

Park Home Insurance Policy Document

Park Home Assist Insurance Services
Royal House
Queenswood
Newport Pagnell Road West
Northampton NN4 7JJ

Underwritten by Canopus Managing Agents Ltd at Lloyd's of London



Introduction to
Park Home Insurance Policy Document
Attaching to Binding Authority Number B6839P18099

Thank **you** for choosing **Park Home Assist Insurance Services** for **your park home** insurance. This is **your insurance policy**, setting out **your** insurance protection in detail.

Your premium has been based upon the information shown in the **policy schedule** and recorded in **your statement of fact**.

This insurance offers a comprehensive cover, as well as extended options, please refer to **your** insurance **schedule** and **statement of fact** for **your** cover level. If **you** have any questions, please contact **us** on 01604 946 785 or email info@parkhomeassist.co.uk

This **property** insurance has been arranged by **Park Home Assist Insurance Services** and is underwritten by Canopus Managing Agents Ltd at Lloyd's of London.

Park Home Assist Insurance Services is a trading name of Assist Insurance Services Ltd. Assist Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. This **policy** is underwritten by Canopus Managing Agents Ltd who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Conduct Authority's register by visiting their website at www.fca.org.uk/register or by contacting them on 0800 111 6798 (freephone) or 0300 500 8082 from the UK, or +44 0207 066 1000 from abroad.

We adhere to the Codes of Practice of the Association of British Insurers (ABI) and the Financial Ombudsman Service and **we** are covered by the Financial Services Compensation Scheme (FSCS). Full details are available at www.fscs.org.uk. **Your** personal details and information provided are also covered by the Data Protection Act.

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Your Policy

Welcome to **your** insurance **policy** and thank **you** for choosing **Park Home Assist Insurance Services**.

The information **you** have supplied forms part of the contract of insurance with **us**, **your policy** is evidence of that contract, **you** should read it carefully and keep it in a safe place.

In return for having accepted **your premium**, **we** will, in the event of injury, loss or damage happening within the **period of insurance**, provide insurance as described in the following pages and referred to in **your schedule**.

If after reading these documents **you** have any questions, please contact **us** on 01604 946 785.

The Law applicable to this policy

Your policy will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise. Any reference to an act in this document will be construed to include any amending or replacement act.

Information you have given us

In deciding to accept this contract of insurance and in setting the terms and **premium**, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete to the best of **your** knowledge.

If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information **we** will treat this contract of insurance as if it never existed, decline all **claims** and need not return the premium paid.

If **we** establish that **you** were careless in providing **us** with the information **we** have relied upon in accepting this insurance and setting its terms and **premium we** may:

- Treat this contract of insurance as if it had never existed and refuse to pay all **claims** and return the **premium** paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- Amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a **claim** has been adversely impacted by **your** carelessness;
- Reduce the amount **we** pay on a **claim** taking into account the **premium you** have paid and the **premium we** would have charged **you**; or
- Cancel **your** contract of insurance in accordance with the Cancellation condition found under the General Conditions section. See pages 17-21.

Your Policy continued

We will write to you if we:

- Intend to treat this contract of insurance as if it never existed; or
- Need to amend the terms of **your** contract of insurance; or
- Require **you** to pay more for **your** insurance.

Data Protection Act 2018

You should understand that any information **you** have provided will be processed by us, in compliance with the provisions of the Data Protection Act 2018, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this contract of insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract of insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Important Telephone Numbers

Claim Notification Line In the event of a claim please contact Davies Group Limited on this number. Davies Group Ltd is authorised by us to handle claims on our behalf.	0344 856 3810	If you need to make a claim , we will tell you the process to follow. You should also read the Claims Conditions. Please read the conditions and process before ringing the claims line. See pages 27-29.
Customer Services	01604 946 785	If you need to speak to anyone regarding your policy and the cover provided.

In order to maintain quality service, telephone calls may be recorded for training and monitoring purposes.

How To Make A Claim

Which Part Of This Policy Does The Claim Relate To?	How, and to whom, to report claims								
Section 1 Buildings Section 2 Park Home Contents Section 3 Accidents to Domestic Staff Section 4 Legal Liability to the Public Section 5 Valuables and Personal Possessions	<p>Reporting a claim</p> <p>Contact Davies Group Limited on 0344 856 3810. Davies Group Ltd is authorised by us to handle claims on our behalf.</p> <table border="0" data-bbox="474 443 987 555"> <tr> <td>Davies Group Ltd</td> <td>Tel: 0344 856 3810</td> </tr> <tr> <td>PO Box 2801</td> <td>Fax: 0344 856 2005</td> </tr> <tr> <td>Stoke-on-Trent</td> <td>assist@davies-group.com</td> </tr> <tr> <td>ST4 9DN</td> <td></td> </tr> </table>	Davies Group Ltd	Tel: 0344 856 3810	PO Box 2801	Fax: 0344 856 2005	Stoke-on-Trent	assist@davies-group.com	ST4 9DN	
Davies Group Ltd	Tel: 0344 856 3810								
PO Box 2801	Fax: 0344 856 2005								
Stoke-on-Trent	assist@davies-group.com								
ST4 9DN									
	<p>Important Conditions (including Claims Conditions and General Conditions)</p> <p>You must ensure that you have read the ‘Important Conditions’ (including General Conditions and Claims Conditions) section of this document on pages 17-21 and 27-29 comply with all such conditions.</p>								

Speeding up your claim

We recognise that an event leading to **a claim** can be distressing and **we** want to do all **we** can to help minimise the inconvenience and time to put things right. In many cases, Davies Group will support **your claim** using the latest in video technology, supported using a mobile phone or tablet app that will allow **you** to share with them via live video, details of **your claim**. This might sound a bit complicated, but do not worry, **our** claims team will help **you** step by step in completing this activity and will assist in ensuring timely progress of **your claim**.

Several Liability Clause

The subscribing insurers’ obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Canopus Managing Agents Ltd. are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Our Firm Reference Number(s) and other details can be found on the Financial Services Register at www.fca.org.uk

Important Advice - Helpful Tips to Prevent Damage

Our Park Home Insurance Policy has been designed for owners of Residential **Park Homes** and Holiday Lodges to protect **you** against the risk of things happening suddenly which **you** could not have expected such as fire, theft, **accidental damage**, flood and **storm**. It is not designed to protect **you** against losses that arise due to poor maintenance, manufacturing defects, or a gradual deterioration of **your park home**.

It is important that **you** read this **policy** in full, along with the **policy schedule** as **we** want **you** to ensure that **you** are fully aware of the extent of **your** cover, as well as the terms and conditions which are applied to **your** cover. **We** also suggest that **you** keep these documents in a safe place.

Important Note on the below:

The information shown below as well as on pages 7-11 does not form part of **your policy** but provides **you** important advice **you** should be aware of to prevent damage and only contains examples of what appears within **your policy** wording.

Escape of Water

The cover **you** are provided for escape of water is designed to provide cover for damage to **your** property caused by water leaks. One of the largest risks of water occurs when **you** are away during the winter months (period between 1st November - 31st March, both days inclusive) when water pipes can freeze and burst, causing significant damage to **your home**.

It is important that **you** ensure **you** have taken steps to avoid this by keeping **your** central heating on low to ensure that **your** pipes do not freeze. If **you** decide to turn **your** central heating off whilst **you** are away, then **you** should drain all the water from **your** central heating system and all the water pipes to sinks, baths, and showers etc and switch the water off at the mains also.

(Please see page 20 for more details about leaving your park home unoccupied)

Claims can occur due to water penetrating the seals around **your** bath, showers, sinks and worksurfaces. **You** should regularly check these seals and repair accordingly with an appropriate silicon seal to ensure water does not escape into walls and floors. At the same time **you** should also check for cracks in any grouting around tiles, and repair accordingly.

Many **claims** can also be as a result of connections to washing machines, sinks, dishwashers, radiators and boilers becoming loose or dislodged. It is recommended that **you** take some time to periodically check in cupboards and under radiators to see if the pipes or radiators are weeping, as this may well be the start of more water escaping shortly, and **you** should rectify accordingly before further damage is caused.

Pipes that carry water often burst because they get worn out or corrode. If this happens, **we** will be able to pay for the damage that has been caused by the water escaping but will not pay for the repair to the pipe itself. Don't wait for the pipe to cause damage to **your home** and its **contents**, get the pipe repaired before **you** need to make a **claim**.

Important Advice - Helpful Tips to Prevent Damage continued

Draining Down your Water System for Winter Unoccupancy

If **you** plan to leave **your park home** or lodge empty for an extended period of the winter, and it is not possible to leave the heating on during this time, then **you** are required to drain down the entire system as a precaution to prevent freezing and any potential damage this may occur. If **your park home** has a sealed heating system containing antifreeze then this does not need to be drained down but antifreeze levels must be checked prior to the property being left unoccupied. The hot and cold water system of a combi boiler should be drained as follows:

- Turn off and/or extinguish **your** water heater/boiler.
- Turn off the mains water supply at the entrance to **your park home** home both internally and externally.
- Run all the taps in the property and flush all toilets too until water stops coming out.
- If **you** have a hot water cylinder, empty it by opening the drain-cock at its base and attach a hosepipe to the drain-cock and run the water into a drain or bucket.
- Empty the rising main, and any low pipework if applicable, by opening their drain-cocks.
- Put salt into the toilet pans to prevent water in the trap from freezing.

In the winter (1st of November to 31st of March), when your home is left without an occupant for more than 48 hours, you must isolate the mains water supply to your park home and outbuildings by firstly turning off the mains water supply at the first available external point of entry to the park home and secondly turning off the water supply at the internal stopcock.

(Please see page 20 for more details about leaving your park home unoccupied).

Fire

Most house fires start within the kitchen area and many are caused by faulty electrical appliances or even unattended cooking pans and equipment – particularly frying and chip pans. In addition candles, cigarettes, electric blankets and overloaded plug sockets, bare and uninsulated wires or old electrical appliances cause a significant fire risk.

We suggest that **you** bear these risks in mind and take all the necessary precautions to ensure the safety of everyone within **your park home**. It is recommended that **you** have a fully working smoke detector installed within **your park home**, and perhaps **you** should also consider a fire blanket within the kitchen. Remember, **your park home** is mainly built of timber construction and fire can take hold and can spread quickly.

