

Professional Association of Self-Caterers UK

OPENING GUIDELINES NEWSLETTER

7 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 92,000 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

We have dealt with over 31,500 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

As we enter August we could hardly describe things as being settled. The local lockdowns are causing real problems for our sector, as information from Government simply comes out too late to be of any use.

We have not seen any movement on the three Governments limits of how many can stay in self-catered accommodation and we do not expect that we see an increase of the group sizes until at least mid-September. The level of cases of Covid is no longer falling and in some areas, it is rising, and whilst this is happening we simply **do not believe that there will be any further easing of lockdown restrictions.**

We have seen additional local lockdowns this week in Aberdeen and Leeds is heavily rumoured to be next. These lockdowns may be for very short periods, but they are hugely disruptive.

Domestic tourism this summer has been difficult for both businesses and guests alike. There are fewer places for the guests to visit or eat out at, many of them are fully booked as capacity is decreased for social distancing, and much larger crowds are gathering at hot-spots all around the country. Visitors and locals behaviour in ramming into some of these with as many people as possible is not helping us at all, and is only helping the virus remain. The Government messaging has changed from getting business going to controlling the virus, and these images and the results of this behaviour are key to this change in tone.

Personally, for the first time ever I cannot wait for September, the crowds back at home and the public hopefully back at work and at school and the over-crowding in some areas decreases. Only then will the cases of Covid dip again and restrictions get lifted so that we can all start getting back to business. September to October is critical to you all, so we will be doing all we can to pressure for this.

All week we have been answering questions about the Vat reduction as many of you have had quarter ends in June. The VAT paying part of our sector is only really now coming to terms with what a huge boost this is. PASC UK, along with many other Associations, are pressing for an extension into next summer.

PASC UK has also been working with the ASSC (Association of Scotland's Self-Caterers) to develop a full survey into the impact of Covid on you all. We would anticipate getting this out to you all late next week and would plead with the thousands that read this newsletter to take ten minutes when it comes out and complete it. The data that we will pull from it will shape what we ask for from Government and what support the sector gets in the difficult months ahead.

To illustrate how difficult that period is going to be, data produced by the Tourism Alliance suggest that up to 1.3m tourism jobs are at risk and that even if not all those at risk of redundancy actually lose their jobs, there will likely be hundreds of thousands of people made redundant. This adds considerable emphasis as to why a specific support package for the tourism sector is required and we need to shape it so it helps you.

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.

For the reasons explained above it is highly unlikely that these will change before September at the earliest, so we should all prepare our bookings on that basis.

There are though some key changes that we should all be aware of.

In Wales the extended household is now law, and if the guest or host breaks it, they are committing a criminal offence. From the Wales Government website on Extended Households.

"All of these rules are matters of law, and by entering into an extended household which does not comply with these rules, or by acting as if you were in an extended household where you are not, you are at risk of committing a criminal offence."

Full details here:

https://gov.wales/guidance-extended-households-coronavirus?fbclid=IwAR2DMo-NdKwHFySLy7DGsjBEkUhr_Mjq8Msd5Y9T5yaz6xMZqZkC6p2Ya64#section-45763

Our understanding is that local lockdown legislation will also make it a criminal offence in England to break whatever rules for group sizes the Government finally sets for either staying in a local lockdown area on holiday, or coming out of a local lockdown area to holiday. We think that the Government has a duty to let us know what these limits are in a timely fashion, not more than a week after the local lockdown began.

As you can imagine we are chasing this almost hourly and you will need to keep an eye on PASC UK Facebook for updates on this.

The complexity of all these different rules means that it is nigh on impossible for the average holiday maker to keep up, English people go to Scotland Welsh people go to the North West, Scots holiday in Wales, and there simply is no co-ordinated way in which this information gets to them. This leaves, in 99.9% of cases, micro businesses, the people that have to explain all this.

