

# The PCA Insurance Survey results are in. Here is what they tell us.

The Pubs Code Adjudicator's (PCA) short pulse survey looked at tied tenant awareness of Pubs Code rights in relation to premises insurance, and if and how tenants had used those rights.

The survey was open from 05 to 16 July 2021.

Our thanks go to the 51 current and former tied tenants who responded from across all the regulated pub-owning businesses (POBs).

You can find a full summary of the results [here](#).

## **Awareness of insurance rights**

Of the 51 respondents, 22 (43%) were aware they had insurance rights under the Code. Fewer respondents were aware of the specific duties placed on the POB when buying or renewing insurance. This suggests there is more to do to raise tenants' awareness about what their Code insurance rights are.

The PCA has produced a helpful [factsheet](#) for tenants on a POB's duties in relation to insurance, which explains the information tenants are entitled to. POBs have a key part to play in reminding tenants of their Code rights at the appropriate time. That is, before the POB buys or renews premises insurance and intends to charge the tenant an amount in respect of the premium.

Awareness of a tenant's right to find a cheaper policy that is 'suitable and comparable' and for the POB to purchase it or not charge the difference ('price match') was notably low. Only 15 out of 51 respondents (29%) knew about this important Code right.

## **Using the right to price match**

There were 16 respondents (31%) who had tried to price match the POB's insurance since the Code came into force. For those who had not tried to price match, this was mainly because of a lack of awareness about the right to do so (22 out of 35 respondents selected this as a reason).

Of the 16 respondents who had tried to price match under the Code, 44% had been successful. Out of the 8 respondents who had successfully price matched at any time (including under the Code) 6 of these had also been successful on other occasions.

What these results do not tell us is why those tenants were able to price match when others could not. The Pubs Code places duties on the POB to make sure tenants have enough information to seek a suitable and comparable policy. But some tenants and representatives have already started to tell the

PCA about challenges they can face in finding a cheaper policy that a POB will accept as being 'suitable and comparable'. The PCA is looking closely at this.

For the 8 respondents who had successfully price matched, in 3 cases tenants told us that the POB purchased the tenant's cheaper policy and in 5 cases the POB agreed that the tenant did not have to pay the difference. The Code requires the POB to do either of those things. This money can make a difference to tenants, and where it has, the PCA wants to share those stories.

If a POB is not doing what the Code requires of them, tenants should raise this with their [Code Compliance Officer](#) in the first instance. Relevant information can also be shared with the PCA at [office@pubscodetribunal.gov.uk](mailto:office@pubscodetribunal.gov.uk).