



ryans

YOU CAN BE SURE IT'S RIGHT

Private Clients Division

# Beach Hut Insurance

## tips to protect your sanctuary by the sea

### Repair and maintenance

Due to their location, Beach Huts are constantly bombarded by the elements, this can cause both cosmetic and physical damage

Annual maintenance checks and regular re-painting will help to keep your Hut in good condition

### Security

Lock your Hut when it is not in use, even when you're off buying ice creams or taking a dip

Good strong locks will help deter thieves from trying to steal any possessions

### Look after your locks

Locks and hinges quite often rust and can stick when they get wet, especially when subjected to the elements

Keeping them oiled and greased will help to minimise any problems with opening and closing your Hut

### What to keep in your Hut

Keep your contents to a minimum, such as plates, chairs, tea making facilities etc

Don't leave valuables or precious items in your Hut, leave these at home

### Turn off the gas

If you have a portable heater or cooker, make sure you turn off the gas when leaving your Hut

By turning off these appliances you minimise the threat of a fire or explosion

### Check your Hut regularly

If you can, make regular checks on your Hut

This could help to minimise issues arising. Notify Insurers as soon as possible should damage occur that may be covered by your insurance policy

### Letting your Hut

If you commercially let your Hut, remember there may be certain clauses within your insurance policy that may exclude some theft or malicious damage claims

Make sure you check your insurance policy or speak to your broker

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Registered in England No. 01217489

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