LOCAL LOCKDOWNS

Here's a direct update from the Tourism Alliance that came in earlier this week. Note red bits. Not clear in written guidance though as this newsletter was being written. Watch PASC UK Facebook for updates.

At the meeting with the Tourism Minister today we were informed that more guidance was being developed on how the restrictions apply in a tourism context. We've already sorted out a few issues such as whether two families from within the area can holiday together outside the area (they can't) and whether there are any additional restrictions on people travelling in and out of the area using public transport such as coaches (there aren't) and are sorting out whether two households from outside the area can still holiday together within the lockdown area.

On the issue of local lockdowns, the Government has also announced that the next date for considering the easing of restrictions in Leicester will be 14th August

Update of last week's section

More local lockdowns have been announced covering the areas listed below. All in the north west of England. The guidance is all over the place at the moment, as it says that people can still enter these areas for a holiday, but seems to imply that only one household can stay. This is completely chaotic to announce this at midnight, with immediate effect the night before the holidays starts. Most will genuinely be unaware of this.

Affected local areas

- Greater Manchester:
 - City of Manchester
 - Trafford
 - Stockport
 - Oldham
 - Bury
 - Wigan
 - Bolton
 - Tameside
 - Rochdale
 - Salford
- Lancashire:
 - Blackburn with Darwen
 - Burnley
 - Hyndburn
 - Pendle
 - Rossendale
- West Yorkshire:
 - Bradford
 - Calderdale
 - Kirklees

The official guidance to accompany the Northern Lockdown announced last night has been published here:

<https://www.gov.uk/guidance/north-west-of-england-local-restrictions-what-you-can-and-cannot-do>

There is some good news in that almost all tourism businesses are allowed to remain open. People from outside are still able to enter the lockdown area to undertake a holiday (provided that they do not socialise with other people indoors). Pubs and restaurants will be open, but your guests should not socialise outside their group. We are checking if this is two households or one for holidays starting today. And what happens if guests re in the middle of a two week stay? Wouldn't it be better for them just to stay put?

You could possibly put something like this together to help explain the unexplainable to your guests if affected. This sent in by PASC UK Member Westwood Lodge and makes a good starting point. You may need to clarify the households rules as they become clearer.

You will have heard that the Government has introduced local lockdown restrictions across various parts of northern England. Although the number of cases of Covid-19 in the Ilkley area is reported to be extremely low, we are part of Bradford District and, as a result, have been included as one of the areas.

The main implications for us here at Westwood Lodge appear to be:

- We are open, so holidays and other stays can continue as booked, but you must avoid socialising with people indoors
- You can still go to restaurants, cafes, pubs, etc, but only with members of your own household. When there, you should avoid social interaction with others
- You should not visit someone's home or garden or invite them to your accommodation here. This is regardless of whether they live in the affected area
- Our indoor shared facilities (gym, sauna, hot tub) must remain closed
- We only know what we have heard on the radio and online. The official guidance is being updated and can be found at:

<https://www.gov.uk/guidance/north-west-of-england-local-restrictions-what-you-can-and-cannot-do>

That covers as best we can what happens to guests coming into the local lockdown area. Any updates will be on PASC UK Facebook.

We are still trying to get clarification on this as if this is the case, we're back into cancellations at the last minute with all the ramifications of that which we have covered multiple times. We would recommend getting those guests who look like they are no longer able to come to cancel asap, as re-letting even at the very last minute is possible. Demand for August is far greater than supply.

Please keep an eye on PASC UK on Facebook if you are based in the North West or have guests coming from the North West. Particularly as we get very little warning of other lockdowns, Leeds is heavily rumoured to be on the verge of a local lockdown and we have seen one in Scotland.

