

# Professional Association of Self-Caterers UK

## COVID GUIDELINES NEWSLETTER

### 15 August 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 65,000 businesses and over 93,500 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)

We have dealt with over 33,000 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 today, we are almost 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.

#### COMMENTARY

Reports from all over indicate that the sector has never been busier than this August.

Cancellations are being quickly snapped up and many of us are seeing a different profile of guests this summer. Some of you are also saying that you are experiencing more behavioural issues with the new guests to self-catering. Many have also commented that 'they have left their brains behind' or 'they think they are on holiday from Covid' being the two most common themes. Hopefully many of you are welcoming back regular guests who are just so pleased to be back with you.

The media coverage of tourism over-crowding is doing us no favours as an industry and the risk of the virus flaring up in areas due to tourism over-crowding is a very real local fear. I spent the weekend supporting a Cabinet Office media initiative trying to get the visitors to think before they travelled.

- Book before you go, accommodation, restaurants, pubs and attractions, and you'll have a great holiday.
- Don't come on spec, we are only full due to reduced capacity due to social distancing.
- When you come, spread out, follow social distancing and if an area is overcrowded move to one that is not.
- What to do if you think you may be suffering from Covid whilst on holiday.

We will soon see whether these crowds have any impact on virus numbers and then Government reaction. If they do then we will remain under considerable pressure going forwards towards October half term with no changes to the numbers that we can have to stay and increasing local lockdowns to contend with.

The local lockdowns have been ill-thought through. Many of you have commented that you don't want guests to come from a lockdown area. There is also the factor that if your booking comes through an intermediary, an agent an OTA or AirBnB then you simply do not get the details. As you'll see in the local lockdowns update this could have serious ramifications.

Additionally, the Government Guidance on local lockdowns says that if we cannot come to an agreement with the guest about re-arranging their holiday, we should refund them. We are challenging this as it is unacceptable that we continue to have to bear the brunt of this. More below.

The criteria and details of how to apply for the two grants that we have been featuring in this newsletter are STILL not published as of this morning. I have left the details as we have them at the bottom of the newsletter. If you have not registered with your LEP, (Local Enterprise Partnership) do so asap or you will miss out, these grants will be massively over-subscribed.

Lots of feedback on credit card companies pushing through chargebacks going back as far as March. Even ones that had previously been successfully fought off. Also, many of you reporting having to provide lots of data to credit card service providers in order to retain the facility. Hard as it is, we all need to be able to take credit cards in the modern age, so do provide the necessary, otherwise you'll have to offer online payment through much more expensive means like Pay Pal.

Some good news though, getting some reports that when the insurance companies do pay out to guests, and then try to pass the bill onto you anyway, that a blunt refusal does seem to have worked in many cases. If you get a bill from an insurance company saying that Mr & Mrs So and So were unable to take their holiday, have claimed on their insurance and they are now seeking redress from you, just respond with the following. 'we are delighted that you met your obligation as an insurance company, it does make a change in the Covid crisis, we will of course look into the bill you have sent us when you can provide the contract between our two companies that shows that we have to pay.... Yours etc'.

I have also left in at the bottom how to get involved in lobbying against Insurers deducting Government Covid Grants from insurance pay-outs. As you saw in the last newsletter we are making good progress on this, and have forced the FCA (Financial Conduct Authority) to issue a statement that the insurers cannot adopt this as a blanket policy. If you haven't written in yet, please scroll down and follow the instructions.

Today is the day that Sykes have to produce evidence to the CMA that they have complied with the undertaking that they gave them around a month ago, to sort all their customers out. Those that follow those on social media will see that this may not be going too well. The repercussion of this may well be felt more widely by our sector, and there will probably be sanctions against Trust Pilot reviews as well. An unholy mess created by poor policies and poor management which will have ramifications on the whole sector.

Lastly, we will start having monthly Webinars from September to cover issues that affect the self-catering sector. These will in the first instance only be available to Members and in limited numbers as we make sure that the technology works and the content is of interest. Next week there will be a short survey on this. We would like to find out what timings work best for you and what subjects are of the most interest.

We also hope to have the Self-catering Covid Impact survey ready for next week too.

Hang in there, aware that Covid changeovers in the heat have been extraordinarily hard so here's hoping for some cooler weather.

## **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 follow on Facebook @pascukltd**

## **TWO HOUSEHOLDS/EXTENDED HOUSEHOLDS/THREE HOUSEHOLDS**

There has been no change in England, Scotland or Wales to the group sizes allowed to holiday together in shared self-contained accommodation.

