

# Professional Association of Self-Caterers UK

## OPENING GUIDELINES NEWSLETTER

### 16 July 2020

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#### WEEKLY NEWSLETTER GUIDELINES

PASC UK makes the weekly COVID-19 newsletter freely available to anyone in British self-catering. This newsletter now goes out to over 60,000 businesses and over 85,000 have downloaded the Protocols. This is a massive increase in circulation and PASC UK has very limited staff resources. The following guidelines will therefore need to apply.

- Paid members will receive telephone support
- Paid members will receive priority email support

- Guest newsletter subscriptions will receive email support where possible, subjects that are commonly asked will be answered in the weekly newsletter
- Anyone passing on information taken from this newsletter must credit PASC UK with a link to the website [www.pascuk.co.uk](http://www.pascuk.co.uk)

It is finally calming down, and emails and phone calls are dropping to a manageable level. We have dealt with over 27,000 emails, and thousands of calls during the crisis and we thank you all for your patience during these unprecedented times. If any emails or questions remain unanswered, we have missed them, so please resend, as, as of this morning, we are finally up to date. It still remains the case that most emails and calls relate to the information provided in the newsletters, **so please read the newsletter**, and check the links out before calling and emailing.

## CHANGES TO INFORMATION BETWEEN NEWSLETTERS

Some changes are happening so quickly that they do not fit in to sending Newsletters once a week. This one has been brought forward to try and answer your questions in a timely fashion. Between newsletters the best thing to do is to follow PASC UK on Facebook and Twitter. I must have answered hundreds of calls and emails about subjects that had answers on these channels. If you only follow one, follow Facebook as there is not a character limit in that platform ☺

**Please follow PASC on Twitter @PascUK**  
**Please on Facebook @pascukltd**

## COMMENTARY

This, the 18<sup>th</sup> PASC UK Newsletter during COVID also marks the point that 99% of its readers are finally open, at least to some extent. This has been a dreadful period for all concerned. Nothing can prepare any kind of business for the kind of pressures that you have all been under these past few months.

We are still left with many issues across the readership that are in the way of enabling us to try and rebuild our businesses, the limits on numbers that can stay is a huge one, and one that makes less and less sense as the economy opens up. You'll be bored of hearing us say, 'why can you fly on a budget airline, but not stay in a house that sleeps twenty'? Or 'why can't our guests swim in our indoor pool whilst the same group can attend a car boot sale'? We ask/lobby/hassle every one that we can who is involved in making or changing these decisions. We need consistency and we need the Government to be much clearer on Guidelines, they remain contradictory and unhelpful. Our efforts to get these restrictions removed will continue unabated.

Other issues to address are the shocking behaviour of insurers, more on that later, and the one-sided CMA report. We have been trying to (virtually) meet with the CMA on this for weeks now, to no avail, so have now asked our regular contacts at DCMS to force a meeting.

We are though a Membership Association, so we need to hear the issues that affect you, and then get these interwoven into our lobbying strategy going forwards.

We hope that the Newsletters have helped self-catering through this crisis by providing timely information. We took the decision in March to make the newsletters available to anyone who wanted them free of charge and looking back, this is the best call that PASC UK has ever made. PASC UK is now established as THE voice of Self-Catering at Westminster, and we are working really hard on our connections in Wales. The Partnership with the ASSC (Association of Scotland's Self Caterers) goes from strength to strength. Downloads of the protocols passed 85,000 this week, an industry standard to build upon going forwards.

It has been a privilege to work with you all. We will keep the newsletter free of charge going forwards, but we have to also be mindful to offer the paid Members, without whom there would be no PASC UK, full value. To that end we are planning further Member initiatives over the coming weeks and months.

The ride is not over yet, so please, please watch <https://www.facebook.com/pascukltd> on Facebook. This is no vanity of collecting followers exercise it is the only quick way to get changes out there. There will be more changes and challenges ahead.

From all of us at PASC UK, we wish you and your guests a brilliant week ahead.

## VAT REDUCTION AND Q and A UPDATED

**As this has raised the most questions this week, we are repeating it and have made some additional amends. These are clearly marked in red and in bold.**

### Additional Questions and Answers

**Q1: What if I am on the Flat Rate Scheme?**

**A: The rate at which you charge VAT under the flat rate scheme is 0%. Full details here: <https://www.gov.uk/vat-flat-rate-scheme/how-much-you-pay?fbclid=IwAR3qQr8e-fJExT2a3AI4BznJbUkWrXZNSuUBFi-Fz61oJ5Cb9YQWKMTjGlg>**

**Q2: Can I choose to apply the VAT cut to when the holiday is taken, rather than paid for?**

**A: Yes, see here from updated guidance.**

#### **4. What rate of VAT do I use for deposits and supplies that span the change in rate?**

Where payment or a deposit has been received before 15 July 2020 but the goods/services are supplied after the VAT rate change, **you can choose** to charge and account for VAT at 5% on goods removed or services performed on or after 15 July 2020 (but not after 12 January 2021) even though payment has been received or a VAT invoice issued before that date. This is a special provision allowed by HMRC.

It is important to note that it is the business's decision whether to amend the VAT rate on these prepayments that span the change. Depending on the contract you have with your customer, you may be required to pass on the VAT saving to your customers, however in most cases your prices will be shown as VAT inclusive and it will be your choice to pass on the saving or not. Note that if you choose to amend the rate and have already issued a VAT invoice showing the 20% rate of VAT, you must correct it by issuing a credit note and reissue using the 5% rate.

**COMMENT: WE ARE CHCKING TO SEE WHAT CHOOSE MEANS, DO YOU HAVE TO STICK TO ONE OR OTHER. WATCH FACEBOOK FOR UPDATE.**

**Q3: Do agents selling the self-catering holidays benefit from the reduced VAT rate when charging commission?**

**A: No, commission has to be charged at the full VAT rate as it is being paid for a service that is separate from the actual product. The relevant guidance is VAT Notice 700.8**

**Q4: Do cleaning companies maintaining self-catering properties benefit from the reduced VAT rate when billing customers?**

**A: No, invoices have to be charged at the full VAT rate as it is being paid for a service that is separate from the actual product.**

**Q5: What to say to guests?**

**A1: Firstly, we all need to put a note against the pricing section of our websites and a pop up if you can arrange it to say.... ‘Great news... VAT reduced for holidays booked and paid for until 12 January 2021. Our prices have been updated to reflect this change 😊’**

**A2: For those asking for refunds, once again PASCUK advice is to deal with on a customer by customer basis. This VAT cut was meant to help you, not the customer, but is difficult to get this across to guests. With some, you are just better off giving them a token discount through the VAT scheme if they are not going to give up. If you manage your accounting properly you are only giving back what you would have given to the Chancellor just over a week ago. We understand that you may not want to, but combined with answer no 1 you will still be major winners overall**

**A3: Many more are being robust about this, and telling customers that this is from HMG to the business to help rebuild after being closed. Also explaining the extra costs of COVID compliance.**

**A4: The really brutal are saying they can cancel and get a refund if it's July and August as they can rebook and not have to make VAT refunds a consideration.**

**As always, the answers are up to you and will be a mix and merge of the above. We are asked what we are doing at our business and it is a mix of the above. One discount offered so far as the guest was so quick off the mark we hadn't taken a position. Now we say no based on a mix of A3 and A4.**

Please see a Q and A below on the key questions and answers.