Aberdeen lockdown

The Scottish parliament have undertaken a local lockdown in Aberdeen. These are clearer than those for English lockdowns. Group size staying in are unchanged, but citizens from Aberdeen cannot go on holiday this week. The rules for this are include:

- All indoor and outdoor hospitality businesses have to close
- Accommodation businesses can stay open – as can hotel restaurants, although they are only allowed to serve people staying in the accommodation
- not to undertake non-essential travel into Aberdeen – people already there on holiday do not have to leave
- Aberdeen residents being told not to travel more than 5 miles from home for leisure or recreational purposes

- Take-away services can continue

The lockdown restrictions will be reviewed in seven days on the 12th August.

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.

CREDIT CARDS WARNING

We have been receiving a disturbing number of reports about the practices of credit card providers.

On chargebacks.

All providers seem to be following the same basis now, that regardless of the properties Terms and Conditions, regardless of whether the holiday that the guests wishes to claim on was affected by Covid in any way or not, they are refunding the customer even if we provide all the information required that we had previously thought might head this off.

Risk of losing ability to take credit cards

Lots of reports coming in that owners trying to add credit card payments for guests to their websites are being turned down flat. The providers are steering clear of the wider tourism sector, as it has been seen by them as the basket case of the lockdown.

We have also had several reports from agents who are having to provide vast amounts of fiscal information to the credit card providers to keep the ability to take credit cards. This may be because they have processed so many refunds on one hand or lots of chargebacks on the other.

Either way, if any of us want to maintain the ability to take credit cards we should tread very carefully at the moment. Losing the ability to use your current provider may mean that you become unable to operate a direct relationship with one, forcing you to have to utilise a much more expensive PayPal type option.

Not good news.

UPDATE ON PR CAMPAIGN AGAINST INSURERS DEDUCTING GOVERNMENT GRANTS FROM PAY-OUTS

The PASC UK funded PR campaign against insurance companies deducting Government Grant money from pay-outs continues and is generating some good headlines across a wide range on business media.

UK Regulator Warns Insurers to Fairly Calculate COVID-Related Biz Interruption Claims

August 4, 2020



Insurer using small business Covid grants to justify cutting payouts

News 22 JUL 2020

Small business owners rail against NFU Mutual for cutting coronavirus payouts because insurer says they have already had Government grants



Campaign calls for insurers to stop deducting vital Government grant money from small self-catering tourist business

3 weeks ago Lisa Baker, Editor, UK Business News



All the letters that you have been writing to both MP's and the FCA (Financial Conduct Authority) **HAVE** now begun to have an impact and the FCA have published their statement on this, which does show progress. It's a start, but we need more of you to write in please.

Please see at the bottom of this newsletter, the last section on how to lobby to get this scandalous practice stopped. We need each of you to write in and do this and copy chair@pascuk.co.uk when you do please. Thanks.

FCA Statement

In recent weeks, policyholder complaints, stakeholders and media reports have made us increasingly aware of policyholder concerns about how insurers are calculating non-damage BI claim payments where they have agreed liability. In particular, some insurers are making deductions for some types of Government support those policyholders have received over the past few months.

Where insurers have accepted liability, they should continue to handle and assess non-damage BI claims promptly and fairly, and to treat their customers fairly in accordance with [Principle 6](#).

Assessing the appropriateness of making deductions

The insurer will need to assess this for some or all of each type of government support received by the policyholder with a case by case assessment. The assessment should consider:

- the exact type and nature of the Government support
- how the policyholder used this support
- the type of policy and its precise terms, including any set methodology for calculating the value of a claim set out under the relevant section of the policy

Some of these factors will be case and claim specific. Even where it is appropriate in principle to deduct these amounts, a single, uniform approach to deductions is still unlikely to be appropriate. Insurers are likely to need to consider individually the precise details of the policy, the claim and the use and application of the government support the policyholder received. How Government support is treated for tax purposes may differ from the way it is treated for calculating the loss under a BI policy.

We expect firms to take these matters into account when they calculate non-damage BI claims. We also expect them to reflect these matters appropriately in their communications with policyholders when making settlement offers and reaching settlement on relevant BI claims. We will consider how firms treat their policyholders in this way as part of our usual supervisory activities. We may intervene and take further actions where firms do not appear to be meeting our expectations and treating their customers fairly on these points

Statement link in full....

