

# Newsletter

## Spring 2010

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### Good News For Holiday Home Owners

Chancellor Alistair Darling has been forced to scrap the proposed increase in tax levied on holiday rental homes. A deal struck between the Government and David Cameron's Opposition to secure legislation before Parliament broke up, sees the repeal of the furnished homes letting rules removed from the Finance Bill.

The proposed abolition of tax breaks for owners of holiday homes, could, it is estimated have increased the tax bill of holiday home owners by up to £4000. The Tories have been quick to claim victory, saying their staunch opposition, led to the controversial tax being shelved. While Labour says it will look again at the repeal if it wins the General Election.

We have been following this story since the change was first proposed last August, and judging by the feedback many of you will be happy with this U-Turn. Fancy a celebratory drink. Why not try cider? The same deal saw the shelving of the 10% above inflation hike on cider. It came into effect at the end of March and will now expire on the 30th of June. So fill your glass and stick on that old Wurzels LP.



*Property for sale?  
Just send your details  
and we will advertise  
It free of charge.*

### B&B Ludlow Shropshire

3 first-floor refurbished letting rooms all en-suite, downstairs breakfast room. Totally separate 2 bed owners' accommodation. Large off street car-park, sun patio to side & garden to rear. Awarded 4 stars by local Tourist Board.

Mrs Wilkinson 01584 878108 £345,000

### B&B, Aboyne, Royal Deeside

Detached 5 bed B&B, in own grounds within village, 3 ground floor beds (1 en-suite). Large lounge with open fire. 2 large rooms with shower room on first floor.

£320,000  
Sheila Maxwell [sheilamaxwell@btinternet.com](mailto:sheilamaxwell@btinternet.com)

### Bude North Cornwall

6 bed guest house plus 1 bed owners accomm thriving, well established business. Small gardens front & rear, walking distance town & beaches directly opposite Bude & North Cornwall Golf Club

Mrs Downes 01288 352351 £485,000

### Fuel Tank Theft

Increased fuel prices have seen many rural properties targeted by opportunistic fuel thieves. Victims often think their heating system has broken down - only to find their tank has been drained. Attempts to make tanks secure with simple measures like padlocks, can often make matters worse. As thieves smash valves from padlocked tanks, leading to oil spills and serious pollution.

Try hiding your tank from view behind shrubs or fencing; where possible install security lighting that covers the tank and surrounding area, even consider re-siting the tank to more secure position. Check your tank's oil levels on a regular basis. Fit a sensor that sounds a siren when the oil level drops at a rate not consistent with normal use - indicating a leak or theft.

### What Else Do We Do?

Although we specialise in insuring guest houses, B&Bs and holiday homes we are able to place the following

- Buy to let Properties
- Standard Household
- Liability
- Shops & Offices
- Impaired Properties – Subsidence etc

Please give us a ring for no-obligation quote.

### London Marathon

John Lyon is running in the year's London Marathon to raise money for the Lymphoma Society. To sponsor John and monitor his progress go to [www.lyoninsurance.co.uk](http://www.lyoninsurance.co.uk) and click on news.

## Do B&B Owners have the right to refuse entry?

A row blew up recently when the Conservative shadow home secretary Chris Grayling was secretly taped suggesting people who run B&Bs in their own home "have the right" to turn away homosexual couples. This follows the case of Christian B&B owner Susanne Wilkinson of Berkshire who was reported to police after refusing to take a gay couple as it was "against her convictions".

Was Chris Grayling correct "that an individual has the right to decide who does or doesn't come into their home"? Or do you agree with Ben Summerskill chief executive of gay rights group Stonewall who says "The legal position is perfectly clear. If you are going to offer the public a commercial service - and B&Bs are a commercial service - then people cannot be refused that service on grounds of sexuality. No one is obliged to run a B&B, but people who do so have to obey the law.

How do you feel at the sharp-end? We e-mailed over 5000 B&B owners with a simple question. *Should B&B owners be allowed to refuse entry to same-sex couples. Yes or No?* And invited comments. Of the 412 replies received, 284 said Yes & 128 No a majority of nearly 70% for.

From the comments it appears a small proportion of the Yes's are against same-sex relationships on moral and religious grounds, with many quoting the Bible. However the majority voting Yes feel It is their home and they have the right to refuse entry to anyone for any reason. The people commonly refused include, scruffy people, smelly people, drunks, workmen in dirty working clothes, previous problem guests, small children, hen nights, stag nights the list goes on.

A small selection of the YES comments

*I run a B&B and I am gay. A hotel should take everyone. B&B are private homes and therefore have the right to refuse entry to anyone they choose, gay or straight.*

*We have no problem with gay guests, just believe it should be our choice who stays or not.*

*It wouldn't be something I would refuse entry over - but I do have great objection to any code of dress that does not reflect a British way of life. B & B service is generally conducted within one's own home and as the owner you should always have the right to choose who to have under your own roof. It's a two way choice. If the guest does not like the establishment or the hosts they have every right to walk away.*

And for the No's

*All couples, black, white, Christian, Muslim, Hindu, gay, transgender, married or cohabiting and, at a stretch, even members of the Conservative and Unionist party should be treated on equal terms.*

*As a gay B&B owner I have to put up with so called normal guests all year round, surely it not much to ask for them to tolerate gays for the short period. These people are very lucky not to have gay children my parents didn't get that choice.*

Remember the views expressed are not necessarily those of Lyon Insurance Services. To view more comments visit our website [www.lyoninsurance.co.uk](http://www.lyoninsurance.co.uk) and click on news.

## How to discourage unwanted guests

A lot of the above comments also suggested imaginative ways of getting rid of unwanted guests. Many suggest not using a "Vacancies" sign as it is difficult to say "Sorry we are full", although one lady recommends "I told my husband to take the sign down - he can't be trusted to do anything! Other tactics, especially for pre-booked guests who turn out to be unacceptable on the door-step include. "Sorry, we can't accept any guests as my mother-in-law/ husband/father has been rushed to hospital" or "The ceiling in your bedroom has just fallen down".

One B&B operator had accepted a guest who later turned out to be undesirable. "It was winter, and I simply turned off all the heating and hot water, apologised that I had a major problem and explained I had to check him out."

Any other suggestions we would love to hear from you.

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