Flood

If water has entered or is at risk of entering **your park home** due to flood, it is recommended that **you** should secure **your park home**, and move **your valuables** and essentials to an elevated place such as on work surfaces and on tables to minimise damage. **We** also suggest that **you** turn off all the utilities like power, water and gas supplies at their main source and disconnect any electrical appliances and place the plugs on top of the appliances rather than on the floor.

Important Advice - Helpful Tips to Prevent Damage continued

Impact of a Motor Vehicle

If **your park home** or fence is damaged as a result of impact of a vehicle, make sure that **you** obtain their name, address and telephone number as well as the registration number of the vehicle that causes the damage. If **you** can obtain their insurance details at the time this would also be very useful. This information will be required by **us**, to help recover any payments made under **your policy** from the person who was responsible. Also, if anyone witnessed the impact, obtain their details too.

Maintenance of External Walls

Your park home should be well maintained externally to ensure that water does not penetrate the outer walls which could cause damage, including damp inside **your park home**. Below are some useful tips for the upkeep of some of the most common park home external wall finishes found. However, it is not an exhaustive list, and **you** should always refer to **your** home manufacturers external maintenance recommendations for **your** home.

• **Exterior Textured Coating (such as Resitex or Stucco)**

The exterior of **your** home has been rendered with an exterior grade high-build textured coating to protect it from the elements. In order to maintain this protection leading manufacturers recommend:

- Regular inspection of the exterior walls to identify any fine cracks that may have appeared, paying particular attention to the junction between any window or door frames, the bottom 'rub-rails' meets the exterior wall corner cornices and box bays. These cracks should be filled by brushing in some of the exterior grade high build textured coating that is supplied by **your** manufacturer.
- To maintain the effectiveness of the exterior textured coating, manufacturers recommend the application of an exterior grade emulsion paint/colourwash (such as Resifine) every two to three years, dependent on conditions and locality (such as coastal locations).
- If at any stage, bare timber or plywood sheathing becomes visible this should be treated with an emulsion-based primer (such as Resiprime) prior to being touched-up with textured coating (such as Resitex).
- **You** should not use a jet-washer to clean the external walls of **your** home.
- As **your** home is mainly made of timber, **you** should not use a masonry paint (such as Sandtex) to paint the external walls of **your** home. If in doubt please refer to the manufacturer of **your** home or speak to a specialist contractor.

• **CanExcel Cladding**

- If **your** home is clad with CanExcel cladding, **you** should regularly check the cladding to ensure that it is securely fitted to **your** home to prevent damage caused by high winds or allow water ingress. Should **you** find any loose-fitting sections, **you** get contact a specialist contractor to re-fit this section of the external cladding.
- **You** should also check for loose or cracked caulking between joins of the CanExcel cladding and also joins between walls and windows and doors and reseal with a suitable sealant.
- **You** should not use a jet-washer to clean the external walls of a CanExcel clad home.

Important Advice - Helpful Tips to Prevent Damage continued

- **Woodstain (Log Clad Homes)**

The exterior of **your** log clad home has been treated with a high-performance wood finish system to protect **your** home from the elements. To maintain this protection, the maintenance of **your** home should include:

- Re-coating. As part of **your** maintenance plan and dependent on conditions, particularly on coastal or exposed locations, **your** home will require re-coating to maintain the quality finish it had when first manufactured – the timescale can vary considerably based on the above criteria; for this reason manufacturers recommend that **you** inspect the cladding annually and repair any area of breakdown. Early maintenance, sooner rather than later, will ensure that the timber is always fully protected and greatly extend the look and appearance of the timber cladding.
- Resealing any cracked or loose caulk with a suitable sealant.
- Ensure that all cladding is secure to ensure that it does not get damaged in high-winds or allow water ingress.
- **You** should not use a jet-washer to clean the outside of **your** home.

- **Vinyl Cladding**

- In most cases normal rainfall is sufficient to keep it clean, but if **your** vinyl cladding should need cleaning, an occasional wash with clean water using a garden hose (not a pressure washer), with a soft bristled brush is ideal for this purpose.
- Ensure that all cladding is secure to ensure that it does not get damaged in high winds or allow water ingress.

- **Aluminium Cladding**

- To keep the paint work looking its best, wash regularly with water and mild soap, rinse off with clean water and then dry the cladding with a clean wash leather.
- An occasional polish with a good quality wax polish will maintain a high gloss.
- Ensure that all cladding is secure to ensure that it does not get damaged in high winds or allow water ingress.

Due to the many other finishes available on **park homes** in order to prevent any degradation to your home, all exterior upkeep must be followed as set out in your **park home** manufacturer instructions for external maintenance. If the exterior finish to **your** home is not covered by these useful tips, then **we** recommend you contact the manufacturer of your home to obtain expert advice.

Maintenance of External Windows and Doors

You should regularly check the seals between the window and door frames and the walls to ensure the exterior mastic/silicone joints are not cracked or perished and replace should this be evident.

Maintenance of Internal Air Vents

The internal air vents to **your park home** should remain unobstructed at all times as they are designed to ensure that there is a continuous airflow throughout **your park home**. Blocking or obstructing these vents will create damp and condensation within **your park home**.

Important Advice - Helpful Tips to Prevent Damage continued

Maintenance of Roof and Guttering Checks

You should regularly check the condition of **your park home** roof tiles to ensure they have not moved, displaced or damaged. In addition **you** should also ensure that **your** gutters do not become blocked by moss, leaves etc. Some areas like flat roofs are difficult to inspect. If **you** cannot check them yourself, **we** recommend **you** employ a relevant expert to do this for **you**.

PLEASE Note: Under no circumstances should **you** walk on or place heavy objects on the roof. Do not tread or bear body weight on the roof structure during any inspection and clearing of guttering and air vents. If in doubt, please consult **your park** prior to carrying out this process.

Maintenance of External Skirting to Your Park Home

It is recommended that **you** ensure that there is plenty of ventilation to the underside of **your park home** and that any air-bricks to the skirt would not be covered and that there should be a free flow of air throughout the underside of the **park home**. There should also be a continuous gap between the drip rail of **your park home** and the skirt of no less than 25mm to ensure that damp does not get transferred from the ground and into the walls of **your park home**.

Storms

Park homes are designed and built to withstand damage by all but the most extreme weather conditions. Normal weather conditions should not cause damage to a **park home** which is well maintained. Damage to a poorly maintained **park home** is not covered by this **policy**. It is important therefore that **you** keep **your park home** in a good state of repair.

Subsidence and the base of your park home

Subsidence damage is caused as a result of ground movement affecting **your** property. The most common signs of **subsidence** are visible cracks to the base of **your park home** or within the brick skirting. **New park homes** and/or newly prepared ground will often move for reasons other than **subsidence** and this is natural **settlement** which is not covered by this **policy**.

Subsidence and other types of ground movement can be difficult and complex to repair. It is important that **you** tell us as soon as possible if **you** think **your park home** may be affected.

Please be aware that unless **your park home** is sited on **your** own **land** the drains below the base and the base itself is owned by and is the responsibility of the site owner who **you** should contact in the first instance if **you** have concerns about it.

On occasions movement to **your park home** may be caused by inadequate or deteriorating supports or jacks to the chassis so it is important to check **your park home** chassis and supports periodically. This can be done by viewing through the inspection hatches within the skirt of **your park home**. Do not go under the home yourself, if need be contact a professional.

Important Advice - Helpful Tips to Prevent Damage continued

Theft

Incidents such as theft or malicious damage on residential and lodge parks are not common. When a theft does occur they are often carried out by 'opportunistic criminals'. **Your park home** and the property within it is more likely to be burgled if accessible entrances are not locked and secured. It is not recommended that **you** let anyone into **your park home** who **you** do not know, and it is not recommended to leave them unaccompanied at anytime.

Garages and outbuildings are also attractive to the opportunistic criminal as they are easier to break in to, and often contain valuable tools and garden furniture. Ensuring that these are locked and not leaving doors open and unattended is another important step to minimising the risk of theft.

If **you** do need to leave **your park home** unattended, it is recommended that **you** do what **you** can to make it appear that it is in fact occupied. Getting a neighbour to collect **your** mail will help, as well as cancelling the milk and any other regular deliveries. Use timers to turn lamps on and off if **you** have them, and even getting a neighbour to park their car on **your** drive occasionally, as well as getting them to put **your** bin out on the day of collection, and bringing it in when it has been emptied will also help.

Making sure your cover stays in place

We asked **you** a number of questions when **you** purchased **your policy** and it is important **you** tell **us** if any of these things change.

These parts of **your policy** are called conditions. They can be found on Pages 39, 51, 57 and 59. In other words, **your** cover remaining intact may be conditional on **you** providing us the right information at the start of **your policy** and then letting us know if **your** circumstances change.

Definitions

Wherever the following words appear in bold (apart from when bold and underlined) in this contract of insurance they will have the meanings shown in the definitions below.

Accidental Damage

Sudden, unintentional and unexpected visible damage.

Buildings

The structure of **your park home**, and its permanent fixtures and fittings including:

- tennis courts, paved terraces, paths, drives, walls, fences, gates and hedges;
- permanently installed hot tubs;
- permanently connected:
 - a) drains, pipes and cables;
 - b) service tanks and central heating oil tanks;
 - c) wind turbines, solar panels, air-conditioning units and ground source heating pumps all sited within the boundaries of the **land** belonging to **your park home**.

Business Equipment

Computers, modems, keyboards, monitors, printers, word processing equipment and computer aided design equipment, facsimile machines, photocopiers, typewriters, telecommunication equipment and office furniture, but not including any property held as trade stock.

Claim

A single loss or series of losses arising from one incident.

Contents

Contents includes:

- **your** fixtures and fittings;
- radio and television aerials;
- satellite dishes, their fittings and masts which are attached to the **park home**;
- **business equipment** up to £7,500 in total;
- **money** up to £1000 in total or £2,500 in a safe;
- **credit cards** up to £5,000 in total;
- mobile telephones and personal computers up to £750 per item;
- deeds and registered bonds and other personal documents up to £2,500 in total;
- **valuables** up to £20,000 within the **park home** subject to a limit of £2,000 for any one item unless stated otherwise in the **schedule** or the specification(s) attached to the **schedule**;
- domestic oil in fixed fuel tanks up to £2,500;
- plants in **your** garden up to £2,500;
- pedal cycles within the **park home** up to £1,000 unless specifically specified;
- stamps and coins forming part of a collection up to £250;
- garden furniture within the boundaries of the park home or land;
- contents within a locked outbuilding or locked garage up to £2,500;

Definitions continued

Contents does not include:

- motor vehicles (other than domestic garden machinery or wheelchairs), caravans, trailers, watercraft or their accessories;
- any living creature;
- any part of the **buildings**;
- mobile telephones insured under another insurance **policy**;
- any item used for trade or profession (other than **business equipment**);
- any item insured under any other insurance **policy**.

