

Looking at Host insurance

YMCA have always advised Hosts on the importance of having home insurance, however as non-specialists, the level of advice for Hosts has always been quite minimal. Recently, DePaul Nightstop have informed us of an insurance company that they are working closely with who provide a 'top up service' for Hosts in addition to their existing Household insurance.

Pikl provide the top up for around £40 per year, which would provide additional cover to ensure that if the Host's property was damaged maliciously or accidentally, because of a person on Nightstop or Supported Lodgings. It also covers public liability (in case of an injury to the young person) and theft.

Very soon, Pikl, will also be providing their own insurance policies for Hosts, so if you are interested in doing so, you could either:

- (i) Use another insurance provider and pay for the top up (available now)
- (ii) Use Pikl for your insurance and the top up.

During our own conversations with Pikl, they have also advised that for people who would be providing Supported Lodgings, that they should have landlord insurance. Not all insurance providers do landlord insurance, but they suggested that the following companies would be good providers to go with:

Home Protect

Intelligent Insurance

Arthur J Gallagher

Towergate

We realise that few Hosts will probably have landlord insurance and we do not want people to panic about whether this would invalidate their insurance policy. Due to laws which stipulate that the insurance company should be practising in a fair manner, Pikl have also carried out research with 90% of the market who all confirmed that if there was a claim that was unrelated to having a guest, this would not affect whether they pay out.

To get advice through Pikl or consider using the top up for Hosts, please take a look at the website, where you will find out more details and let us know how you get on with them.

<https://www.pikl.com/>