



ryan's

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Beach Hut Insurance

# Beach Hut Insurance Cover Comparison

Correct as at 12th January 2017

	Ryan's	Love Your Hut	Towergate
Online quote and buy facility	Y	Y	N
Facility to view and download documents online	Y	Y	N
Nil policy excess for all clients	Y	Y	N
No charge for paying by credit card	Y	N	N
No limit on clothing	Y	Y	N
No single article limit for contents	Y	Y	N
Beach Hut Association discounts	Y	Y	Y
Automatically includes cover for contents up to 20% of buildings sum insured free of charge	Y	Y	N
Contributions to BHA when new policies taken out following a recommendation	Y	N	N
All types of hut construction	Y	Y	Y
No requirements for buildings sum insured to be reviewed every 2 years	Y	Y	N
Emergency travel expenses	Y	Y	N
Loss of rent and licence fee up to 20% buildings sum insured	Y	Y	N
Cover for theft, attempted theft, malicious damage & vandalism if windows & apertures are not covered by shutters when property is unattended	Y	Y	N
Removal of debris	Y	Y	Y
Public Liability up to £5 million	Y	Y	Y
Loss or damage to watercraft automatically included up to 50% of contents sum insured	Y	Y	N
Escape of water or heating from installed or plumbed in domestic appliance	Y	N	N
Damage to underground pipes and cables	Y	N	N
Trace & Access	Y	N	N
No minimum security	Y	Y	N