Credit Cards

Physical and within your possession;

Credit cards, charge cards, cheque cards and cash dispenser cards all held solely for private or domestic purposes.

Domestic Staff

A person employed to carry out domestic duties associated with the **park home** and not employed by **you** in any capacity in connection with any business trade profession or employment.

Emergency

A sudden, unexpected event involving **your park home** which requires immediate remedial action to make **your park home** safe or secure and avoid initial or further damage.

Endorsement

A change in the terms and conditions of this document of **park home** insurance that is displayed on the **schedule**.

Excess

The amount **you** must pay towards each and every incident of loss or damage.

Family

Your husband, wife or partner or civil partner, children (including foster children), parents and other relatives who permanently live in the **park home**.

Heave

Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

Insured Person(s)

You, or in **your** absence on a trip away from **park home**, the person authorised by **you** as the key-holder responsible for the **park home**.

Land

The land allocated to the **park home**.

Landslip

Downward movement of sloping ground.

Definitions continued

Money

Physical and within your possessions; current legal tender, cheques, postal and money orders, postage stamps not forming part of a stamp collection, saving stamps and saving certificates, luncheon vouchers, travellers cheques, travel tickets, premium bonds and gift tokens all held solely for private or domestic purposes. Money does not include:

- any crypto currency or virtual asset;
- any money held in a bank account or an online savings account.

Pair or Set

Articles which complement one another or are used together.

Park Home

The private park home (or lodge) constructed usually with pitched tile effect roof and standing on a base of concrete, concrete paving or compacted hardcore as well as garage and domestic outbuildings at:

- The address stated on **your policy schedule**;
 - Any other address detailed by **endorsement**;
- but excluding:
- Any garage or outbuildings used in any way for business (other than clerical work by **you**) or farming purposes;
 - Polytunnels and similar structures.

Park Home Assist Insurance Services

Park Home Assist Insurance Services as the administrator of this **policy**.

Period of Insurance

The period of insurance stated on **your policy schedule**.

Period of Unoccupancy

Any period, starting from the first day, during which the **park home** will not be lived in for more than 60 consecutive days. (By lived in, **we** mean slept in for at least five consecutive nights every month, or two consecutive nights every week).

Personal Possession

Clothing, baggage, sports equipment and other items normally carried about the person and all of which belong to **you**.

Personal possessions does NOT include:

- **Money** and bank cards;
- **Valuables** and mobile phones;
- Pedal cycles away from the **park home** over £500 unless specifically specified.

Definitions continued

Policy

The policy booklet, **your policy schedule** and any applicable **endorsements** and amendment notices that may apply.

Policyholder

The person(s) named as a policyholder on **your policy schedule**.

Premium

The amount paid by **you** and shown in the **schedule** as the premium.

Sanitary Ware

Wash basins and pedestals, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels but not including swimming pools or hot tubs.

Schedule

Your schedule is part of this contract of insurance and contains details of **you**, the **park home**, the sums insured, the **period of insurance** and the sections of the contract of insurance which apply.

Settlement

Downward movement as a result of the soil being compressed by the weight of the **buildings** within 10 years of construction.

Statement of Fact

A summary of facts upon which a contract is formed.

Storm

Wind with gusts of at least 48 knots (55mph), heavy rainfall at a rate of at least 25mm per hour, snow to a depth of at least 30cm in 24hrs, or hail that causes damage to hard surfaces or breaks glass.

Subsidence

Downward movement of the ground beneath the **buildings** that is not a result of **settlement**.

Sums Insured

The sum insured shown on **your policy schedule**.

Underwriters

Canopus Managing Agents Ltd, including any representative appointed by **us** to act on **our** behalf in respect of underwriting, administration and/or claims handling duties.

Unoccupied

Not lived in by **you** or any other member of **your family** or any other person with **your** permission.

Us, We or Our

Park Home Assist Insurance Services as administrators of **your policy** on behalf of Canopus Managing Agents Ltd at Lloyd's of London.

Definitions continued

Valuables

- Jewellery and watches;
- Furs;
- Gold, silver and gold or silver plated articles;
- Pictures, works of art and sculptures;
- Collections of stamps, coins and medals all of which belong to **you**;

Vermin

Rats, mice, squirrels, pigeons, foxes, bees, wasps or hornets.

You or Your

- The **policyholder**;
- Any member of the **policyholder's family** permanently residing at your **park home**.

General Conditions

You and **your family** must comply with the following conditions to have the full protection of **your policy**. If **you** or **your family** do not comply with them, **we** may at **our** option cancel the **policy**, decline **your claim** or reduce the amount of any **claim** payment.

Keeping your sums insured at the correct level

You must at all times keep the sums insured at a level which represents the full value of the property insured. Full value means:

For the **buildings**:

The estimated cost of reinstating if the **buildings** were completely destroyed and include the costs of clearing the debris of the **park home** as well as the cost of the transportation and re-siting of the **park home**;

This is not the market value.

For the **contents**:

The current cost as new (other than for clothes furs and household linen); For clothes, furs and household linen the current cost as new less an appropriate allowance for wear and tear.

Changes in your circumstances

You must tell **us** within 14 days of **you** becoming aware about any changes in the information **you** have provided to **us** which happens before or during any **period of insurance**. When **we** are notified of a change **we** will tell **you** if this affects **your policy**. For example, **we** may cancel **your policy** in accordance with the cancellation clause, amend the terms of **your policy** or require **you** to pay more for **your** insurance. If **you** do not inform **us** about a change it may affect any **claim** **you** make or could result in **your** insurance being invalid.

You must tell us if:

- **You** are going to move **your park home** permanently;
- Someone other than **you** is going to live in **your park home**;
- **Your park home** is going to be **unoccupied** for more than 60 (sixty) days in a row;
- **Your park home** is going to be used for business purposes;
- Work is to be done on **your park home** which is not routine maintenance, repair or decoration, for example any structural alteration or extension to **your park home**;
- **You** or any member of **your family** has received a conviction for any offence other than driving.

General Conditions continued

Taking care of your property

You and **your family** must take all reasonable precautions to avoid injury, loss or damage and that all practicable steps are taken to safeguard the property insured from loss or damage.

You must maintain the property insured in a good state of repair.

Cancellation – If we wish to cancel

We can cancel this contract of insurance by giving **you** thirty (30) days' notice in writing. Any return **premium** due to **you** will depend on how long this contract of insurance has been in force.

We will only cancel this contract of insurance or any part of it for a valid reason or if there are serious grounds to do so such as:

- Non-payment of **premium**;
- Non-cooperation or failure to supply any information or documentation **we** request;
- **We** establish that **you** have provided **us** with incorrect information;
- The use of threatening or abusive behaviour or language;
- Failure to take reasonable care of the property insured.

Any **premium** due to **you** will be calculated on a proportional daily rate basis depending on how long this insurance has been in force. No return of **premium** will be given if a **claim** has occurred during the **period of insurance**.

Cancellation – If you wish to Cancel

This insurance has a cooling off period of fourteen (14) days from either:

- the date **you** receive this insurance documentation; or
- the start of the **period of insurance**

Whichever is the later.

If this insurance is cancelled then, provided **you** have not made a **claim**, **you** will be entitled to a refund of any **premium** paid, subject to a deduction for any time for which **you** have been covered. This will be calculated on a proportional basis. For example, if **you** have been covered for six (6) months, the deduction for the time **you** have been covered will be half the annual **premium**.

If **you** cancel this insurance outside the cooling off period, there will be an additional charge, of 15% of the total **premium**.

If **we** pay any **claim**, in whole or in part, then no refund of **premium** will be allowed and the full annual **premium** will be payable.

General Conditions continued

Premiums paid and up to date

If the **premium** is paid under a monthly instalment plan and a **claim** has been settled during the current **period of insurance**, **you** must continue with the instalment payments.

Payment by credit agreement condition

If **you** pay **your premium** by instalments under a credit agreement made available by **Park Home Assist Insurance Services**, **you** must pay each instalment when it is due. If **you** miss an instalment and do not pay it within the time frame permitted by the credit provider, **you** will have to pay all **money you** owe along with any charges. Please refer to the applicable agreement **you** have with the credit provider for full terms and conditions including charges and payment **schedule**.

If **Park Home Assist Insurance Services** does not receive this payment by the date they have stated, **we** will cancel this insurance in accordance with the Cancellation section of this **policy**. If **you** or others have not made a **claim** under this insurance, **we** will refund the proportionate part of **your premium**.

Precious Stones

The settings of the stones in any item of jewellery exceeding the value of £5,000 must be examined by a jeweller once every three years and any defect should be addressed as soon as possible.

Dual Insurance

If any injury, loss, damage or liability is covered by any other insurance then **we** will not pay more than **our** share.

The value of your buildings

You must notify **us** as soon as possible if the full value of **your buildings** exceeds the amount shown in **your policy schedule**. If the amount shown on **your schedule** represents less than 100% of the full value of **your buildings** (the cost of replacement as new, site clearance, transportation and resiting), **we** will only be able to settle claims at a percentage **you** are insured for. For example if the value of **your buildings** shown on **your schedule** only represents 80% of the full value then **we** will not pay more than 80% of **your** claims.

If the full **value** of **your buildings** exceeds the amount shown in **your schedule** the cover under this **policy** will no longer meet **your** needs.

General Conditions continued

Leaving your Park Home Unoccupied

When the park home is left without an occupant for 60 consecutive days or more, **you** must ensure that a responsible person is appointed to supervise and check the property both internally and externally at least once every 30 days.

When the park home is left without an occupant for 60 consecutive days or more, valuables are excluded from this insurance.

