[Insurer name and address]

Dear Sirs

**Insurance cover**

We have recently re-opened our self-catering business and write to seek clarification on the terms of our insurance cover.

We note that the policy requires us to comply with statutory requirements and safety regulations, which clearly means primary and secondary legislation enacted by parliament. The guidance issued by the government for hotels and other guest accommodation relating to the Covid-19 crisis contains advice and information for businesses, but is not legislation.

Whilst we are following the guidance issued by the government and asking our guests to do the same, clearly we do not have control over the actions of our guests. There could well be occasions where our guests breach the guidance whilst staying at our accommodation, without our knowledge or consent.

In the circumstances, we ask that you confirm in writing that you agree that a breach by our guests of the government guidance will not invalidate or otherwise adversely affect our insurance cover as set out in the policy.

Given that we already have guests booked in and staying at our accommodation, we require your written response to this letter urgently and in any event within seven days of the date of this letter.

Yours faithfully

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