We suggest that those of you that have bookings in September that are for groups in excess of the size relevant to your guidelines, start thinking about how you are going to deal with them. Demand is still high, but in September it won't be as manic as it has been in August, so the earlier you make the call the sooner you are likely to rebook.

We are getting no indication that these rules will be reviewed anytime soon and as you can see below the guidance is being tightened up. This new pressure currently applies mainly to pubs and restaurants where it is no more manageable for the owners of those businesses than it is for us, but shows a worrying direction of travel

## **Updated Guidance to Businesses on Multiple Households**

The guidance on gatherings of multiple households has been updated to say that businesses that are found to operate in a way that increases the risk of transmission (for example by facilitating indoor gatherings between multiple households) can be closed by Local Authorities under the Health Protection (Coronavirus, Restrictions) (England) (No. 3) Regulations 2020

<https://www.gov.uk/guidance/working-safely-during-coronavirus-covid-19/restaurants-offering-takeaway-or-delivery>

## LOCAL LOCKDOWNS

The guidance here has been tightened up too.

Full details here:

<https://www.gov.uk/guidance/working-safely-during-coronavirus-covid-19/hotels-and-other-guest-accommodation>

This is the section to look out for, my red highlights.

### 2.5.2 Your responsibilities

Within the area, you should not intentionally facilitate interaction between more than one household/support bubble indoors. This includes renting rooms in your private home to holiday makers.

Outside the area, you should not intentionally facilitate interaction indoors between more than one household/support bubble from within an area with local restrictions. This includes renting rooms in your private home to holiday makers.

Those not complying with these responsibilities may be at risk of the premises being closed.

We encourage all accommodation providers to consider their approach towards guests from inside areas with local restrictions.

Accommodation providers may wish to communicate to all customers with existing bookings, reminding them of the law and giving them a chance to cancel their bookings if they intend on travelling with another household.

If guests are not able to take a planned holiday due to local restrictions, we encourage accommodation providers to offer alternative dates if this can be agreed with the customer. If this cannot be arranged, we encourage businesses to provide a refund as they have for customers during the broader period of national restrictions, which may depend on the terms of the booking contract.

We are currently having a battle with DCMS who are responsible for wording this on the putting the refunds in as worded. We, and other groups, are pointing out that this just feeds the consumer groups where there is no actual hard basis in law.

Below you can find the updated notes on going into and coming out of Local Lockdown areas.

The Government has published guidance for England on what people should do if they are on [holiday in an area with local coronavirus \(COVID-19\) restrictions](#), or live in a restricted area and are planning on taking a holiday outside the area. Advice for accommodation providers has also been updated to cover this scenario and can be found in the [Working Safely](#) guidance.

The guidance for individuals covers:

### **Staying inside the area**

Steps you should take:

- If you live inside the area, you should only socialise indoors with members of your own household or support bubble.
- You can only stay in a private home - which includes self-catered accommodation such as holiday cottages, apartments or boats - with members of your own household or support bubble.
- You can stay in a hotel or similar accommodation (for example, a hostel or bed and breakfast) with another household, but should avoid sharing rooms with people you do not live with or otherwise socialising indoors, for example in each other's rooms, in reception areas, or in restaurants and bars.
- Sharing a caravan with another household is being advised against. You should not share private vehicles to travel to your holiday destination.
- You can travel into an area with local restrictions on holiday. Whilst inside the area, you should follow the guidance set out above.

### **Travelling outside the area**

Steps you should take:

- If you live inside an area with local restrictions, you can go on holiday outside that area but you should only socialise indoors with members of your own household or support bubble.
- You can only stay in a private home - which includes self-catered accommodation such as holiday cottages, apartments or boats - with members of your own household or support bubble.
- You can stay in a hotel or similar accommodation (for example, a hostel or bed and breakfast) with another household but should avoid sharing rooms with people you do not live with or otherwise socialising indoors, for example in each other's rooms, in reception areas, or in restaurants and bars.
- Sharing a caravan or boat with another household is being advised against. You should not share private vehicles to travel to your holiday destination.