Between 1st November and 31st March both days inclusive, if the park home is left unoccupied for more than 48 hours you must:

1. Isolate the water supply to the **park home** and outbuildings.
 - The mains water supply must be turned off at the first available external point of entry to the **park home**.
 - The mains water supply must also be turned off at the internal stopcock.
2. Clear all waste exits from the **park home** and outbuildings.
 - Remove all plugs, obstructions and debris which may cause blockages to any plug hole or waste outlet.

As well as the above, **you** must take one of the following actions:

A. Drain down the property and heating system.

All installed hot and cold-water tanks must be emptied by leaving all hot and cold taps and showers fully open. In addition, all toilets must be flushed until water stops coming out.

- i. If **your park home** has a sealed heating system containing antifreeze, then the **heating system** does not need to be drained down, but antifreeze levels must be checked prior to the property being left **unoccupied**.

B. Leave the heating on

The entire **park home** must have a heating system that is mains gas or a geothermal or full electric system (excluding night storage heaters), fitted with automatic controls and a separate thermostat. On this basis the heating may be left on provided;

- i. The system is set to operate continuously for 24 hours of each day (not controlled by a timing device); and
- ii. The thermostat is set to not less than 13 degrees Celsius;
- iii. All internal doors of **your park home** remain open.

Note: As part of **our** investigation into any claim for loss or damage resulting from escape of water, **you** may be required to provide certain utility bills for **your park home**. Failure to do this may mean **your** claim can't be considered.

Upon reconnection of the water supply the **park home** must be inspected internally to ensure there is no obvious evidence of water leaks.

It is your responsibility to ensure that the above requirements are complied with. If you have instructed another party to complete any of the above actions on your behalf, it is your responsibility to ensure that they comply with the above requirements. Failure to comply with the requirements listed above will result in loss or damage resulting from escape of water or burst pipes being excluded from this insurance.

General Conditions continued

The value of your contents

You must notify us as soon as possible when the value of **your contents** exceeds the amount shown in **your policy schedule**. If the amount shown on **your policy schedule** represents less than 100% of the full value of your contents (the cost of replacing **your contents** as new), **we** will only be able to settle **claims** at the percentage you are insured for.

For example, if the value of your contents shown on your schedule only represents 80% of the full value then we will not pay more than 80% of your claims.

If the full value of **your contents** exceeds the amount shown in **your schedule** the cover under this **policy** will no longer meet **your** needs.

Storm Damage

Storm is defined as wind with gusts of at least 48 knots (55mph), heavy rainfall at a rate of at least 25mm per hour, snow to a depth of at least 30cm in 24 hours, or hail that causes damage to hard surfaces or breaks glass.

These extreme weather conditions can cause damage to even well-maintained homes. However, damage caused to property that has not been well-maintained, or caused by normal weather or wear and tear, is not covered. Please see general exclusions on page 26, gradually operating causes.

Privacy Notice

Information we process

You should understand that information **you** provide, have provided and may provide in the future will be processed by **us**, in compliance with UK data privacy laws for the purpose of providing insurance, handling claims and/or responding to complaints.

Information containing personal and sensitive information

Information **we** process may be defined as personal and/or sensitive personal information. Personal information is information that can be used to identify a living individual e.g. name, address, driving license or national insurance number. Personal information is also information that can identify an individual through work function or their title.

In addition, personal information may contain sensitive personal information except for the specific purpose for which **you** provide it and to carry out the services as set out within this notice.

Collecting electronic information

If **you** contact **us** via an electronic method, **we** may record **your** internet electronic identifier i.e. **your** internet protocol (IP) address. **your** telephone company may also provide **us** with **your** telephone number.

Privacy Notice continued

How we use this information?

Your personal and/or sensitive personal information may be used by **us** in a number of ways, including to:

- Arrange and administer an application for insurance;
- Manage and administer the insurance;
- Investigate, process and manage claims; and/or
- Prevent fraud.

Who we share your information with?

We may pass **your** personal and/or sensitive information to industry related third parties, including authorised agents; service providers; reinsurers; other insurers; legal advisers; loss adjusters and claims handlers.

We may also share **your** personal and/or sensitive information with law enforcement, fraud detection, credit reference and debt collection agencies to:

- Assess financial and insurance risks;
- Recover debt;
- To prevent and detect crime; and/or
- Develop products and services.

We will not disclose **your** personal and/or sensitive personal information to anyone outside **our** Group of companies except:

- Where **we** have **your** permission;
- Where **we** are required or permitted to do so by law;
- To other companies who provide a service to **us** or **you**; and/or
- Where **we** may transfer rights and obligations under the insurance.

Why is it necessary to share information?

Insurance companies share claims data to:

- Ensure that more than one **claim** cannot be made for the same personal injury or property damage;
- Check that claims information matches what was provided when the insurance was taken out;
- Act as a basis for investigating claims when **we** suspect that fraud is being attempted; and/or
- Respond to requests for information from law enforcement agencies.

Privacy Notice continued

Access to your information

You have the right to know what personal information **we** hold about **you**. If **you** would like to know what information **we** hold, please contact the Data Protection Officer at the address stated in the **schedule**, stating the reason for the enquiry. **We** may write back requesting **you** confirm **your** identity.

If **we** do hold information about **you**, **we** will:

- Give **you** a description of it;
- Tell **you** why **we** are holding it;
- Tell **you** who it could be disclosed to; and
- Let **you** have a copy of the information in an intelligible form.

If some of **your** information is inaccurate, **you** can ask **us** to correct any mistakes by contacting **Park Home Assist Insurance Services**. See pages 59-60.

Providing consent to process your information

By providing **us** with **your** personal and/or sensitive information, **you** consent to **your** information being used, processed, disclosed, transferred and retained for the purposes set out within this notice.

If **you** supply **us** with personal information and/or sensitive personal information of other people, please ensure that **you** have fairly and fully obtained their consent for the processing of their information. **You** should also show this notice to the other people.

You should understand that if **you** do not consent to the processing of **your** information or **you** withdraw consent, **we** may be unable to provide **you** with insurance services.

Changes to the notice

If **you** have any questions relating to the processing of **your** information, please contact **our** Data Protection Manager using the contact details stated in this document. See pages 59-60.

Contacting us

If **you** have any questions relating to processing of **your** information, please contact **Park Home Assist Insurance Services** using the contact details within the **policy**. See pages 59-60.

General Exclusions

These exclusions apply throughout **your policy**.

We will not pay for

Riot/Civil Commotion

Any loss damage or liability occasioned by or happening through riot or civil commotion outside the United Kingdom, the Isle of Man or the Channel Islands.

Sonic Bangs

Loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Pre-existing Damage Liability or Injury

This **policy** does not cover damage, liability or injury occurring before the cover under **your policy** started.

Illegal Activities

We will not be liable for any loss or damage caused as a result of the property being used for illegal activities.

Reduction in Market Value

Any reduction in market value of any property following its repair or reinstatement.

Confiscation

Any loss or damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.

The exclusions above do not apply to the following covers:

- Accidents to **domestic staff**;
- Legal liability to the public.

Pollution/Contamination

Loss, damage, liability or bodily injury arising directly or indirectly from pollution or contamination unless caused by:

- A sudden and unforeseen and identifiable incident;
- Leakage of oil from a domestic oil installation at **your park home**.

General Exclusions continued

Radioactive Contamination and Nuclear Assemblies

We will not pay for:

- Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from;
- Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

War

We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Cyber and Data Exclusion

The following exclusions apply to the whole of the contract.

We will not pay for any:

(a) Cyber

loss, damage, liability, cost or expense caused deliberately or accidentally by:

- i. the use of or inability to use any application, software, or programme;
- ii. any computer virus;
- iii. any computer related hoax relating to i and/or ii above.

(b) Electronic Data

loss of or damage to any electronic data (for example files or images) wherever it is stored.

Faulty Workmanship

For damage caused by faulty or unsuitable materials or design or poor workmanship.

Lack of Maintenance

Damage and consequential damage that arises due to poor maintenance or workmanship, manufacturing defects, thermal movement or a gradual deterioration of **your park home**.

General Exclusions continued

Biological and Chemical Contamination

We will not pay for:

- Loss or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from;
- Any legal liability of whatsoever nature;
- Death or injury to any person;

directly or indirectly caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from;

- a) Terrorism; and/or
- b) Steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion “terrorism” means any act(s) of any person(s) or organisation(s) involving:

- The causing, occasioning or threatening of harm of whatever nature and by whatever means;
- Putting the public or any section of the public in fear;

in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

Gradually operating causes

Any loss, damage or liability arising from wear and tear or damage that happens gradually over time.

Sanctions

We shall not be deemed to provide cover and **we** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations’ resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Infectious or contagious disease

Your insurance Policy does not cover any loss, damage, liability, cost or expense, in any way caused by or resulting from:

- a) infectious or contagious disease;
- b) any fear or threat of a) above; or
- c) any action taken to minimise or prevent the impact of a) above.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

Claims Conditions

You and **your family** must comply with the following **claims** conditions to have the full protection of **your policy**.

If **you**/they do not comply with them, **we** may, at **our** option, cancel the **policy** or refuse to deal with **your claim** or reduce the amount of any **claim** payment.

Claims procedure

If **you** wish to make a **claim** or if something happens which may lead to a **claim**, **you** must notify Davies Group Ltd as soon as possible. Davies act on behalf of **us** to handle claims.

Davies Group Ltd

Tel: 0344 856 3810

PO Box 2801

Fax: 0344 856 2005

Stoke-on-Trent ST4 9DN

assist@davies-group.com

If there has been malicious damage theft or attempted theft, **you** must also tell the police as soon as possible and within 24 hours of becoming aware of it, incidents involving **valuables** or **personal possessions** must be reported within 24 hours. When notifying the police, **you** should request a Crime Reference Number as this may be required should **you** then submit a **claim**.

You will be required to register the **claim** with us within 30 days of the incident with all the supporting documents and proofs **we** require - for example written estimates.

If someone crashes into **your fence** or **your park home**, make sure **you** record their name, address, vehicle registration number and contact details, also if the opportunity arises, take a photo of the vehicle and the damage it has caused.

If **you** receive a writ of summons or other legal process regarding a **claim** under the **policy**, **you** must send it to **us** as soon as possible or within 3 days.

You must give **us** all the help and information necessary to settle or resist a **claim** against **you** or to help **us** take action against someone else. Failure to meet these conditions may invalidate a **claim**.

Control of claims

Do not admit, deny, negotiate or settle a **claim** without **our** written consent. However, **you** should make **emergency**/temporary repairs to the property to prevent further damage.