Q1: What if I am not VAT registered?

A: This only applies if you are VAT Registered.

Q2: When does the Lower Rate of VAT apply to?

A: This change came into effect from Wednesday 15 July 2020 and run through until 12 January 2021.

Q3: Does it only apply to holidays taken with the period 15/7/2020 and 12/02/2021?

A: It will apply to the Date of Supply – so if VAT is declared and paid when cash is received then it could be based on cash receipts. The date of sale is generally the date of the invoice or holiday or the date cash is received, whichever is the earlier – deposits are generally considered to be the date of Supply as the intention is that they are part of the sale as opposed to a security deposit for damages which are intended to be repaid. **SEE ADDITIONAL NOTE ABOVE**

Q4: What does it actually apply to, is it the date that payment is actually made for VAT accounting?

A: We believe it will be the transactions reported on the VAT returns between now and January.

Q5: What is the Rate Reduction?

A: From 20% to 5%

Q6: What if I am on the Flat Rate Scheme?

A: **Updated above**

Q7: If the customer has paid the deposit previous to 15 July 2020, can they pay their balance after 15 July 2020 and the lower VAT rate apply on the balance?

A: Yes, the VAT applies to when the transaction is reported on the VAT return.

Q8: Is there any way that the customer can demand that they pay the lower rate for the whole holiday if they have already paid in part or in full?

A: No, not unless prices were quoted as £x plus VAT, the price quoted on most websites is VAT inclusive price regardless of the VAT rate, it is down to the service provider to decide whether to pass on the

saving, it might also be worth pointing out to guests that the VAT reduction is largely designed to enable holiday providers to stabilise their financial position and help them recoup losses they have already incurred from 4 months of closure.

Q9: Can a customer cancel their holiday, rebook after 15 July 2020 and take advantage of the lower rate of VAT?

A: In theory they could. But I suspect HMRC would adopt a view that it might be artificial. This would be even more the case if the holiday provider did not apply the cancellation terms stated where deposits are generally lost. It is not advisable to get customers to cancel and then immediately rebook or to not enforce cancellation terms.

Q10: Is it really a 15% discount?

A: No because of the way that VAT and mathematics works it's nearer 12.5%. It's not designed to be a discount to the customer, it is designed to be a financial support measure to the hospitality sector – by enabling them to get higher net of VAT turnover to make up for all the lost sales for 4 months.

Q11: Are there any rules that say we have to reduce our prices if we are VAT registered?

A: None whatsoever

Q12: How does the pricing work if the customer pays for the holiday post 15 July 2020, but pays the balance after 12 January 2021?

A: The reduced rate applies to the deposit and the 20% rate will apply to the balance. Holiday providers could potentially offer guests a discount for paying in full in the discounted VAT period

### **Going forwards...**

Q1: Will the scheme be extended?

A: Too early to tell, if it is deemed to be successful and HMRC believes it has increased business levels there is a possibility. However, we should plan to operate at the lower rate only for the specified period.

Q2: Can the customer book after 15 July 2020 and pay before 12/01/2021 in full for a holiday in say 2022, and it still attract the 5% VAT Rate?

A: In theory yes, we suspect it is possible, however, we would not advise trying to manipulate things too much in your favour – we would advise common sense prevailing – if HMRC do think people are not acting sensibly they might simply change the rules.

Q3: If yes to above question and customer subsequently cancels how is the VAT Rate treated?

A: As it is a credit to the original sale it should reverse at the 5% rate.

Q4: What period should we amend any pricing on our bookings system?

A: As the VAT reduction only covers a short period, make sure that your pricing both pre and post the closing date of 12<sup>th</sup> January 2021 reflects what you want to charge allowing for the prevailing VAT Rate.

Q5: What would be best practice on pricing?

A: The customer will expect to see some consideration, perhaps putting a note on your pricing that your new prices reflect the change in VAT Rates might be helpful.

Q6: What will everyone else be doing?

A: We would expect most to try and hang onto as much the reduction as possible. The huge agents only charge 20% on the commission, so for once they won't mess it up. Unlike the hotels sector where this

may pressure prices downward, so few self-caterers charge VAT that market pricing will still prevail. If the market price for a booking is £500. It's £500 regardless of rate of VAT.

Q7: Can I use this to boost bookings?

A: It's a great opportunity to say that you can offer a discount for a limited period, with payment conditions and pass on some of the reduction, and still in effect raise your prices.

Disclaimer.

The final guidance on this appears to be incomplete, so some further changes may emerge. We will try to keep you informed of any material changes. Keep an eye on future Newsletters and on <https://www.facebook.com/pascukltd>

The Full Government Guidance on this can be found at [https://www.gov.uk/guidance/hotels-holiday-accommodation-and-vat-notice-7093?fbclid=IwAR2Qjk\\_Bus3i63mfL6CKojwKZ-YF9D1\\_yhyH8R05Q94EI06X57pvtv1fGA#section5](https://www.gov.uk/guidance/hotels-holiday-accommodation-and-vat-notice-7093?fbclid=IwAR2Qjk_Bus3i63mfL6CKojwKZ-YF9D1_yhyH8R05Q94EI06X57pvtv1fGA#section5)

Our thanks to the team at Carbon Accountancy for providing to A's to the Q's

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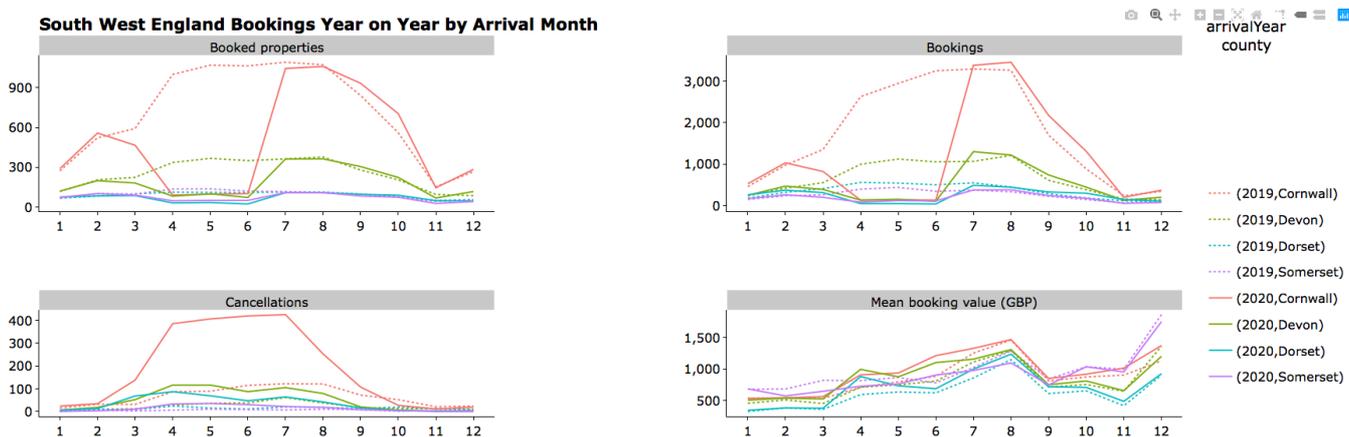


<http://www.carbonaccountancy.co.uk/>

## BOOKING LEVELS

Quick update on bookings 2019 vs 2020, once again supplied by SuperControl. First thing that strikes us with this data is the size of the hole in our bookings caused by COVID. The second is that bookings post September are holding up. Definitely still not the time to soften prices. The self-catering sector is doing the best out of all the accommodation sectors, hotels and b and b's are well down due to consumer confidence and social distancing issues. These sectors are really under pressure.