### **Advice for accommodation providers in the [Working Safely](#) guidance is as follows:**

- People resident inside an area with local restrictions are advised to only socialise indoors with members of their own household or support bubble.
- People resident inside an area with local restrictions can go on holiday outside that area, but whilst there should only socialise indoors with members of their own household or support bubble.
- They must only stay in a private home - which includes self-catered accommodation such as holiday cottages, apartments or boats - with members of their own household or support bubble.
- People can stay in a hotel or similar accommodation (for example, a hostel or bed and breakfast) with another household but should avoid sharing rooms with people they do not live with or otherwise socialising indoors, for example in each other's rooms, in reception areas, or in restaurants and bars. Sharing a caravan with another household is advised against.
- At the time that local restrictions are brought in, if you are currently on holiday with another household in an area with local restrictions and are staying in a private home - which includes self-catered accommodation such as holiday cottages, apartments or boats - and it is not reasonable for you to curtail your stay, you should finish your holiday as planned. Until the end of

this holiday, you should make every effort to reduce socialising indoors outside of your household and follow local regulations and guidance.

### **Responsibilities of the accommodation provider:**

- Within the area, you should not intentionally facilitate interaction between more than one household/support bubble indoors. This includes renting rooms in your private home to holiday makers.
- Outside the area, you should not intentionally facilitate interaction indoors between more than one household/support bubble from within an area with local restrictions. This includes renting rooms in your private home to holiday-makers. Those not complying with these responsibilities may be at risk of the premises being closed.
- All accommodation providers are encouraged to consider their approach towards guests from inside areas with local restrictions. You may wish to communicate to all customers with existing bookings, reminding them of the law and giving them a chance to cancel their bookings if they intend on travelling with another household.
- If guests are not able to take a planned holiday due to local restrictions, the Government is encouraging they offer alternative dates if this can be agreed with the customer. If this cannot be arranged, they are encouraging businesses to provide a refund as they have for customers during the broader period of national restrictions, which may depend on the terms of the booking contract.
- If a booking is cancelled, either by the guest or the provider, the Government is encouraging the offer of alternative dates if this can be agreed with the customer or, if not possible, the provision of a refund as you have for customers during the broader lockdown period, (subject to the terms of the booking contract)

## **COVID WITHIN 25 MILES**

Many of you have insurance policies that require you to show that you have had Covid within a certain distance in order to substantiate a claim.

This map shows where Covid-19 deaths have been. If you click on any green dot, it comes up with the monthly figures.

<https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/causesofdeath/articles/deathsinvolvingcovid19interactivemap/2020-06-12>

There is also an “as the crow flies” tool which gives you the direct distance from A to B

<https://www.doogal.co.uk/MeasureDistances.php>

## **CONSUMER CONFIDENCE**

Please see below a slide from Visit Britain that shows that Consumer Confidence for a winter break is slowly increasing.

## Confidence in the ability to take a U.K. short break or holiday

- 3 in 10 are confident they would be able to take a U.K. short break or holiday in August (if they had one booked).
- 44% express confidence in being able to take a trip between October and December this year.
- Both proportions are slightly down versus Week 10.

Figure 7. Confidence in taking a UK short break or holiday across a range of different months, Percentage Week 11, UK



Figure 8. Confidence in taking a UK short break or holiday in August, Percentage week-on-week, UK

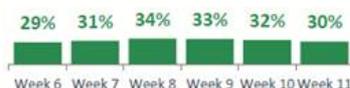


Figure 9. Confidence in taking a UK short break or holiday in October - December, Percentage week-on-week, UK



## PASC UK CLOSING AT WEEKENDS

PASC UK is now closed 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.

## 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.

## SUPPORTING PASC UK

PASC UK only survives through the subscriptions paid by Members. Like all Associations of its kind, it exists on fumes. We would also like to welcome new Members, and thank them for joining to. Please if you have an overdue subscription, please pay it, every pound helps us to help you.

Please consider joining PASC UK formally, we will have an almighty battle with HMG as we come through Covid-19 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. The over-riding purpose of PASC UK is to help make your business more profitable.

- 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 50,000 followers and a much louder voice. Thanks.

## GRANTS AVAILABLE TO SELF-CATERING BUSINESSES

We still do not have the qualifying criteria for these as they have not yet been published but it will be in line with the notes below.

If you plan to try for one of these grants, they are being administered in England by the LEP's (Local Enterprise Partnerships). We are waiting to see what Scotland and Wales are doing.

The best thing to do is to **register your interest now** with your LEP. You can find your LEP by clicking on this link <https://www.lepnetwork.net>

## Information we have on the grants so far....

There are two grants that we can all apply for. At the moment we don't have the criteria but it's clear from the somewhat sketchy details available the kind of things that you can apply for. As soon as we have details we will let you know, with any appropriate guidance. There will be an almighty rush for these.

