

Park Home Insurance

Insurance Product Information Document



Company : Park Home Assist Insurance Services

Product: Park Home Insurance

Park Home Assist Insurance Services is a trading name of Assist Insurance Services Limited. Registered in England and Wales 5486663. Registered Office: Royal House, Queenswood, Newport Pagnell Road West, Northampton, NN4 7JJ. Assist Insurance Services Limited are authorised and regulated by the Financial Conduct Authority. Financial Services Register number 435530.

This document provides a summary of the key information relating to this Park Home Insurance policy. You will find all the terms and conditions, along with other important information and individual limits, exclusions and restrictions provided in the full policy documentation.

What is this type of insurance?

This is a Park Home buildings and contents insurance policy. It is designed to cover your buildings such as the structure of your home including the walls, roof and outbuildings and your contents such as furniture, electronics and personal belongings.



What is insured?

For a full list of what is covered, please refer to the Policy Documentation

- ✓ Up to £500,000 to cover loss or damage to your buildings caused by certain events such as fire, storm, flood (if flood cover is not excluded in your policy documentation), theft, escape of water, impact, subsidence, malicious damage and vandalism.
- ✓ Up to £60,000 to cover loss or damage to your contents caused by certain events such as fire, storm, flood (if flood cover is not excluded in your policy documentation), theft, escape of water, impact, subsidence, malicious damage and vandalism.
- ✓ Up to £5 million for sums you and your family are legally liable to pay as the owner or occupier of your home (Legal liability to the public cover).
- ✓ Up to 25% of the buildings sum insured for temporary accommodation for you & your family if your home is not safe to live in following an insured event.
- ✓ Up to £20,000 for valuables within the park home (subject to a limit of £2,000 for any one item unless specifically stated in the schedule).
- ✓ Up to £5,000 to cover the costs involved in tracing the source of an escape of water or leakage of oil within the park home.
- ✓ Up to £1,000 to pay for the replacement and installation of door locks to the external doors of your park home if your keys are lost or stolen.
- ✓ Up to £1,000 (£2,500 in a safe), for money in the home.
- ✓ Up to £5,000 for credit cards under contents cover.

Optional covers

- Accidental damage cover which protects against sudden, unintentional and unexpected visible damage such as putting your foot through your ceiling when in your loft or a nail through a pipe.
- Valuables and Personal Possessions cover which protects items usually worn, used, or carried by you or your family in daily life against loss or damage, including when away from the home.



What is not insured?

For a full list of what is not covered, please refer to the Policy Documentation

- ✗ Any loss or damage caused by wear and tear, or any other gradually operating cause.
- ✗ Loss or damage under a number of sections of your policy if your home is left unoccupied for more than 60 days.
- ✗ Loss or damage caused deliberately or maliciously by you, your family, domestic staff, lodgers, paying guests or anybody lawfully in the property.
- ✗ Previous claims incidents, loss or damage or legal liability directly or indirectly arising from events occurring before the start of this policy.
- ✗ Any claims related to war, radioactivity, sonic bangs, pollution, computer hardware or software failure, computer viruses or terrorism.
- ✗ Loss or damage caused by mechanical or electrical breakdown.
- ✗ Accidental damage is excluded while the Park Home is lent, let or sub-let.



Are there any restrictions on cover?

For a full list of restrictions, please refer to the Policy Documentation

- ! We will not pay the first part of a claim. This is known as the excess. Your excesses will be detailed on your Policy Schedule.
- ! Valuables and Personal possessions cover (if selected) does not include money, bank cards, valuables, mobile phones and pedal cycles over £500 unless specifically specified in the schedule.



Where am I covered?

- ✓ Our policy will cover you in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ If you have extended your cover by purchasing the optional Personal Possessions cover, your personal possessions will be covered against physical loss or damage anywhere in the world.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceedings which may lead to a claim
- You must comply with all the conditions set out in the policy
- You must maintain your property in a good state of repair and take care to prevent any accidents, loss, damage or injury. If a loss does occur you must act to prevent further loss or damage if it is safe to do so.
- You must pay the premium shown on the policy schedule.



When and how do I pay?

You can pay your premium either all at once by credit / debit card or cheque. Alternatively, you can choose to spread your payment over monthly direct debits.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you wish to cancel your policy you should contact us either by telephone on 01604 946785, by email at info@assistinsurance.co.uk or in writing to Assist Insurance Services Limited, Royal House, Queenswood, Newport Pagnell Road West, Northampton, NN4 7JJ.

- If cancelled **within 14 days** from the date of purchase or the day on which you receive your policy documentation (whichever is the later). On the condition that no claims have been made or are pending, the premium will be refunded in full.
- If cancelled **outside of 14 days** from the date of purchase or the day on which you receive your policy documentation (whichever is the later). On the condition that no claims have been made or are pending, you will be entitled to a refund of any premium paid, minus a deduction for the time for which you have been covered and an additional charge of 15% of the total premium. This would be subject to the addition of a £10 cancellation fee plus insurance premium tax.