Before we get a swathe of complaints that we haven't put every county in this chart, we have borrowed this report from some other work. It will be indicative in your area and we will publish a UK wide version as soon as we have it.



## OUTDOOR SWIMMING POOLS AND HOT TUBS OPEN IN ENGLAND

These can open on Saturday 25<sup>th</sup> July:

- indoor gyms
- fitness and dance studios
- indoors sports venues and facilities
- indoor swimming pools
- indoor hot tubs
- indoor hydrotherapy pools
- indoor whirlpools
- indoor Jacuzzi's

It is unlikely seeing the detail of the guidance on pools and hot-tubs that we will see the indoor ones brought forward now.

The full official Guidance on this can be found here:

<https://www.gov.uk/guidance/working-safely-during-coronavirus-covid-19/providers-of-grassroots-sport-and-gym-leisure-facilities>

It will still be best practice to enable social distancing through implementing pool rotas where possible, as pool over-crowding should be avoided. Access to pools will need to be thought through, and if there are gates then hand sanitisers should be provided.

Pool changing rooms and loos are allowed to be opened if you can maintain social distancing in them and maintain a cleaning regime. It may just be easier to ask guests to change and shower in the holiday accommodation.

Please keep thorough checks on pool PH and chlorine levels, and again, best practice, especially now, will be to record these.

Hot-tub check's need recording too, cleaning and chemical levels to manufacturers guidelines.

This is a litigious age and measures such as these, plus a risk assessment of both pools and hot tubs will go a long way to protecting you as owners.

## POOLS AND HOT TUBS IN WALES

No news at all currently. There is a mention on one Gov.Wales website that they are reviewing it.

## **POOLS AND HOT TUBS IN SCOTLAND**

Looks like they can open under the heading that all Tourism and Accommodation can open on the 15<sup>th</sup> July, but keep checking at these sites:

[www.assc.co.uk](http://www.assc.co.uk)

<https://www.visitscotland.com/about/practical-information/covid-19-recovery-phases/>

## **WALES UPDATE AND OPENING**

Not much of an update, and more questions than answers. The Wales Government really has been the worst, and in this particular context, that's quite an achievement.

The only glimmer of hope we can find is this...

**As of today (Monday 13 July), pubs, bars and restaurants will be able to open outdoors, as well as most indoor attractions. The First Minister has also signalled tourist accommodation with shared facilities, such as camping sites, can prepare to open from 25 July.**

We are chasing what these 'shared facilities' are

New link <https://content.govdelivery.com/accounts/UKWALES/bulletins/2945eb1>

Repeated notes....

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11 July  
2020

### **Reopening self-contained holiday accommodation**

Self-catering accommodation can only be let to members of the same or **extended household**. This also includes serviced accommodation where bedroom occupancy can only be let to the same or extended household and not, for example, friends booking a twin bedroom or a family bedroom, etc.

This includes any accommodation that is entirely self-contained, e.g. holiday cottages, holiday caravans including touring caravans, motorhomes, boats and some glamping accommodation with their own kitchens and bathrooms that no other guests use.

Also in this category:

- Hotels and other serviced accommodation (e.g. B&Bs, hostels, etc.) that do provide en-suite rooms and can provide room service meals.
- Caravan parks where accommodation is entirely self-contained – but shared facilities on the premises will remain closed, such as swimming pools, leisure facilities, shared shower and toilets blocks, shared laundry, etc, and public areas in other accommodation types. This means any caravan or touring site where individual accommodation has its own supply of water for on board shower, WC and cooking with strict application of guidance on shared waste disposal and water points.

All shared facilities, aside from water and disposal points, should remain closed including toilets, shower blocks, laundry, restaurants, nightclubs, bars, cafes, etc.

Full details here.

<https://gov.wales/tourism-and-hospitality-businesses-guidance-phased-reopening-html>

Rules on how extended households are defined, see here:

<https://gov.wales/guidance-extended-households-coronavirus>

6 July 2020	<p><b>Outdoor visitor attractions</b></p> <p>On 6 July the Welsh Government lifted the requirement to stay local allowing people to travel around Wales and to visit outdoor visitor attractions, subject to strict social distancing and hand hygiene guidelines.</p>
11 July 2020	<p><b>Reopening self-contained holiday accommodation</b></p> <p>Self-catering accommodation can only be let to members of the same or <a href="#">extended household</a>. This also includes serviced accommodation where bedroom occupancy can only be let to the same or extended household and not, for example, friends booking a twin bedroom or a family bedroom, etc.</p> <p>This includes any accommodation that is entirely self-contained, e.g. holiday cottages, holiday caravans including touring caravans, motorhomes, boats and some glamping accommodation with their own kitchens and bathrooms that no other guests use.</p> <p>Also in this category:</p> <ul style="list-style-type: none"> <li>• Hotels and other serviced accommodation (e.g. B&amp;Bs, hostels, etc.) that do provide en-suite rooms and can provide room service meals.</li> <li>• Caravan parks where accommodation is entirely self-contained – but shared facilities on the premises will remain closed, such as swimming pools, leisure facilities, shared shower and toilets blocks, shared laundry, etc, and public areas in other accommodation types. This means any caravan or touring site where individual accommodation has its own supply of water for on board shower, WC and cooking with strict application of guidance on shared waste disposal and water points.</li> </ul> <p>All shared facilities, aside from water and disposal points, should remain closed including toilets, shower blocks, laundry, restaurants, nightclubs, bars, cafes, etc.</p>
13 July 2020	<p><b>Pubs, bars, cafes and restaurants re-open outdoors</b></p> <p><b>Indoor visitor attractions excluding any part of a visitor attraction which is underground.</b></p>
25 July 2020	<p><b>Camping and caravanning with shared facilities prepare for re-opening</b></p>
3 August	<p><b>Indoor hospitality prepare for re-opening</b></p> <p>Check back later for more information.</p>
To be confirmed	<p><b>Re-opening of remaining visitor attractions subject to further scientific advice and discussions with the industry</b></p> <p>Check back later for more information.</p>