Our special rights

You cannot abandon the property to **us**; **we** may in **your** name and on **your** behalf, take complete control of legal action.

We may take legal action in **your** name against any other person to recover any payment **we** have made under the **policy**; **we** will do this at **our** expense.

Claims Conditions continued

Contribution

If at the time of a **claim** there is any other **policy** covering anything insured under this **policy**, **we** shall be liable only for a proportionate share.

Arbitration

If **we** admit liability for a **claim** but **you** cannot agree with **us** the amount to be paid, the disagreement will be referred to an arbitrator appointed jointly by **you** and **us** in accordance with the law in force at the time. **You** will not be able to take action in law against **us** over this disagreement until the arbitrator has made his award.

Fraud

If a **claim** is found to be false or fraudulent in any respect, or if fraudulent means are used by **you** or anyone acting on **your** behalf to obtain any benefit under this **policy**, or if any damage is caused by **your** wilful act or with **your** involvement, all benefit under the **policy** will be forfeited.

Matching of items

We will not pay for the cost of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements.

How We Settle Claims

Buildings, contents and personal possessions sections

We will at **our** option repair reinstate or replace the lost or damaged property. Where property cannot be replaced or repaired **we** may at **our** option pay in cash the amount of the loss or damage. If **we** do pay cash, the sum payable will reflect any discounts **we** may have received, had **we** replaced the property. The sums insured will not be reduced by any **claim**.

An approved supplier may be appointed where appropriate to act on **our** behalf to further validate **your claim** and they are authorised to arrange a quotation a repair or a replacement where appropriate.

Matching sets suites and carpets

An individual item of a matching set of articles or suite of furniture or **sanitary ware** or other bathroom fittings is regarded as a single item. **We** will pay **you** for individual damaged items but not for undamaged companion pieces. Where carpeting is damaged beyond repair, only the damaged carpet will be replaced and not undamaged carpet in adjoining rooms.

Claims Conditions continued

Will a deduction be made for wear and tear?

Contents - There will be a deduction for clothes, furs and household linen. There will be no deduction for all other **contents** provided they have been maintained in good repair and the **sum insured** represents the full value of the property (see General Conditions on page 17).

The **buildings** - If repair or reinstatement is carried out, there will be no deduction, provided that the **sum insured** represents the full value of the **buildings** and they have been maintained in good state of repair (see General Conditions on pages 17 to 21).

Your policy is designed to help **you** understand the extent of cover provided.

You will find on many pages these headings:

What is covered	What is not covered
These sections are printed on a light green background and give detailed information on the insurance provided and must be read with ' What is not covered ' at all times.	These sections shown on a light blue background draw your attention to what is not included within the scope of your policy .

Section 1 Buildings

We will cover **you** for loss of or damage to the **buildings** up to the **sum insured** for **buildings** in **your schedule** for the events described below.

What is covered	What is not covered
1. Fire, smoke, explosion, lightning or earthquake.	<ul style="list-style-type: none">• Loss or damage caused by, scorching, melting, warping or other forms of heat distortion unless accompanied by flames. (If it is accidental damage and you have cover under Part 23 of section 1 (contents), this would be insured subject to the exceptions and excess applicable to that cover).• For smoke damage caused by any gradually operating cause.• The excess for each and every claim as shown on your policy schedule.
2. Riot, civil commotion, strikes or labour disturbances.	<ul style="list-style-type: none">• The excess for each and every claim as shown on your policy schedule.

Section 1 Buildings

What is covered	What is not covered
3. Malicious acts or vandalism.	<ul style="list-style-type: none">• Loss or damage occurring during a period of unoccupancy.• Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants.• The excess for each and every claim as shown on your policy schedule.
4. Storm or flood.	<ul style="list-style-type: none">• Loss or damage caused by frost.• Loss or damage to fences, gates and hedges.• Loss or damage to cantilever car-ports, canopies and awnings.• Loss or damage caused by underground water.• Loss or damage caused by subsidence, heave or landslip. (subsidence or heave of the site on which the buildings stand or landslip caused by storm or flood would be insured under part 5 of section 1 (buildings), and subject to the exceptions and excess applicable to that cover).• The excess for each and every claim as shown on your policy schedule.

Section 1 Buildings continued

What is covered	What is not covered
<p>5. Subsidence, Heave or Landslip of the site which the buildings stand.</p>	<ul style="list-style-type: none"> • For loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the private dwelling is also affected at the same time by the same event. • For loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event. • For loss or damage caused by faulty or unsuitable materials or design or poor workmanship. • For loss or damage which compensation has been provided for or would have been but for the existence of this contract of insurance under any contract or a guarantee or by law. • The excess for each and every claim as shown on your policy schedule. • For loss or damage caused by coastal or river bank erosion. • For loss or damage whilst the buildings are undergoing any structural repairs, alterations, extensions or demolition. • For loss or damage caused by normal settlement and / or any general deterioration of the building. • Loss or damage caused by the action of chemicals on, or the reaction of chemicals with, any materials which form part of the buildings. • For damage to, or the cost of stabilising, the concrete base on which your Park Home is sited.

Section 1 Buildings continued

What is covered	What is not covered
<p>6. Theft or attempted theft.</p>	<ul style="list-style-type: none"> Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants. The excess for each and every claim as shown on your policy schedule.
<p>7. Escape of water from any washing machine, dishwasher or plumbed in domestic water or heating installation.</p>	<ul style="list-style-type: none"> Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths as a result of taps being left on in your park home. (If it is accidental damage and you have cover under part 23 of section 1 (buildings), this would be insured subject to the exceptions and excess applicable to that cover). Loss or damage caused by subsidence, heave or landslip. (subsidence or heave of the site on which the buildings stand or landslip caused by escape of water would be insured under part 5 of section 1 (buildings), and subject to the exceptions and excess applicable to that cover). The excess for each and every claim as shown on your policy schedule.
<p>8. Collision with any aircraft or other aerial device (or anything dropped from them) or with any vehicle or animal.</p>	<ul style="list-style-type: none"> The excess for each and every claim as shown on your policy schedule.
<p>9. Leakage of oil from any fixed oil fired heating installation.</p>	<ul style="list-style-type: none"> Loss or damage occurring during a period of unoccupancy. The excess for each and every claim as shown on your policy schedule.

Section 1 Buildings continued

What is covered	What is not covered
<p>10. Fallen trees and branches.</p>	<ul style="list-style-type: none"> • Loss or damage to hedges, gates or fences by fallen trees or branches. • Damage caused by felling, lopping or topping of trees. • The excess for each and every claim as shown on your policy schedule.
<p>11. Fallen television and radio receiving aerials, aerial fittings, satellite dishes, solar panels or masts.</p>	<ul style="list-style-type: none"> • The excess for each and every claim as shown on your policy schedule.
<p>12. Accidental damage to underground pipes or cables serving the buildings.</p>	<ul style="list-style-type: none"> • Damage for which you are not legally responsible. • Damage to any part of the pipe or cable above ground level. • The excess for each and every claim as shown on your policy schedule.
<p>13. Accidental breakage of:</p> <p>a) fixed glass including ceramic hobs forming part of the buildings; and</p> <p>b) fixed sanitary ware forming part of the building</p>	<ul style="list-style-type: none"> • Breakage occurring during a period of unoccupancy. • The excess for each and every claim as shown on your policy schedule.
<p>14. Frost damage to any plumbed-in domestic water or heating installation.</p>	<ul style="list-style-type: none"> • For loss or damage caused by subsidence, heave or landslip other than as covered under part 9 of section 1 (buildings). • For loss or damage to domestic fixed fuel-oil tanks and swimming pools. • The excess for each and every claim as shown on your policy schedule. • For loss or damage while the park home is unoccupied.

Section 1 Buildings continued

What is covered	What is not covered
<p>15. Loss of rent and alternative accommodation.</p> <p>During the period your park home is made uninhabitable by any cause covered under this section we will pay for:</p> <ol style="list-style-type: none"> a) Loss of rent that is no longer payable to you; b) Any ground rent which continues to be payable by you; c) The cost of comparable alternative accommodation if you are the occupier, including for any domestic pets permanently living with you. 	<ul style="list-style-type: none"> • Any amount over 25 % of the sum insured for the buildings damaged or destroyed. • The excess for each and every claim as shown on your policy schedule.
<p>16. The period between issuing of occupational agreement and completion.</p> <ol style="list-style-type: none"> a) You will be entitled to the benefit of the cover provided by parts 1 to 14 of section 1 (buildings), between the issuing of the occupational agreement and completion of the purchase provided that: <ol style="list-style-type: none"> i The period of insurance commences on or before completion of the purchase of the buildings; ii We received and accepted your application for insurance cover on the buildings prior to the date of the loss or damage. b) If you contract to sell the buildings, the purchaser will be entitled to the benefit of the cover provided by part 1 of section 1 (buildings) of this policy between reassignment of occupational agreement and completion of the sale provided that: <ol style="list-style-type: none"> i The purchaser completes the purchase; ii The buildings are not otherwise insured. 	<p>Loss or damage:</p> <ul style="list-style-type: none"> • That would be insured under any other policy in the absence of this cover; • That the seller is responsible for making good; • Occurring while the buildings are in the course of construction or undergoing demolition, structural alterations or structural repairs; • Occurring while the property is not fit for normal living purposes; • Occurring more than 90 days prior to completion of the purchase of the buildings. • The excess for each and every claim as shown on your policy schedule.

Section 1 Buildings continued

What is covered	What is not covered
<p>17. Additional costs.</p> <p>If the following costs are incurred with our consent in making good the insured loss or damage, we will pay for necessary expenses for resiting, rebuilding or repairing the structures as a result of damage covered by buildings Cover for:</p> <ol style="list-style-type: none"> Architects', surveyors', consulting engineers' and legal fees; The cost of clearing the site and making safe the damaged parts of the buildings; The cost of resiting and delivery of a replacement park home; Costs incurred solely because of the need to comply with any statutory requirement or local authority by-law; The cost of making good, damage to landscaped gardens caused by Fire Brigade equipment and personnel in the course of combating fire; Up to the sums insured as stated in the schedule. 	<ul style="list-style-type: none"> Fees incurred in the preparation of a claim. The cost of stabilising the site. The cost of removing trees other than as is necessary to enable repairs to be carried out. Costs arising from a notice served prior to the date of the loss or damage. The excess for each and every claim as shown on your policy schedule.
<p>18. Tracing and accessing leaks inside the park home.</p> <p>The insurance provided by parts 7 and 9 of section 1 (buildings), also covers the costs involved in tracing the source of the escape of water or leakage of oil and replacement or repair of any walls, floors or ceilings (including fixtures and fittings attached to them), inside the park home where this occurs in the course of these investigations. Cover is subject to the exclusions and excess that apply to parts 7 and 9 of section 1 (buildings).</p>	<ul style="list-style-type: none"> Any amount over £5,000 for any one event, or more than £25,000 for any single period of insurance. The excess for each and every claim as shown on your policy schedule.

