

How does Love Your Hut compare? Details of cover and services accurate as at 19/12/2017	Love Your Hut	Ryan	Towergate
On Line Facility to Purchase	✓	✗	✗
Beach Hut Association Discount	✓	✓	✓
Nil Policy Excess for all clients	✓	✓	✗
Public Liability of £5m	✓	✓	✓
Timber Construction	✓	✓	✓
Brick, Concrete and other constructions	✓	✓	✓
Sums Insured in excess of £7,000	✓	✓	✓
Sums Insured below £7,000	✓	✓	✓
Cover whilst let, including malicious damage by tenant	✓	✓	✓
Alternative Facilities	✓	✗	✗
Loss and Theft of Keys	✓	✓ *	✓
Loss of Rent - 20% of Sum Insured	✓	✓	✓ **
Accidental Damage to Contents	✓	✗	✓
No Limit on Clothing	✓	✓	✓
No Single Article Limit for Contents	✓	✓	✓
Watercraft can be included	✓	✓	✓
Emergency Travel cover in the event of a claim	✓	✓	✗
Theft, Attempted Theft, Malicious Damage, Vandalism covered if windows & Apertures not covered by shutters	✓	✓	✗
No Requirement for Buildings Sum Insured to be reviewed every 2 years	✓	✓	✗

* Ryan offer Loss and Theft of Keys as an optional extra

** Towergate offer Loss of Rent at 10% of Sum Insured

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