## SCOTLAND UPDATE

	Lockdown	Phase 1	Phase 2	Phase 3	Phase 4
	Lockdown restrictions:	As with previous phase but with the following changes:	As with previous phase but with the following changes:	As with previous phase but with the following changes:	As with previous phase but with the following changes:
 Seeing family and friends	<p>Strict physical distancing and hygiene measures.</p> <p>Contact should be within own household only.</p> <p>No public gatherings except for meetings of two people permitted.</p> <p>Self-isolation/household isolation if displaying symptoms.</p> <p>Shielding of very high risk individuals.</p>	<p>More outdoor activity permitted – such as being able to sit in the park, as long as physically distanced.</p> <p>Meeting up with another household outdoors, in small numbers (max 8), including in gardens, but with physical distancing required.</p>	<p>People who are <b>shielding</b> are able to leave their home for exercise (from 18th June) and to meet with 1 other household outdoors (max 8 people in total) with physical distancing. People who are shielding can take part in non-contact outdoor activities such as golf, hiking, fishing etc.</p> <p>People who are <b>not</b> shielding can now meet with more households outside. Limit increased from meeting 1 household to meeting 2 households; 8 person overall limit and need for physical distancing remains.</p> <p>People who are <b>not</b> shielding can also use toilets indoors while visiting the outdoors of another household. (Hygiene measures are essential.)</p> <p>Certain household types can now meet others indoors in an 'extended household'.</p>	<p><b>Outdoors</b> – a household can meet up to 4 other households at a time – up to 15 people in total.</p> <p><b>Indoors</b> – a household can meet up to 2 other households at a time – up to 8 people in total. This includes overnight stays.</p> <p>A household can meet up to 4 other households per day in total (this is in total – meetings indoors and/or outdoors)</p> <p>The limit on the number of other households you can meet per day (indoors or outdoors) doesn't apply to young people who are younger than 18.</p> <p>Children aged 11 or under no longer need to physically distance indoors. Young people aged 12-17 must continue to physically distance.</p> <p>Extended Households: Non cohabiting partners (and any children under 18 in their households) can form an extended household without physical distancing.</p>	<p>Further relaxation on restrictions on gatherings.</p> <p>Continued importance of hygiene and public health emphasised.</p>

[Scotland will move to phase 3](#) of lifting lockdown restrictions starting on 10 July, and that the **tourism sector and indoor hospitality may reopen from 15 July**. No date has yet been set for the reopening of non-essential indoor spaces including offices, indoor gyms, entertainment venues such as theatres, or the resumption of live outdoor events, but some key changes for next week are noted below.

From 10 July:

- Face coverings will be mandatory in shops.
- Some sectors will have exemptions to the 2m social distancing rules, such as on public transportation or in retail settings with other mitigations in place.
- A maximum of 8 people from up to three different households will be able to meet **and stay indoors**.
- A maximum of 15 people from up to five different households will be allowed to meet outdoors, as long as they stay 2m apart.

From 13 July:

- Organised outdoor play and contact sport may resume for children and young people under 18 years old.
- Non-essential shops inside shopping centres may reopen.

From 15 July:

- The **tourism industry and indoor hospitality** may reopen.
- All holiday accommodation, museums, galleries, cinemas and libraries can reopen with social distancing rules in place, and in some cases advanced ticketing.
- Hospitality venues may be granted an exemption from the 2m social distancing rule as long as other mitigating measures are in place such as clear information for customers, revised seating plans and the collection of contact details for all customers to support Test and Protect.

The Scottish government has also announced an [exemption from the 14-day quarantine requirement](#) for travellers arriving in Scotland from a list of 57 overseas destinations with similar or lower levels of COVID-19 infection than Scotland, plus the 14 UK overseas territories. The two countries currently excluded from Scotland's exemption list (but included for England and Wales) were Spain and Serbia. The exemptions go into effect on 10 July. A further review will be conducted on 20 July.

Keep checking at these sites:

[www.assc.co.uk](http://www.assc.co.uk)

<https://www.visitscotland.com/about/practical-information/covid-19-recovery-phases/>

## **URGENT CALL FOR YOUR HELP STOP INSURANCE COMPANIES DEDUCTING GRANTS FROM PAY OUTS**

Businesses like ours have been allocated payments from the Government's Small Business Grant Fund to help us survive COVID-19. Many of us are unable to open at full capacity. The grants give us a desperately needed lifeline. These companies want to *deduct* these grants from any pay-out they make against our business interruption policies, using taxpayers money to support profits. This is highly immoral. Help us stop it and take part in lobbying to stop this.

PASC UK is funding a PR campaign to bring this to the attention of the media, Minister and MP's. The timing is critical as the Insurance companies are being dragged into Court from Monday for a final reckoning on their non-payments of COVID cover.

We want to bring to everyone's attention this additional scandal, whereby the insurers deduct grant money from pay-outs, Truly disgraceful behaviour. That money was to support US not THEM!

What can you do to help?

On the PASC UK website we have built a page with the following assets.

<https://www.pascuk.co.uk/insurance>

- A set of Frequently Asked Questions (FAQ's) that you can read through to help fully understand the problem.
- A draft letter for you to send to your MP
- A draft letter for you to send to the FCA (Financial conduct Authority)

Everything you need is there from how to find your MP's email address and the email address of the FCA.

Please, please do this, it REALLY WILL MAKE A DIFFERENCE. It will take you ten minutes and if we win, could save readers thousands of pounds due to this immoral practice.

**Please publicise the campaign through your social media too, using the tag #justpayit.**

Thanks.

## TWO HOUSEHOLDS UPDATE

The major announcement post the VAT announcement last week was the opening up of further parts of the visitor economy.

These included:

### **Outdoor events resuming in England from 11 July**

Outdoor performances in front of a live audience are allowed to restart in England as of Saturday 11 July. According to [The Events Industry Forum Guidance](#) that was approved by DCMS, the range of outdoor events now permitted includes:

- Air Shows
- Agricultural Shows (including town and country shows)
- Carnivals, Fun fairs, fetes, steam rallies and Community Fairs
- Car boot sales
- Circuses
- Display and Performing Arts including Street Art Events
- Firework Displays
- Flower Shows and Gardening Events
- Historical re-enactment events
- Literature Fairs / festivals
- Pet and Animal Shows
- Some music concerts
- Outdoor theatres and performing arts

What relevance does this have to Two households? Two things, it shows that group sizes are becoming less of an issue and once again it contradicts the group size of 30 that is rill law. It's not going to be much of an air display if the crowd is limited to 30.... So, things are changing. Sadly though, no clear announcement on party sizes changing in England, Scotland or Wales anytime soon, and no announcement about announcements.

Many have written to the Minister on this and we get this stock response.

**We are now in Phase 3 of the government's recovery strategy and all decisions have been and will continue to be based on scientific evidence and public health assessments.**

**From 4th July, people can travel to holiday accommodation for overnight stays in England. Domestic visits with members of the same household (or support bubble) and another household (or support bubble) are now permitted. Everybody should adhere to social distancing rules as much as possible with those outside their household (or support bubble), and use separate facilities, such as bathrooms, if possible.**

This is probably the most pressing issue that we have to resolve as it could possibly affect every booking for more than two people as they could possibly come from more than two households. A group of twenty-four could equally possibly come from two households.

