for Business Rates Switch, further information 21 Jan Newsletter
- Grants update England 21 Jan Newsletter
- Grants update Scotland 21 Jan Newsletter
- Grants update Wales 21 Jan Newsletter
- Restrictions lifting in England 21 Jan Newsletter
- Restrictions lifting in Scotland 21 Jan Newsletter
- Restrictions Lifting in Wales 21 Jan Newsletter
- New Threshold for Business Rates Switch 14 Jan Newsletter
- Update. Insurance Companies in the Self-Catering Sector 14 Jan Newsletter
- Business Rates Reminder for England 14 Jan Newsletter
- Swimming Pool Safety Toolkit 14 Jan Newsletter
- Self-Employment Income Support Guidance Updated 14 Jan Newsletter
- PASC UK 2022 Business Awards 14 Jan Newsletter
- Real Data on booking performance Q4 2021 and forward bookings 14 Jan Newsletter
- Example of Coronavirus Travel Insurance 14 Jan Newsletter
- Visit England 'Good To Go' Scheme updated 14 Jan Newsletter
- Be Positive with Pricing 14 Jan Newsletter
- Update on Covid Restrictions in England, Scotland and Wales 7 Jan Newsletter
- Update on Grants in England, Scotland and Wales 7 Jan Newsletter
- Welsh Government Consultation on Planning Legislation for Holiday Lets 7 Jan Newsletter
- Welsh Government call for accommodation for vulnerable groups 7 Jan Newsletter

## INDEX OF PREVIOUS NEWSLETTER CONTENT

Can be found on Newsletter 17 Dec here: <https://www.pascuk.co.uk/covid19-newsletters/>

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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Professional Association of Self-Caterers UK

## 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.