### Tourism Kick Start Fund

- £10m fund
- For tourism and the visitor economy businesses – including accommodation, food and drink, attractions and museums, cultural activities, exhibition and conferencing, travel and tour operators, rail, sea transport.
- £1-3k grants (majority of allocations)
- Help businesses access specialist professional advice e.g. human resources, accountants, legal, financial, IT / digital; purchase minor equipment to adapt or adopt new technology in order to continue to deliver business activity or diversify; develop innovative delivery in a socially distanced economy.

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

### £20m SME Fund Launched

HMG has published details of the £20m of funding for SMEs that builds on the £10m fund announced previously to help tourism SMEs. Like the tourism kick-start funding, the new scheme is being allocated through the Growth Hubs to LEPs for distribution.

The funding must be to directly respond to the impact of COVID-19 and can include:

- one-to-many events providing guidance to respond to coronavirus
- small grants (£1,000 - £5,000) to either:
  - help visitor economy businesses access specialist professional advice e.g. human resources, accountants, legal, financial, IT / digital
  - purchase minor equipment to adapt or adopt new technology in order to continue to deliver business activity or diversify. The funding is being provided to address immediate needs and all grants must be awarded by 28 February 2021 and all activity fully completed by 31 March 2021.

<https://www.gov.uk/government/news/20-million-in-new-grants-to-boost-recovery-of-small-businesses>

## INSURANCE LOBBYING UPDATE, PLEASE TAKE PART

We have had a great response from you all to send in letter to your MP's and the FCA (Financial Conduct Authority) but as always need many, many more of you to take part.

Insurers clawing back into their coffers the Grants that the Government made with tax-payers money to many of you is one of the most deplorable aspects of the insurance companies behaviour in the Covid-19 crisis, and there have been many.

Lobbying has been the way to prevent this happening. The Scholfields Action Group succeeded in getting Lloyds Underwriters and Axia to review their position and stop deducting Grants from pay-outs.

Lobbying has forced the NFU Mutual to change their position, albeit only marginally. However, we have yet to hear that they have notified their policyholders of this change, so many who did not claim, as they feared the deduction of their Grants are none the wiser, and the NFU Mutual gets to keep the money that they should be paying out.

These changes show that there is no RULE that they have to deduct the Grants, it's entirely down to them. So, the more of you that do as we have been asking and rock this particular boat the better.

This is the current NFU Mutual position. This after telling policyholders that they **would** deduct the grants from what are called CAB policy extensions. We just love the last line... the decision to deduct the grants was not taken lightly... I bet it wasn't, they just needed to get the calculator out ☹️

I must however clarify our exact position on cover:

Your policy includes two elements of cover: Loss of Profits (LOP) and Cancellation of Advanced Bookings (CAB).

### **CAB**

I assume, whomever first considered your claim, overlooked the fact that your policy includes CAB cover. This is an extension to the Loss of Profits cover and is only available to policy holders who have specifically requested the extension be applied to their policy. Any grants received by our policy holders are not affecting this nature of cover. I apologise for any incorrect advice that was given when you first notified us of your claim, but I'm glad we have had a chance to rectify this. I will explain what evidence we need to support your claim to provide funding at the bottom of this e-mail.

### **LOP**

Regrettably, this nature of cover is affected by whether our policy holders have received grants from the government. Our official stance is as follows:

You have confirmed that you are eligible for and have obtained a government grant of as part of the help package for businesses affected by the COVID-19 epidemic. In line with Government advice which confirms that the grants are taxable income, NFU Mutual will be treating any grant payments received as income when considering any claims for loss of profit.

It is important for me to explain that as an insurance company, we have an obligation to follow the legal principle of indemnity. In practise, this means that we are only able to consider your claim up to the amount that would put you back in the same financial position that you would have been had this incident not happened.

Given this, NFU Mutual will deduct the value of the grant received, but we are able to consider any losses in excess of this amount for the period between 19<sup>th</sup> March 2020 and 4<sup>th</sup> July 2020. I know this may be a disappointment to you, but I can assure you this decision has not been taken lightly.

To participate in the lobbying all you need to do is the following:

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 hashtag #justpayit.**

Thanks.

## **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**
- **Insurance Section**
- **Changes to Fire Regs**

Under **General information** (Downloadable pdf)

- **Two Households... Update**
- **Guidance, Regulations and Insurance (Repeated due to number of questions)**
- **Changes to Guidance on Guests showing signs of COVID at your Business (Repeated due to number of questions)**
- **28 Day Winter lets Update**
- **Key Guest question after lockdown**
- **Legionella, The Big Risk**
- **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.....**

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

Best regards

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## **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.