Section 1 Buildings continued

What is covered	What is not covered
<p>19. Emergency access. We will pay for damage to the buildings caused by fire, ambulance or police services if they have to make a forced entry to your park home as a result of an emergency.</p>	<ul style="list-style-type: none"> Any amount over £10,000 for any one event. The excess for each and every claim as shown on your policy schedule.
<p>20. Fire Brigade Costs. Expenses you have to pay in respect of fire brigade charges for which you are legally liable to pay following attendance by the fire brigade at the premises shown in the schedule.</p>	<ul style="list-style-type: none"> More than £750 in any period of insurance if you claim for such loss under sections one and two, we will not pay more than £750 in total.
<p>21. Loss or theft of keys. If keys to your park home are lost or stolen, we will pay for the replacement and installation of door locks for any external doors of your park home.</p>	<ul style="list-style-type: none"> Loss or damage that is otherwise insured. Any amount over £1,000. The excess for each and every claim as shown on your policy schedule.
<p>22. Vermin Cover for damage to your buildings caused by vermin.</p>	<ul style="list-style-type: none"> Any amount more than £5,000 for any single period of insurance. Any loss or damage caused while the Park Home is left Unoccupied. Any costs for the removal of an infestation at the Park Home.

Section 1 Buildings Optional Extensions

The following will only be covered if it shows **accidental damage** is included under Section 1 on **your schedule**.

What is covered	What is not covered
<p>23. Accidental damage</p>	<ul style="list-style-type: none"> • For damage or any proportion of damage which we specifically exclude elsewhere under section one. • For the buildings moving, settling, shrinking, collapsing or cracking. • For damage while the park home is being altered, repaired, cleaned, maintained or extended. • For damage to outbuildings and garages which are not of standard construction. • For damage while the park home is lent, let or sublet. • For damage caused by infestation, corrosion, damp, condensation, wet or dry rot, mould or frost. • For damage from mechanical or electrical faults or breakdown. • For damage caused by dryness, dampness, extremes of temperature or exposure to light. • For damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates, fences and fuel tanks. • For any damage caused by or contributed to by or arising from any kind of pollution and/ or contamination. • The excess for each and every claim as shown on your policy schedule.

Section 1 Buildings Conditions

Conditions that apply to section **1 (buildings)** only.

Settling claims

How **we** deal with **your claim**

1. If **your claim** for loss or damage is covered under section one, **we** will pay the full cost of repair as long as:
 - the **buildings** were in a good state of repair immediately prior to the loss or damage;
 - the **sum insured** is enough to pay for the full cost of rebuilding the **buildings** in their present form;
 - the damage has been repaired or loss has been reinstated.
2. If the **buildings** were not in a good state of repair **we** may deduct an amount from **your claim**.
3. **We** will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part. **If the loss or damage is covered by this insurance we may:**
 - Arrange for repair, replacement or reinstatement using one of **our** suppliers;
 - Pay the cost of repair; or
 - Make a cash settlement.

Your sum insured

4. **We** will not reduce the **sum insured** under section one after **we** have paid a **claim** as long as **you** agree to carry out **our** recommendations to prevent further loss or **damage**.
5. If **you** are under-insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your sum insured** for the **buildings**, then **we** will only pay a proportion of the **claim**. For example, if **your sum insured** only covers one half of the cost of rebuilding the **buildings**, **we** will only pay one half of the cost of repair or replacement.

Limit of insurance

6. **We** will not pay more than the **sum insured** for each premises shown in the **schedule**.

Section 2 Contents

We will cover loss or damage to the **contents** at **your park home** up to the **sum insured** shown in **your schedule** for the events described below.

What is covered	What is not covered
<p>1. Fire, smoke, explosion, lightning or earthquake.</p>	<ul style="list-style-type: none"> • Loss or damage caused by scorching, melting, warping or other forms of heat distortion unless accompanied by flames. (If it is accidental damage and you have cover under part 29 of section 2 (contents), this would be insured subject to the exceptions applicable to that cover.) • For loss or damage by smoke caused by any gradually operating cause. • The excess for each and every claim as shown on your policy schedule.
<p>2. Riot, civil commotion, strikes or labour disturbances.</p>	<ul style="list-style-type: none"> • The excess for each and every claim as shown on your policy schedule.
<p>3. Malicious acts or vandalism.</p>	<ul style="list-style-type: none"> • Loss or damage occurring during a period of unoccupancy. • Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants. • The excess for each and every claim as shown on your policy schedule.
<p>4. Storm or flood.</p>	<ul style="list-style-type: none"> • Loss or damage caused by underground water. • The excess for each and every claim as shown on your policy schedule.

Section 2 Contents continued

What is covered	What is not covered
<p>5. Subsidence, Heave or Landslip of the site on which the buildings stand.</p>	<ul style="list-style-type: none"> • For loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event. • For loss or damage caused by faulty or unsuitable materials or design or poor workmanship. • For loss or damage which but for the existence of this contract of insurance would be covered under any contract or a guarantee or by law. • For loss or damage whilst the buildings are undergoing any structural repairs, alterations, extensions or demolition. • For loss or damage caused by coastal or river bank erosion. • For damage to, or the cost of stabilising, the concrete base on which your Park Home is sited. • The excess for each and every claim as shown on your policy schedule.
<p>6. Theft or attempted theft. The most we will pay for any one claim for contents in locked domestic garages or locked outbuildings at the park home is £2,500.</p>	<ul style="list-style-type: none"> • Money, credit cards and pedal cycles unless force or violence is used to gain entry to your park home. • Any loss or damage to your park home or any part of it, unless force or violence is used to gain entry to your park home. • Loss or damage occurring during a period of unoccupancy unless there has been violent or forcible entry to the park home. • Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants. • The excess for each and every claim as shown on your policy schedule.

Section 2 Contents continued

What is covered	What is not covered
<p>7. Escape of water from any washing machine, dishwasher or plumbed in domestic water or heating installation.</p>	<ul style="list-style-type: none"> • Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths as a result of taps being left on in your park home. (If it is accidental damage and you have cover under part 29 of section 2 (contents), this would be insured subject to the exceptions and excess applicable to that cover). • Loss or damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies. • The excess for each and every claim as shown on your policy schedule.
<p>8. Collision with any aircraft or other aerial device (or anything dropped from them) or with any vehicle or animal.</p>	<ul style="list-style-type: none"> • Loss or damage caused by domestic pets. • The excess for each and every claim as shown on your policy schedule.
<p>9. Leakage of oil from any fixed oil fired heating installation.</p>	<ul style="list-style-type: none"> • Loss or damage occurring during a period of unoccupancy. • The excess for each and every claim as shown on your policy schedule.
<p>10. Fallen trees and branches.</p>	<ul style="list-style-type: none"> • The excess for each and every claim as shown on your policy schedule.
<p>11. Fallen television and radio receiving aerials, aerial fittings, satellite dishes, solar panels or masts.</p>	<ul style="list-style-type: none"> • The excess for each and every claim as shown on your policy schedule.

Section 2 Contents continued

What is covered	What is not covered
<p>12. Accidental damage to business equipment, televisions and their aerials, digital receivers, radios, computers and ancillary equipment, and other audio and video equipment.</p>	<ul style="list-style-type: none"> • Damage to items designed and intended to be portable (such as laptops and mobile phones), or to hand held computer equipment and games. • Electronic failure. • Computer virus. • Wear and tear. • Electrical or mechanical breakdown. • Damage caused in the process of cleaning, maintenance, repair or dismantling. • Damage to records, cassettes, discs or other data storage devices. • The excess for each and every claim as shown on your policy schedule.
<p>13. Accidental breakage of mirrors and glass tops to furniture and fixed glass (including ceramic hobs) in furniture.</p>	<ul style="list-style-type: none"> • The excess for each and every claim as shown on your policy schedule.
<p>14. Alternative accommodation. (Contents Only Policies)</p> <p>During the period your park home is made uninhabitable following loss or damage to the contents by any cause covered under this section, we will pay for the cost of comparable alternative accommodation, including for any domestic pets permanently living with you.</p>	<ul style="list-style-type: none"> • Any amount over 25 % of the sum insured recorded against contents on your policy schedule. • Rent and other costs and expenses which you would have paid but for the damage will be deducted from any payment made. • The excess for each and every claim as shown on your policy schedule.
<p>15. Loss or damage to contents during household removal by professional removal contractors.</p> <p>The contents are insured against accidental loss or damage while in transit between your home and your new park home permanent residence within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands by professional removal contractors.</p> <p>We will also cover temporary storage by professional removal contractors for up to three days.</p>	<ul style="list-style-type: none"> • Loss of or damage to china, glass, earthenware and other items of a brittle nature, unless they have been packed by professional packers. • Loss of money or credit cards. • The excess for each and every claim as shown on your policy schedule.