What can we do? We can't police it, yet it has an impact of our insurance position. Whilst I am sure that the explanation below will still leave it as clear as mud, it does explain what we need to do to try and mitigate our risk in accidentally taking a booking for more than two households.

We have had numerous reports of large property bookings being abused by guests. Two parties arrive, do handover and check in, and later the house gets filled and trashed. This is especially been prevalent when the guests know that a key safe has been installed to aid social distancing and that the owners will only come if needed.

There are several ways to prevent this occurring. Firstly, be on hand to welcome the guests and let them know that you will. Tell them you'll be checking back frequently to ensure that everything is to their satisfaction. Both should help.

Many owners are checking guests on Facebook. It is quite incredible how stupid some people are. And may be posting about the party that they are planning to hold. Then you can take the appropriate action.

**It is now the time to look at the August bookings with regard to group sixes to ensure that you are within the guidelines.** We have held back with our own property until now, but will be communicating with our affected guests this weekend. Interest is still astonishingly high for large properties in August so it may still be possible to rebook with two household parties.

Again, keep watching PASC UK Facebook as this is where you will read of any changes to this poerssing question first.

Ultimately the decision is made by the PM and Chief Medical Officer, so again watch Facebook at <https://www.facebook.com/pascukltd> as a decisions could come at any time.

**However, the legal position....**

The "two households" issue forms part of the "Staying alert and safe (social distancing)" government guidelines. It does not form part of the Regulations. However, businesses are legally obliged to comply with health and safety legislation, which imposes legal obligations on business owners to protect their employees and others from risks to health and safety, including risks such as Covid-19. The guidance on social distancing is a measure designed to reduce the risk of people contracting Covid-19 and therefore if members knowingly allow guests from more than two households to book and stay at their accommodation, then that could be interpreted as a breach of their legal obligations under health and safety legislation to minimise the risks to the health and safety of their employees and guests.

In relation to the query:

*"What if a group says they are two households when booking, and after forensic examination by perhaps an insurer, turns out to be four households? Most booking systems only take lead bookers name and number in party. Track and Trace the same. Both are voluntary as I understand it."*

The guidance on taking information about guests visiting hospitality businesses (<https://www.gov.uk/guidance/maintaining-records-of-staff-customers-and-visitors-to-support-nhs-test-and-trace>) states:

- *customers and visitors*
  - *the name of the customer or visitor. If there is more than one person, then you can record the name of the 'lead member' of the group and the number of people in the group*

So, the typical booking systems you describe fall within the guidance. If it is obvious when the booking is made that there are more than two households involved or the guest informs the member that there

are more than two households and the member then proceeds to take the booking that could be a breach of their legal obligation to minimise risk under health and safety laws.

We would therefore recommend that members take a practical approach that will satisfy their legal obligations to minimise risk by:

- 1) Stating somewhere on their websites and booking forms that their policy is to only accept bookings which comply with the two households rule.
- 2) At the point of booking ask the guest to confirm that the group contains no more than two households.
- 3) Reiterate the two households and other social distancing guidelines in any pre-arrival information sent to guests and in any information booklet at the accommodation itself.

If members do this then they will be able to demonstrate to their insurers that they have taken reasonable steps to minimise the health and safety risk by asking their guests to comply with the social distancing guidelines. It is about taking reasonable steps and using common sense where it is obvious that a group comprises more than two households.

## GUIDELINES, REGULATIONS AND INSURANCE

### REPEATED AS HUGE VOLUME OF QUESTIONS ON THIS

Since allowed to open, many properties have been breaching the Government Guidelines, such as pool opening or group sizes, and as previously noted, PASC UK has advised that this may well be self-insuring, Deeper investigation into Government Websites has shown this to be the case.

Those that insist on saying on social media, that they're open and don't give a dam about the rules really are putting their businesses at risk. Insurance companies are a ghastly lot and will use any excuse possible to invalidate a claim. Having posts saying that you are in breach of what is legislated is both unnecessary and highly risky. Lecture over.

Read on, and if you have indoor pools and hot-tubs, PASC UK advice remains, difficult as it is, keep them closed until the official opening date.

Let's try clarify this complex situation.

PASC UK has commissioned legal advice from a leading SW Legal Firm, Stephens and Scown on this, and the result is clearly laid out below. Please bear in mind that the only policy document that I had was an RSA one, but nearly all will have a similar clause to this in it.

**You** must exercise care in the selection and supervision of **Employees**.

#### 11 Statutory Requirements

**You** must comply with all statutory requirements and other safety regulations imposed by any government or local authority in relation to letting out **Your Buildings**. Failure to do so may invalidate **Your Policy** cover.

#### 12 Financial or Trade Sanctions

**We** shall not provide coverage or be liable to provide any indemnity or payment or other benefit under this **Policy**

1. Firstly, I would make the general point that members will have different insurance policies. Many of them will contain clauses the same as or similar to clause 11 of the general policy conditions in the policy you have sent me and I have based my general advice below on this but, of course, when it comes to issues of interpretation, the Court will look at the specific wording of the policy in question.
2. The RSA response that you quote below raises the issue of swimming pools and indoor play areas. It is a legal requirement for swimming pools and indoor play areas to be closed – they are specifically listed in Schedule 2 of the Health Protection (Coronavirus, Restrictions) (No 2) (England) Regulations 2020 (“the Regulations”) as businesses subject to closure. Section 4 of the Regulations specifically states that a person responsible for carrying on a business *or providing a service* which is listed in Schedule 2 must cease to carry on that business or to provide that service. The Regulations also state that if a business listed in Schedule 2 forms part of a larger business, the person responsible for carrying on the business complies with the requirement if they close down the relevant part of the business. My interpretation of these provisions is that they include a swimming pool that is part of a self-catering business.
3. I would therefore advise PASC members with swimming pools and indoor play areas to comply with the Regulations by keeping these facilities closed. The Regulations are statutory instruments, so if a member has a policy containing wording the same as or similar to clause 11 of your policy then opening up these facilities would be a breach of the Regulations and could therefore potentially invalidate their policy.
4. As regards the interpretation of the wording of clause 11 of your policy and any potential ambiguity in relation to this wording, the way that the Court will approach matters is the same as in the interpretation of any contractual provision. The starting point is for the Court to look at the natural and ordinary meaning of the words used. Clause 11 states,  
  