<https://www.fca.org.uk/news/statements/non-damage-bi-settlements-deductions-relation-government-support>

General media coverage.

<https://businessinthenews.co.uk/2020/07/17/campaign-calls-for-insurers-to-stop-deducting-vital-government-grant-money-from-small-self-catering-tourist-business/>

<https://smallbusiness.co.uk/insurer-using-small-business-covid-grants-to-justify-cutting-payouts-2550781/>

<https://www.insurancejournal.com/news/international/2020/08/04/577851.htm>

<https://www.postonline.co.uk/regulation/7663026/fca-warns-of-action-on-bi-claims-deductions>

<https://www.thetimes.co.uk/article/insurers-warned-over-use-of-taxpayer-cash-f02c2wj76>

<https://www.itij.com/latest/news/fca-issues-warning-uk-insurers-over-bi-claims-payments>

<https://www.natlawreview.com/article/fca-warns-insurers-to-act-fairly-when-paying-small-business-covid-19-related-claims>

<https://www.nsinsurance.com/analysis/nfu-mutual-business-interruption-claims/>

<https://www.regulationtomorrow.com/eu/fca-publishes-statement-on-non-damage-business-interruption-settlements-and-deductions-in-relation-to-government-support/>

<https://www.lexology.com/library/detail.aspx?g=6b17767d-2e90-4e64-86d7-cd8f90cf5263>

MASTER CANCEL LIVE Q AND A

 **Sabina Hine - SuperControl** Admin · Yesterday at 08:45 · 🌐 ⋮

Master Cancel Live Q&A - Aug 13, 2020 03:00 PM UK

This Live Q&A is to create clarity and alignment for SuperControl users who are already live with Master Cancel and for those of you who want to know programme details to see if it's right for you.

Register here:
https://zoom.us/webinar/register/1515955289963/WN_XnXiWuBdQ7miuG5cAG7W8Q



We continue to get a large number of questions about Master Cancel. This is the insurance product available from SuperControl that insures you against guests cancellations in the critical two months before arrival. They are having a Q and A on this on Aug 13th at 3pm. There is a link below to register for this.

https://zoom.us/webinar/register/1515955289963/WN_XnXiWuBdQ7miuG5cAG7W8Q

AA, VISIT ENGLAND ASSESSEMENTS AND COVID CONFIDENT SCHEME

Throughout the year I regularly keep in contact with various trade organisations thus developing relationships across the sector on behalf of PASC UK. This includes Simon Numphud, MD of AA Media who runs both the AA schemes and VisitEngland Assessment Services.

As a key organisation within our sector the AA have always been very supportive in their approach and even more so since the pandemic. They have launched their excellent Covid Confident scheme which if you have not applied for yet, I would urge you do to so, along with the other schemes I have previously mentioned.

The AA scheme can be accessed here <https://www.ratedtrips.com/aa-covid-confident>

This is not another set of Guidelines. This also an online, free COVID Certification Scheme and is about consumer confidence rather than telling you that you need to clean something else.



A sign of confidence

- Free accreditation
- AA logo and certificate
- Feature on RatedTrips.com

[Sign-up for AA COVID confident now](#)

Those of you that participate in the Visit England will have received last week your renewal participation fee for the VisitEngland scheme. As you will be aware the previous scheme year due to end in March was extended for four months free of charge. The new scheme year will now run from the 1st August 2020 through to the 31st July 2021.

They will be looking to re-start assessments later this month and I know from talking to Simon, the team will be liaising with each business and checking on future timing, mindful of how busy we all are currently.

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 23rd 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 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

In January 2019, PASC UK succeeded in negotiating a reduction in Business Rates of up to 35% for most self-caters 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.

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 19th March 2020 and 4th 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

Alistair Handyside MBE
Executive Chair
The Professional Association of Self-Caterers UK
www.pascuk.co.uk
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.