Section 2 Contents continued

What is covered	What is not covered
<p>16. Your liability as a tenant.</p> <p>We will cover you against your legal liability as a tenant for:</p> <p>a) Loss, damage or breakage to your park home and to landlord's fixtures and fittings from any cause described in parts 4, 6, 7, 9, 11, 12, 13 and 14 of section 1 (buildings), subject to the exclusions and excess applicable to those covers;</p> <p>b) Damage to internal decorations caused by fire or smoke.</p>	<ul style="list-style-type: none"> Any amount over £5,000 or 20% of the sum insured recorded against contents on your policy schedule, whichever is higher. The excess for each and every claim as shown on your policy schedule.
<p>17. a) Contents temporarily removed from your park home for up to 90 consecutive days.</p> <p>Provided that it is your intention to return the item(s) to your park home, then the insurance provided by parts 1 to 11 of section 2 (contents), also covers loss or damage to contents.</p>	<ul style="list-style-type: none"> Under part a) no more than £5,000 or 15% of the sum insured recorded against contents on your policy schedule, whichever is higher. No more than £1,000 for a single article, pair or set. Loss or damage to pedal cycles. Loss or damage to valuables. Loss of money or credit cards. Loss or damage to any item that has never been in your park home. Loss or damage to any item that has been away from your park home for more than 90 consecutive days at the time of the event that caused the loss or damage. Loss or damage that would be insured under any other policy in the absence of this cover. The excess for each and every claim as shown on your policy schedule.
<p>i. In any building in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands where you are living (other than while attending full time education) or employed.</p>	<ul style="list-style-type: none"> Theft of money unless force or violence is used to gain entry. The excess for each and every claim as shown on your policy schedule.

Section 2 Contents continued

What is covered	What is not covered
<p>ii. Elsewhere (other than while attending full time education) in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> • Due to storm or flood. • Due to theft or attempted theft unless the contents are: <ul style="list-style-type: none"> - in a building or caravan and force or violence is used to gain entry or - in transit to or from a bank or safe deposit. • Caused by theft of money unless the theft is from a building or caravan where force or violence is used to gain entry. • Occurring within the boundaries of the land belonging to your park home. • The excess for each and every claim as shown on your policy schedule.
<p>17. b) Contents temporarily removed from your park home while attending full time education.</p> <p>Provided that it is your intention to return the item(s) to your park home, then the insurance provided by parts 1 to 11 of section 2 (contents), also covers loss or damage to contents in any building in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands where you are living.</p>	<ul style="list-style-type: none"> • Under part b) any amount over £5,000 in total and any amount over £1,000 for a single article, pair or set. <p>Loss or damage:</p> <ul style="list-style-type: none"> • To pedal cycles. • To any item(s) that has never been in your park home. • That would be insured under any other policy in the absence of this cover. • Due to theft unless force or violence is used to gain entry to the building. • While the contents are being worn, moved or carried. • The excess for each and every claim as shown on your policy schedule.

Section 2 Contents continued

What is covered	What is not covered
<p>18. Contents in the garden.</p> <p>The insurance provided by parts 1 to 3 and 5 to 11 of section 2 (contents), also covers loss or damage to contents outside the park home but within the boundaries of the land belonging to your park home.</p>	<ul style="list-style-type: none"> • Any amount over £1,500. • Loss or damage caused by storm or flood. • Loss or damage to pedal cycles. • Theft of money. • Theft or attempted theft from any unattended vehicle. • Loss or damage occurring during a period of unoccupancy. • The excess for each and every claim as shown on your policy schedule. • Theft of electric or mechanically driven garden machinery unless from a locked building.
<p>19. Loss or theft of keys.</p> <p>If keys to your park home are lost or stolen, we will pay for the replacement and installation of door locks for any external doors of your park home.</p>	<ul style="list-style-type: none"> • Any amount over £1,000. • The excess for each and every claim as shown on your policy schedule.
<p>20. Personal assault.</p> <p>We will pay £10,000 if you die within 60 days as a direct result of injuries received in your park home caused by thieves or fire.</p>	<ul style="list-style-type: none"> • Any person under 16 years of age.
<p>21. Freezer contents.</p> <p>We will pay for food in a freezer cabinet or freezer compartment of a refrigerator at your park home made unfit for human consumption due to:</p> <ol style="list-style-type: none"> a) A rise or fall in temperature; b) Contamination by refrigerant or refrigerant fumes. 	<ul style="list-style-type: none"> • Loss of or damage to food if the freezer cabinet or refrigerator is more than 15 years old. • Loss of or damage to food held or used for business purposes. • Loss or damage due to the power supply authority deliberately cutting or reducing the supply to your park home. • The excess for each and every claim as shown on your policy schedule.

Section 2 Contents continued

What is covered	What is not covered
<p>22. Oil and metered water.</p> <p>We will pay for loss of oil or metered water following accidental damage to your domestic water or heating installations.</p>	<ul style="list-style-type: none"> Any amount over £2,500. Loss occurring during a period of unoccupancy. The excess for each and every claim as shown on your policy schedule.
<p>23. Special events.</p> <p>For one month before and one month after a special event or religious festival where the value of contents owned by you is increased due to purchases related to the special event or religious festival, the contents sum insured recorded on your policy schedule is increased by 10%.</p>	<ul style="list-style-type: none"> Any amount over 10% of the sum insured recorded against contents on your policy. The excess for each and every claim as shown on your policy schedule.
<p>24. New purchases.</p> <p>The insurance provided by parts 1 to 11 of this section 2 (contents), also covers loss or damage to any single article, pair or set that you have not previously told us about, up to 20% of the sum insured occurring within 30 days of purchase.</p>	<ul style="list-style-type: none"> Any amount over 20% of the sum insured recorded against contents on your policy. Loss or damage to articles for which you do not have proof of the date of purchase. The excess for each and every claim as shown on your policy schedule.
<p>25. Reinstatement of documents.</p> <p>We will pay the cost of preparing new title deeds to your park home, bonds or securities if they are lost or damaged by any cause described in parts 1 to 11 and (if applicable) part 14 of section 2 (contents), while in your park home or while kept in your bank, building society or solicitor's office.</p>	<ul style="list-style-type: none"> Any amount over £2,500. Negotiable bonds or securities. The excess for each and every claim as shown on your policy schedule.
<p>26. Plants in the garden.</p> <p>The insurance provided by parts 1, 2, 3, 6 and 8 of section 2 (contents), also covers loss of plants outside the park home but within the boundaries of the land belonging to your park home.</p>	<ul style="list-style-type: none"> Any amount over £2,500 in total. Any amount over £250 for any one tree. The excess for each and every claim as shown on your policy schedule.

Section 2 Contents continued

What is covered	What is not covered
<p>27. Jury Service</p> <p>Cover for expenses and loss of earnings arising from service as a juror. The cover is up to £25 per day to a total of £1,500.</p>	<ul style="list-style-type: none">• The first two week period of any jury service.• Cover for any person other than you.• Expenses that can be recovered from an alternative source.• Any period of jury service which was notified to you prior to inception of this insurance.• Cover while the insured property is let or lent.
<p>28. Vermin</p> <p>Cover for damage to your contents caused by vermin.</p>	<ul style="list-style-type: none">• Any amount more than £5,000 for any single period of insurance.• Any loss or damage caused while the Park Home is left Unoccupied.• Any costs for the removal of an infestation at the Park Home.

Section 2 Contents Optional Extensions

The following will only be covered if it is noted as included under Section 2 of **your schedule**.

What is covered	What is not covered
<p>29. Accidental damage.</p>	<ul style="list-style-type: none"> • For damage or any proportion of damage which we specifically exclude elsewhere under section two. • For loss or damage to contents within garages and outbuildings. • For damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon. • For damage caused by chewing, tearing, scratching or fouling by animals. • Any amount over £5,000 in total for porcelain, china, glass and other brittle articles. • For loss or damage to money, bank cards, documents or stamps. • For loss or damage to contact, corneal or micro corneal lenses. • For loss or damage while the park home is lent, let or sub-let. • For damage caused by insects, infestation, corrosion, damp, wet, condensation or dry rot, mould or frost. • For damage caused by faulty design or unsuitable materials specification, workmanship or materials. • For damage from mechanical or electrical faults or breakdown. • For damage caused by dryness, dampness, extremes of temperature and exposure to light. • For any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination. • The excess for each and every claim as shown on your policy schedule. • For any damage caused by coastal or river bank erosion.

Section 2 Contents Optional Extensions continued

What is covered	What is not covered
<p>29. Battery powered mobility scooters for fire, theft, storm and accidental damage if accidental damage is marked as included on your policy schedule.</p>	<p>a) The excess for each and every claim as shown on your policy schedule.</p> <p>b) For loss or damage caused to or by:</p> <ul style="list-style-type: none"> • Theft unless from a locked dwelling or building. • Electrical or mechanical breakdown. • Punctures. • Flat batteries. • Keys. • Accessories (unless attached to the scooter at the time of loss or damage). <p>c) for any loss or damage caused by any other person other than you or your spouse or partner.</p>

Section 2 Contents Conditions

Conditions that apply to section 2 (**contents**) only.

Settling claims

How **we** deal with **your claim**

1. If **you claim** for loss or damage to the **contents we** will at **our** option repair, replace or pay for any article covered under section two. For total loss or destruction of any article **we will pay you** the cost of replacing the article as new, as long as:
 - The new article is as close as possible to but not an improvement on the original article when it was new;
 - **You** have paid or **we** have authorised the cost of replacement. The above basis of settlement will not apply to:
 - Clothes
 - Pedal cycleswhere **we** will take off an amount for depreciation.
2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.
3. If the loss or damage is covered by this insurance it is at **our** option that **we** will:
 - Pay the cost of repair for items that can be economically repaired;
 - Replace the item as new; or
 - Make a cash payment, which may be restricted to the discounted replacement price **we** would normally pay using **our** own suppliers.

Your sum insured

4. **We** will not reduce the **sum insured** under section two after **we** have paid a **claim** as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
5. If **you** are under-insured, which means the cost of replacing or repairing the **contents** at the time of loss or damage is more than **your sum insured** for the **contents**, then **we** will only pay a proportion of the **claim**. For example if **your sum insured** only covers one half of the cost of replacing or repairing the **contents**, **we** will only pay one half of the cost of repair or replacement.

Limit of insurance

We will not pay any more than the **sum insured** for the **contents** of each premises shown in the **schedule**.

Section 3 Accidents to Domestic Staff

This section applies only if **your schedule** shows accidents to **domestic staff** is covered.

We will pay for your legal liability	We will not pay for your legal liability
For amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance anywhere in the world to your domestic staff employed in connection with the premises shown in the schedule .	For bodily injury arising directly or indirectly <ul style="list-style-type: none">• From any vehicle outside the premises.• From any vehicle used for racing, pacemaking or speed testing.• From any communicable disease or condition.• In Canada or the United States of America after the total period of stay has exceeded 30 days in the period of insurance.• From any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation.

Limit of insurance

We will not pay more than £5m for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

Section 4 Legal Liability to the Public

This section applies only if **your schedule** shows legal liability to the public is covered.