*“You must comply with all statutory requirements and other safety regulations imposed by any government or local authority in relation to letting out Your Buildings. Failure to do so may invalidate Your Policy cover.”*
5. The key words to consider here are *“statutory requirements and other safety regulations”*. The ordinary meaning of *“statutory requirements”* seems to me to be primary or secondary legislation i.e. acts of parliament and statutory instruments. Regulations are a form of statutory instrument and the ordinary meaning of *“safety regulations”* would be legislation relating to safety. The explanatory note of on the government’s legislation website supports these interpretations - <https://www.legislation.gov.uk/understanding-legislation>. The word *“guidance”*, on the other hand, denotes advice or information.
6. In summary, therefore, it is important that members comply with the primary and secondary legislation relating to Covid-19. That means keeping swimming pools and other facilities listed in Schedule 2 of the Regulations closed. If the member has complied with this requirement and, for example, guests use the facilities in breach of the closure and an accident occurs, it is difficult to see how an insurer could refuse a claim under the public liability section of a policy, assuming the member complies with any specific requirements of the policy.
7. Similarly, in the situation you described to me yesterday, where there are already members of two households staying at a property and they invite a member from a third household to stay

without the knowledge or consent of the owner, it is difficult to see how the insurer could resist liability for a claim in the event of an accident or damage to the property provided the assured has complied with the Regulations and (in the case of members with clauses in their insurance policies similar to clause 11) all health and safety legislation in place. Health and safety legislation imposes obligations on business owners to protect employees and others from risks to their health and safety. The Covid-19 guidance for hotels and other guest accommodation refers to the need for a site-specific risk assessment and all PASC members should have complied with this requirement as part of the re-opening process. Whilst the guidance is not legislation, the requirement to protect from risk is a legal requirement enshrined in legislation and the risk assessment represents a way of demonstrating that a business has taken steps to minimise the risk.

8. Members can also minimise the scope for a dispute with insurers by ensuring that they have clear signage on their properties designed to make guests aware of the social distancing and other government guidance.

I trust that the above comments will be useful for your newsletter to members.

You also asked me to provide a template letter for members to use to try to get some assurance from their insurers that their cover will not be invalidated in the event that guests breach the government guidance relating to Covid-19. I have prepared the attached draft. It is drafted on a generic basis, assuming that all members will have a clause similar to clause 11 in their policies, but members should be advised to check the full terms of their own policies first and consider whether it is appropriate to send the letter. It may be something of a double-edged sword, in that if the insurers respond, they could seek to try to impose further requirements on policyholders. I would also say that from my own experience with insurers, it can take a long time to get an answer from them.

Here's the draft letter. This will be available on the website as soon as we can get it up there on <https://www.pascuk.co.uk/covid-19>

[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

[ ]

## CHANGES TO GUIDANCE ON GUEST SHOWING SIGNS OF COVID AT YOUR PROPERTY

### REPEATED DUE TO HIGH VOLUME OF QUESTIONS ASKED ON SUBJECT

DCMS's Advice to accommodation owners has been updated to incorporate the changes that have occurred since 4<sup>th</sup> July. Among other things, the updated advice provides more guidance for accommodation businesses on what to do if a customer shows symptoms of Coronavirus while staying in the accommodation.

This has the welcome addition on a Gov.uk website of saying the guest pays if they stay, but has a weird 'except in exceptional circumstances' addition to be aware of. We are working with colleagues to get this modified.

It says:

“Unless otherwise provided for in the contractual terms of the booking, the guest will be expected to pay the costs of an extended stay in all but exceptional circumstances. **Exceptional circumstances may include but are not limited to where the accommodation provider has failed to follow government guidance to create a covid-secure environment**”.

Full Guidance here

<https://www.gov.uk/guidance/covid-19-advice-for-accommodation-providers>

This does show the need to use the PASC UK protocols, as they are the national standard, for cleaning. Please also keeping a checklist of what you have done in each changeover to adhere to these protocols to protect you from the above.

The Cleaning protocols are updated regularly and are available at: <https://www.pascuk.co.uk/standards>

Don't forget this really useful poster we managed to get from the NHS, this can be downloaded from <https://www.pascuk.co.uk/covid-19>

# What you need to do if you fall ill with COVID-19 symptoms whilst visiting

If you develop COVID-19 symptoms during your visit, do not ignore or try to hide your symptoms. It is important you act quickly to help yourself and protect those around you. It is your responsibility to stay safe and keep others safe.

## COVID-19 symptoms are:

- A new, continuous cough
- High temperature
- A loss or change to your sense of smell or taste

## If you feel unwell and experience any COVID-19 symptoms you must:

- Stay indoors and self-isolate
- Arrange a test using your holiday address

Do not ignore your symptoms: self-isolating and getting tested quickly is the best way that you can stay safe and protect others.

You **MUST** notify your accommodation provider.

If you need medical advice while you wait for your test results please contact your regular (home) GP or call 111.

If you are staying or travelling with others, they must also self-isolate and take appropriate action based on your test result.

## How do I book a test?

- Online: [www.nhs.uk/coronavirus](http://www.nhs.uk/coronavirus)
- Call: 119

Please use the address of your holiday destination:

INSERT HERE

Test results are issued by text or email so you do not need to wait for your results if you are due to return home before your result may arrive. You must return home the most direct way and do not use public transport.

## What should I do if my test is positive?

If you feel well enough to travel and do not need to use public transport, you should return home as quickly and directly as you can

If you feel so unwell that you cannot travel or cannot avoid public transport, you should continue to isolate and call 111 for further advice

It is important that you do not use public transport. You must also tell your accommodation provider that you have tested positive.

If you are unwell and cannot return home, you will be expected to pay all costs to your accommodation provider.

## My test was negative, can I stay?

Stay and enjoy your visit as planned but if you need medical assistance please call your own regular GP or 111.

## Who to contact if you're unwell?

- If you are ill and need medical advice, call 111 or your own GP
- In the event of a medical emergency, call 999

Produced in partnership with the COVID-19 Health Protection Boards of Devon & Torbay, Cornwall & Isles of Scilly, Dorset, Somerset and Plymouth



## Further advice on COVID-19:

NHS: [nhs.uk/conditions/coronavirus-covid-19](https://www.nhs.uk/conditions/coronavirus-covid-19)  
UK Government: [gov.uk/coronavirus](https://www.gov.uk/coronavirus)

## 28 DAY WINTER LETS FAILURE

Last week we told PASC UK had been working with the Tourism Alliance and Baroness Doocey to get an amendment in the Business and Planning Bill that goes before the House of Lords on Monday 13<sup>th</sup> July. If it had been successful, it would have removed restrictions on the 28-day letting limit that many operators have written into their Planning Permission for people staying in self-catering accommodation.

In short, the Government rejected this amendment. We don't know the particular reason and are investigating and will report back.

To test the water further on this, we are using our business, which has this restriction, to our local council to see how easy, post COVID, it is to have it lifted at a local level, watch this space....

## TRAVEL INSURANCE SCANDAL CONTINUES

Just a short note on this. We have been trying to raise the behaviours of Travel Insurance Companies with both DCMS and the CMA. We have now formally asked for a meeting between the two. This would not have happened earlier due to diary pressures at DCMS. Will report back....

## £6 MILLION GOVERNMENT MARKETING SCHEME

The UK Government is launching a £6 million scheme to promote UK holidays over the next six weeks. This includes TV advertising. There will be national version from Scotland and Wales, Couple of English versions below. PASC UK view? It's the Autumn we need promoted not the summer ☹️

### Campaign creative



## VISIT BRITAIN KNOW BEFORE YOU GO

Visit Britain area also launching a consumer confidence marketing campaign called 'Know before you go'.