Part A

Part A of this section applies in the following way:

- If the **buildings** only are insured, **your** legal liability as owner only but not as occupier is covered under Part A(i) below.
- If the **contents** only are insured, **your** legal liability as occupier only but not as owner is covered under Part A(i) and Part A(ii) below.
- If the **buildings** and **contents** are insured, **your** legal liability as owner or occupier is covered under Part A(i) and Part A(ii) below.

Section 4 Legal Liability to the Public continued

Part A

We will pay for your legal liability:	We will not pay for your legal liability
<p>i As owner or occupier up to the sums insured stated in the schedule for any amounts you become legally liable to pay as damages for:</p> <p>a) Bodily injury. b) Damage to property.</p> <p>caused by an accident happening at the premises during the period of insurance.</p> <p>ii As a private individual for any amounts you become legally liable to pay as damages for:</p> <p>a) Bodily injury. b) Damage to property.</p> <p>caused by an accident happening anywhere in the world during the period of insurance.</p>	<ul style="list-style-type: none"> • For bodily injury to: <ul style="list-style-type: none"> a) you; b) Any other permanent member of the park home; c) Any person who at the time of sustaining such injury is engaged in your service. • For bodily injury arising directly or indirectly from any communicable disease or condition. • Arising out of any criminal or violent act to another person or property. • For damage to property owned by or in the charge or control of: <ul style="list-style-type: none"> a) you b) Any other permanent member of the park home c) Any person engaged in your service. • In Canada or the United States of America after the total period of stay in either or both countries has exceeded thirty (30) days in the period of insurance. • Arising directly or indirectly out of any profession, occupation, business or employment. • Which you have assumed under contract and which would not otherwise have attached. • Arising out of your ownership, possession or use of: <ul style="list-style-type: none"> a) Any motorised or horse drawn vehicle other than: <ul style="list-style-type: none"> i. Domestic gardening equipment used within the premises and ii. Domestic pedestrian controlled gardening equipment iii Battery powered mobility scooters (not covered if registered for road use) <p>(Exclusions continued on next page)</p>

Section 4 Legal Liability to the Public continued

We will pay for your legal liability:	We will not pay for your legal liability
	<p>b) Any power - operated lift other than stairlifts.</p> <p>c) Any aircraft or watercraft other than manually operated rowing boats, punts or canoes.</p> <p>d) Any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation.</p> <ul style="list-style-type: none"> • In respect of any kind of pollution and/or contamination other than. <ul style="list-style-type: none"> a) Caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the schedule. b) Reported to us not later than thirty (30) days from the end of the period of insurance. In which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident. • Arising out of your ownership, occupation, possession or use of any land or building that is not within the premises. • If you are entitled to payment under any other insurance, until such insurance(s) is exhausted.

Section 4 Legal Liability to the Public continued

Part B

We will pay for	We will not pay for
<p>Sums which you have been awarded by a court in the United Kingdom and which still remain outstanding three (3) months after the award has been made provided that:</p> <ul style="list-style-type: none">• Part A(ii) of this section would have paid you had the award been made against you rather than to you;• There is no appeal pending;• You agree to allow us to enforce any right which we shall become entitled to upon making payment.	<ul style="list-style-type: none">• For any amount in excess of £250,000.

Part C

We will pay for	We will not pay for
<p>Any amount you become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any park home previously owned and occupied by you.</p>	<ul style="list-style-type: none">• For the cost of repairing any fault or alleged fault.

Limit of insurance

We will not pay

- In respect of pollution and/or contamination:
 - more than £5m in all;
- In respect of other liability covered under section four:
 - more than £5m in all for Part A and C, and £250,000 for Part B for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

Section 5 Valuables and Personal Possessions In and Away from the Park Home

This section applies only if **your schedule** shows **valuables** and **personal possessions** is covered.

What is insured	What is not insured
<p>Valuables and personal possessions up to the limits below, against physical loss or damage anywhere in the world:</p> <ol style="list-style-type: none"> 1. unspecified valuables and personal possessions, pedal cycles and golf buggies up to the amount shown in the schedule. A limit of £1000 for any one item applies including articles forming a pair or set. 2. valuables and personal possessions that have been individually specified pedal cycles and sports equipment listed in the schedule. 3. sports equipment up to the value listed in the schedule. 4. pedal cycles up to the value listed in the schedule. 	<ul style="list-style-type: none"> • Damage caused by moths; • For damage from electrical or mechanical faults or breakdown. • For loss or damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon. • For damage to guns caused by rusting or bursting of barrels. • For breakage of any sports equipment whilst in use. • For any loss of or damage to contact, corneal or micro corneal lenses. • For theft or disappearance of valuables from baggage unless such baggage is carried by hand and under your personal supervision. • The excess for each and every claim as shown on your policy schedule. • Any amount over £500 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant. • Any amount over £500 in total in respect of theft or disappearance of valuables from hotel or motel rooms during your absence from such rooms. • (Exclusions continued on next page).

Section 5 Valuables and Personal Possessions In and Away from the Park Home continued

What is covered	What is not covered
	<ul style="list-style-type: none"> • For loss or damage of pedal cycles left unattended while away from your park home unless they are locked to a permanent structure by a shop bought cycle lock or kept in a locked building. • For loss or damage to pedal cycle accessories or spare parts unless the cycle is stolen at the same time. • For loss or damage to the pedal cycle while it is being used for racing, pace making, is let out on hire or is used other than for private purposes.

Conditions that apply to section 5 (**Valuables** and **Personal Possessions**) only.

How we deal with your claim

1. **We** will at **our** option repair, replace or pay for any article lost or damaged.
2. If any insured item which is part of a **pair or set** and has an insured value of £2,500 or over:
 - **we** will not pay for the cost of replacing any undamaged or remaining items that form part of such **pair or set**;
 - **we** will not pay more than the proportion that the lost or damaged item bears to the insured value of such **pair or set**.
3. If the loss or damage is covered by this insurance it is at **our** option that **we** will:
 - Pay the cost of repair for items that can be economically repaired;
 - Replace the item as new; or
 - Make a cash payment, which may be restricted to the discounted replacement price **we** would normally pay using **our** own suppliers.

Your sum insured

4. If the total value of unspecified items at the time of the loss or damage is more than **your sum insured** for such items, then **we** will only pay for a proportion of the **claim**. For example, if **your sum insured** only represents one half of the total value of unspecified items **we** will only pay one half of the cost of repair or replacement. However, if **personal possessions** are lost or damaged away from the **park home** **we** will not take account of the value of **personal possessions** in the **park home** at the time of such loss or damage.

Limit of insurance

We will not pay more than the sum(s) insured shown in the **schedule**.

Section 6 Money & Credit Cards

This section applies only if **your schedule** shows **money** and **credit cards** is covered.

What is covered	What is not covered
<p>Money and credit cards</p> <p>We cover loss, theft and damage to physical money you own while it is within your possession anywhere in the world. Also covered is the financial loss following theft of a physical credit card within your possession belonging to you which is then used fraudulently. This cover applies anywhere in the world. For money we will pay up to £1,000 or £2,500 if kept in a safe or a hotel safe while abroad. For credit cards we will pay up to £5,000 for any one event.</p>	<ul style="list-style-type: none"> • Loss or theft of money or any credit card you do not report to the local police within 24 hours of discovering the loss or theft. • Loss or theft by you or a member of your family. • Loss or damage caused by loss of value. • Loss or damage caused by your money being confiscated or held legally by officials or authorities. • Shortages caused by mistakes. • Loss or damage occurring while the park home is let or lent. • Loss or theft of any credit card you do not tell the credit card company about within 24 hours of discovering the loss or theft. • Financial loss if you have not kept to the conditions of the credit card. • Loss or damage caused by not using the credit card properly. • Theft, damage or loss of any crypto currency or virtual asset. • Any financial loss resulting from online theft of credit card details or banking details.

Section 6 Money & Credit Cards - Conditions

Conditions that apply to section 6 (**Money** and **Credit Cards**) only.

Settling claims

How **we** deal with **your claim**

1. **We** will settle all **claims** in this section in cash.

Limit of insurance

For **money we** will pay up to £1,000 or £2,500 if kept in a safe or a hotel safe while abroad. For **credit cards we** will pay up to £5,000 for any one event.

Making Yourself Heard

If **you** have cause for complaint, it is important **you** know **we** are committed to providing **you** with an exceptional level of service and customer care.

We realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Who To Contact

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- To be sure **you** are talking to the right person;
- That **you** are giving them the right information.

When You Contact Us

- Please give **us your** name and a contact telephone number;
- Please quote **your policy** and/or **claim** number, and the type of **policy you** hold;
- Please explain clearly and concisely the reason for **your** complaint.
- So, **we** begin by establishing **your** first point of contact.

Contact Details

Our aim is to ensure that all aspects of **your** contract of insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service.

Making Yourself Heard continued

If **you** have any questions or concerns about **your** contract of insurance or the handling of a **claim, you** should, in the first instance, contact:

Customer Services	Tel: 01604 946 785
Assist Insurance Services Ltd	E-mail: enquiries@assistinsurance.co.uk
Royal House	
Queenswood	
Newport Pagnell Road West	
Northampton NN4 7JJ	

In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to the Complaints team at Lloyd's. The contact details are:

Complaints	Tel: 020 7327 5693
Lloyd's	Fax: 020 7327 5225
One Lime Street	E-mail: Complaints@lloyds.com
London EC3M 7HA	

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How **we** Can Help" available at www.lloyds.com/complaints and are also available from the above address. If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service.

Making a complaint does not affect **your** right to take legal action.

Financial Ombudsman Service

Exchange Tower
London E14 9SR

From within the United Kingdom

Telephone Number: 0800 023 4567 or 0330 1239123
Email: complaint.info@financial-ombudsman.org.uk

From outside the United Kingdom

Telephone number: +44(0) 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk
This is a free and impartial service and will not affect **your** legal rights.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **we** are unable to meet **our** obligations under this contract of insurance. If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (PO Box 300, Mitcheldean, GL17 1DY) and on their website: www.fscs.org.uk

Park Home Assist Insurance Services
Royal House
Queenswood
Newport Pagnell Road West
Northampton NN4 7JJ

Telephone: 01604 946 785

E-mail: info@parkhomeassist.co.uk **Website:** www.parkhomeassist.co.uk

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