This ties in nicely with the 'Good to Go' scheme that many of you have signed up to. Details and collateral below.

# Know Before You Go: Get involved in our new consumer campaign

Download our industry toolkit and assets to be part of our national Know Before You Go campaign to empower consumers to inform themselves before booking a trip.

## What do I get?

- The chance to be part of VisitEngland's national domestic campaign
- Assets to download to be able to use on your channels
- Tips and advice of how to apply the campaign to your marketing activity

## What is it?



## What do I get?

- The chance to be part of VisitEngland's national domestic campaign
- Assets to download to be able to use on your channels
- Tips and advice of how to apply the campaign to your marketing activity

## What is it?

Download our [campaign toolkit \(PDF, 5MB\)](#) and [accompanying assets \(ZIP, 69MB\)](#) to join the conversation and be part of a national campaign to empower consumers to inform themselves before booking a trip.

The campaign has been designed to support tourism recovery as businesses get ready and begin to reopen, reassure visitors, build consumer confidence and encourage them to visit responsibly. Know Before You Go is a clear and simple message that compels those intending to travel within the UK, to check before setting off. It is also a tool to reassure local residents that steps have been taken by local tourism businesses and the industry to encourage visitors to research before they leave home and therefore travel responsibly and respectfully.

We have launched the campaign across our own channels including the [VisitEngland website](#) and social media channels.

If you have any questions about the campaign and how it relates to the We're Good To Go industry standard mark you can [read our Know Before You Go FAQs](#). You can also [download our consumer marketing recovery plan document \(PDF, 1MB\)](#)

Toolkit and Asset downloads

[Know Before You Go Campaign toolkit \(PDF, 5MB\)](#)

[Download the campaign asset and templates \(ZIP, 69MB\)](#)

## POTENTIAL GRANT OPPORTUNITY FOR TOURISM BUSINESSES

**WATCH THIS SPACE... DETAILS FOR APPLICATIONS WILL EMERGE SHORTLY**

The Government has launched a £10 million fund to help 'kickstart' Tourism Businesses post COVID-19.

Whilst we are grateful, it is a drop in the ocean. Arts, Culture and Heritage got £1.59 billion. So, the lobbying goes on. If 10,000 businesses apply, then they'll get a maximum of £1000 each. Still, worth a try as most never bother with these schemes.

Any of you will be able to apply, we are checking if this is nationwide or just England. It is unclear from the Guidance. It's possible that it is and that Scotland and Wales will do something similar.

This is what it is and how it works:

- Administered and managed by LEP Growth Hubs
- Small grants between £1,000-£5,000 per business
- Can be spent on accessing specialist professional advice. E.g. professional services, IT / digital, purchasing minor equipment to adapt or adopt new technology in order to continue delivering business activities or to diversify. – This can help with product development, digital skills, new websites etc.
- 100% of the money will come from government with no obligation for businesses to contribute financially.
- Funding comes from the European Regional Development Fund (ERDF).

More info to follow from the LEP Growth Hubs. I can't see any application dates yet, but will look out for this.

<https://www.gov.uk/government/news/government-announces-10-million-for-small-businesses-to-kickstart-tourism>

<https://www.grantfinder.co.uk/coronavirus/10m-to-kickstart-englands-small-tourism-firms/>

## AA AND VE SCHEMES UPDATES

THE VE Good to Go scheme is now running smoothly and certification comes through quickly. If you say you are a Member of, for example PASC UK, this means less questions to answer, but a short delay in getting your accreditation. You only need to have your risk assessment to hand to complete the application.

<https://goodtogo.visitbritain.com>

The AA Covid Confident scheme has also dealt with the inevitable backlog created by the rush. Please bear in mind that the AA is checking applications as this is a more robust scheme. They have reported that they are fully up to date now

You will need to have a risk assessment ready to uploads as well as any bespoke measures that you are undertaking (pools maybe) and having your cleaning checklist available to upload will save a lot of time.

<https://www.ratedtrips.com/aa-covid-confident>

## NEW PASC UK MEMBERS LOGO



We are delighted to announce that we have a PASC UK Members logo. Many of you have been asking for this. Please only display if you are a fully paid up Member. You can get a copy by sending an email to [admin@pascuk.co.uk](mailto:admin@pascuk.co.uk) Thanks.

## PASC UK CLOSING AT WEEKENDS FROM 11 JULY.

Going forwards, PASC UK will close at the weekends for phone and email. We have been open 12 hours a day, 7 days a week since the 23<sup>rd</sup> March and need to start to return to some kind of new normal. We have a self-catering business as well to run and manage through all the same issues that you all have. Many thanks.

## **BUSINESS RATES AND HOW TO GET THEM REDUCED (England and Wales only)**

As some turn to thinking about issues beyond Re-opening we are getting requests for the PASC UK Business Rates Guide to reducing your Business Rates. In January 2019 PASC UK negotiated a significant change in the way that the Valuation Office calculates your Rateable Value, which in turn determines your Business Rates bill.

This resulted in an average reduction of Business Rates bills for self-caterers with three units and up of between 25% and 35%. The period covered automatically goes back to April 2017, and any repayments due are back-dated to that date.

We are negotiating with the Valuation Office currently to get the three units and up rule amended as its bizarre that three small cottages sleeping two persons each get the reduction and a large house sleeping 40 does not.

The PASC UK process is simple and can be done by the property owners without need for expensive professional advice.

Many PASC UK Members benefitted from the reduction and subsequent rebates during Lockdown. As the Valuation Office starts to head back to work, we can now make more applications under the 'Check, Challenge, Appeal' system.

The Business Rates Guide needs updating, and should be available towards the end of next week. It is ONLY available to paid up PASC UK Members, as it took almost ten years to negotiate and the expenses incurred in achieving it were paid for by Members.

Bear in mind that professional assistance to achieve the same outcome would cost up to 35% of the total repayment and saving over the period of the Rating List.

## **CHANGES TO FREEVIEW AND AREAS AFFECTED**

Received this note from Freeview, check the grid at the bottom of this section to see if you are in the affected area.

Dear Sir/Madam,

I am writing to inform you of a change to Freeview television signals in parts of the UK and Crown Dependencies which may affect accommodation providers who provide a television for their customers. This includes hotels, B&Bs, caravan sites and guest houses.

Some channels on Freeview will be moving to new airwaves to allow for the future development of new mobile broadband services, following a decision by the UK Government. Digital UK is working with Freeview and co-ordinating the technical planning of the updates needed at transmitters.

This programme of changes began in 2017 and is now scheduled to complete in August 2020. Final updates were postponed earlier this year due to the Coronavirus outbreak.

Engineering work will be carried out on **12 and 19 August** in the areas listed at the end of this letter. As a result, accommodation providers receiving Freeview from one of the transmitter groups listed overleaf may need to retune their TV equipment on or after the date shown so that guests can continue to watch all available channels. Those using other services based around Freeview channels, such as YouView, BT TV or TalkTalk, may also need to retune.

In some cases:

- Communal TV distribution systems that receive a signal from a transmitter in one of these groups, including MATV and IRS equipment, may need to be adjusted to work with new frequencies.
- Some older grouped aerials – notably ‘group C/D’ – may need to be replaced where these are still in use. A wideband model is generally recommended.

Freeview services will be subject to disruption while work is carried out at transmitters, which is expected to be completed at most main stations by 6am and at smaller local relays by late afternoon on retune days. Equipment can be retuned at any point after this. Satellite and cable TV services are not affected.

A local information campaign will prepare people for the changes as they take place in each area. Should you receive questions about this from the public, information about the changes is available via the Freeview Advice Line on freephone 0808 100 0288 and on the Freeview website at [freeview.co.uk/tvchanges](http://freeview.co.uk/tvchanges).

I would be grateful if you would please share this information with your members so that they can pass them to the contractor or TV engineer responsible for maintaining communal aerial systems at their premises, so that any necessary adjustments can be made. Technical information about these upcoming signal changes for aerial installers can be downloaded from the Freeview website at [freeview.co.uk/clearance](http://freeview.co.uk/clearance).

Should dates be confirmed for any additional changes to Freeview signals as part of this engineering programme, further updates will be provided.

If you have any further questions, please contact us at [industry@digitaluk.co.uk](mailto:industry@digitaluk.co.uk)

Kate Macefield  
700MHz Clearance Programme Director,  
Digital UK

### Upcoming Freeview retunes in August

Please check your area and advise those responsible for TV systems in your properties

Transmitter Group	Area Served	Retune Date
Moel-y-Parc	north east Wales	12-Aug-2020
Winter Hill	Liverpool, Manchester, Lancashire, Cheshire and north Staffordshire	12-Aug-2020
Pendle Forest (Trawden relay only)	parts of Trawden	12-Aug-2020
Saddleworth	the Saddleworth area	12-Aug-2020
Storeton	parts of The Wirral and Liverpool	12-Aug-2020
Lancaster (some relays only)	parts of the Lancaster area	12-Aug-2020
Caldbeck (some relays only)	parts of Gosforth and St Bees	12-Aug-2020

Caldbeck Scotland (Creetown relay only)	parts of Creetown	12-Aug-2020
Douglas	most of the Isle of Man	19-Aug-2020
Kendal	Kendal and parts of the Lake District	19-Aug-2020

## Digital UK

**a:** Digital UK, 2<sup>nd</sup> Floor | 27 Mortimer Street | London | W1T 3JF

**w:** [www.digitaluk.co.uk](http://www.digitaluk.co.uk)

**t:** 0808 100 0288 (Freeview Advice Line)

**e:** [industry@digitaluk.co.uk](mailto:industry@digitaluk.co.uk)

## WHAT CAN BE FOUND ON THE WEBSITE

Details of the following can be found on the website at:

<https://www.pascuk.co.uk/covid-19>

Under Government Information and Support (Downloadable pdf)

- Job Retention Scheme
- Extended Furlough
- Who can come and Stay?
- Financial Section
- Bounce Back loans
- Top Up Local Grants Scheme
- Childcare Support
- Sick Pay Schemes
- Child Care Schemes
- Update on FHL and Directors Dividends
- SEISS Self Employed Income Support Scheme
- Job Retention Scheme
- Quarantine Update
- Business Rate Grants
- Wales Resilience Fund
- Wales Business Rates and Discretionary Fund
- Insurance Section
- Scotland and Wales Updates
- Changes to Fire Regs

Under General information (Downloadable pdf)

- Key Guest question after lockdown
- Legionella The Big Risk
- Notes on Guest Questions as Lockdown extends
- Self-Catering Guests refunds
- Chargebacks
- Free Website advertising offer from Petrol Heads
- Samples of what to say to guests cancelling
- Problems with Newsletters
- CMA are back and why?
- Business interruption and Travel Insurance Update
- A week in the life of PASC

- **And much more.....**

## **SUPPORTING PASC UK**

PASC UK only survives through the subscriptions paid by Members. Like all Associations of its kind, it exists on fumes. A little while ago PASC UK received a generous donation from a current Member, for which we are truly grateful and means that we can battle on. We would also like to welcome new Members, and thank them for joining to.

Please consider joining PASC UK formally, we will have an almighty battle with HMG as we go through the extended lockdown and beyond. You can join here:

<https://www.pascuk.co.uk/copy-of-become-a-member-1>

## **ABOUT PASC UK**

PASC UK was formed three years ago. It had three principle objectives at that time.

- 1/ Reduce Business Rates for self-catering
- 2 Lobby for a 'level playing field', where all accommodation providers had to operate under the same rules, (think the 350,000 AirBnB properties). So that all have the same proportionate costs and regulations to operate under.
- 3/ Recover the right to Inheritance Tax Relief for legitimate business operating under FHL (Furnished Holiday Lettings rules).

And more.... See [www.pascuk.co.uk](http://www.pascuk.co.uk)

In January 2019, PASC UK succeeded in negotiating a reduction in Business Rates of up to 35% for most self-caterers in England and Wales. Despite a tortuous year with getting the Valuation Office to apply the new system, in January 2020 they switched the system to manual for Self-Caterers, (SCAT-131) and we now hear daily of Members getting great reductions and refunds. Guides on how to Check your Business Rates are available to Members.

After years of lobbying, giving evidence to all Party Parliamentary Groups and working with all the other major accommodation associations in the UK, we had finally got HMG to agree to a round-table on how to regulate the short-term accommodation sector. Our approach has been one of keeping the sector 'safe and legal'. This meeting has been delayed by the COVID-19 outbreak but will be high on the agenda post the virus restrictions being lifted.

We were also making good progress in our representations to HMG about the reinstatement of Inheritance Tax Relief to FHL businesses provided they complied with a basic business criteria. This is also on hold whilst we all deal with the COVID-19 challenge, but will be picked up as soon as practicable.

And much more....

## **PASC UK SOCIAL MEDIA**

**Please follow PASC on Twitter @PascUK**  
**Please on Facebook @pascukltd**

The more of you that do, then the more effective we can be. Please it only takes a second, and if everyone who received this free newsletter did so, we would have 12,000 followers and a much louder voice. Thanks.

Wishing each and every one of you all the best during these trying times, and please Stay Safe.

Best regards

Alistair Handyside MBE  
Executive Chair  
The Professional Association of Self-Caterers UK  
[www.pascuk.co.uk](http://www.pascuk.co.uk)  
[chair@pascuk.co.uk](mailto:chair@pascuk.co.uk)  
07771 678028



## DISCLAIMER

We are in completely uncharted territory here, and any suggestions that we make are merely that and you should carefully consider your own business policies, and if necessary consult with your Professional Advisors. PASC is your lobbying Association, not a legal service. In addition, please be very wary of some of the advice given on internet communities, blogs and social media. There appear to be thousands of experts out there where my understanding is that there are very few.

To that end, any information you get from any source you must double check. I will always try and put the actual link to the information in the newsletters so that you can read and assess yourselves. These are unprecedented times, please take exceptional care.