

Holiday Home

Leisuredays Holiday Home Insurance is underwritten by Royal & Sun Alliance Insurance Plc (RSA). The Legal Expenses optional cover is arranged by LawShield UK Limited with UK Underwriting Limited, on behalf of Inter Partner Assistance SA. This is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply, you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

Table 1 Structure, Equipment and Personal Effects Insurance

If you select Structure, Equipment and Personal Effects Insurance, the following is automatically included:

Features & Benefits	Significant Exclusions or Limitations
<p>Damage to the Structure whilst it is:</p> <ul style="list-style-type: none"> a) On the site specified in the schedule. b) Being used for holiday purposes. c) In transit within the territorial limits. d) In the custody or control of, any manufacturer, supplier, repairer, engineer or haulier in connection with their business. <p>Loss or damage to the Contents and Personal Effects while in or around the Structure.</p> <p>The Contents are also covered whilst stored at the home.</p>	<ul style="list-style-type: none"> • High Risk Items (<i>see definition within policy wording pages 6 & 7</i>). • Mechanical or electrical breakdown, depreciation, wear and tear, manufacturing defects, rust, corrosion or any gradual deterioration. • Malicious damage or theft by or with the connivance of any occupant or user. • Damage to Contents and Personal Effects in the open when unoccupied. • Damage caused by chewing, scratching, tearing or fouling by pets. • Damage while let for hire or reward (<i>unless this cover is highlighted in your schedule and any additional premium has been paid for this additional cover</i>). • Damage by seepage of water through seams or seals. • Theft of Contents and Personal Effects when unoccupied unless by forcible and violent entry. • Damage caused by storm, flood or escape of water unless the structure is securely anchored at all four corners of the chassis or is skirted (<i>or an endorsement has been applied to modify this requirement and is noted on your schedule</i>). • Limit of £250 for any one Personal Effect (<i>unless a main residence endorsement has been applied to modify this as noted on your schedule</i>).
<p>Emergency Accommodation Costs if you are deprived of the use of the Structure due to loss or damage covered by the policy.</p>	<ul style="list-style-type: none"> • Emergency accommodation costs are only applicable if you are staying in the structure at the time of the damage. Up to £75 per day (14 days maximum).
<p>Debris removal and resiting charges.</p>	<ul style="list-style-type: none"> • Up to a limit of £10,000.
<p>Loss or damage to refrigerated or frozen food due to a change in temperature.</p>	<ul style="list-style-type: none"> • Up to a limit of £250.
<p>Replacement locks following theft or loss of keys or damage to locks.</p>	<ul style="list-style-type: none"> • Up to a limit of £250.
<p>Legal liability for the compensation arising from the ownership, custody or control of the structure up to £5,000,000.</p>	<ul style="list-style-type: none"> • Any liability arising from any deliberate, willful or malicious act. • Any liability arising from the structure being used for any trade or business purpose. • Liability for you or your family.
<p>Compensation for fatal injury up to £15,000 for you or your family for any accidental injury occurring inside or within the immediate vicinity of the structure which proves fatal within 12 months of its occurrence.</p>	<ul style="list-style-type: none"> • Anyone aged under 16 or over 85 at the time of the loss. • Suicide or attempted suicide.

Table 2 General Conditions & Exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits, please read the policy document.

General Conditions & Exclusions	Policy Section
<p>You must at all times keep the sum insured at a level that represents the full value, failure to comply with this may jeopardize your claim or cover.</p> <p>Confiscation, sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination.</p> <p>Damage or liability arising while the structure is being used in connection with any trade or profession.</p>	<ul style="list-style-type: none">• See sections specified in Table 1
Excesses & Limits	Policy Section
<p>The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule.</p> <p>The first £500 of any claim for damage caused by burst pipes, escape of water or oil, flood, storm or tempest during the period between 1st November and 15th March if the structure is unoccupied, unless the water is turned off at the mains and all equipment is fully drained, or a central heating system is set.</p>	<ul style="list-style-type: none">• See sections specified in Table 1

Table 3 Legal Expenses Cover (optional)

Legal Expenses Cover is an option on your policy. Your policy schedule will note if you have selected this option. A legal expenses insurance contract helps you by providing legal advice and representation if you, or family members who permanently live with you, have a legal dispute which is insured under the policy.

Significant Features & Benefits	Conditions or Limitations	Relevant Section in Policy Document
<p>In the areas described below, we will resolve an insured legal problem through ourselves, or if we agree it necessary, we will appoint an external panel solicitor/adjuster to act on your behalf, who will negotiate settlement.</p>	<p>We will only provide cover if the legal costs and expenses and incident took place during the period of insurance and the incident leading to your claim is covered by a court within the geographical limits.</p> <p>We will not pay legal costs and expenses for legal proceedings if we consider that you will not get a reasonable settlement or if any expected settlement is small compared to the time and expense involved.</p> <p>We must be advised of any claim within 90 days of the event causing it.</p> <p>No claims are considered involving a motor vehicle owned by you or which you are legally responsible for.</p> <p>We will not pay the first £25 of any claim.</p> <p>Unless we agree to commence court proceedings or there is a conflict of interest, we have the right to choose a solicitor/adjuster to assist you.</p>	<p>What is covered.</p> <p>What is not covered.</p> <p>What is not covered.</p> <p>What is not covered.</p> <p>We will not pay for the following.</p> <p>Representation.</p>
<p>Consumer protection – Disputes over selling, buying or hiring any goods or services, including selling or buying a home.</p>	<p>Limited to £50,000 cover for any one incident.</p> <p>We will not pay legal costs and expenses for legal proceedings for any claim arising from selling, buying or hiring goods or services before the date the period of insurance starts.</p> <p>We will not pay legal costs and expenses for legal proceedings for claims arising from selling or buying a holiday home unless the incident occurred at least 120 days after the period of insurance started.</p>	<p>What is covered.</p> <p>What is not covered.</p> <p>What is not covered.</p>
<p>Residential - Civil claims relating to physical damage to your home.</p>	<p>Limited to £10,000 cover for any one incident.</p> <p>No claims are covered for boundary disputes.</p>	<p>What is covered.</p> <p>What is not covered.</p>
<p>Personal Injury – Claims arising from your personal injury or death.</p>	<p>Limited to £50,000 cover for any one incident.</p>	<p>What is covered.</p>
<p>Employment – Claims involving an industrial tribunal, arising from your contract of employment.</p>	<p>Limited to £5,000 cover for any one incident.</p>	<p>What is covered.</p>
<p>Period of insurance.</p>	<p>Length of time covered by this insurance and for any extra period which we accept your premium.</p>	<p>Definitions – Period of insurance.</p>
<p>Geographical limits.</p>	<p>England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.</p>	<p>Definitions – Geographical limits.</p>

Important Information

Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance, you will have 14 days to cancel it, starting on the day you receive your policy documentation.

To cancel please return your policy documents to: Leisuredays, New Road, Halifax, HX1 2JZ.

On receipt of your notice and the return of your policy documents we will refund any premiums already paid, except when you have already made a claim under your policy.

Refer to "Termination of the contract" section for details of cancelling your policy after 14 days.

Claims

Should you wish to make a claim under your policy, you should call the Claims Helpline on 0845 076 0432. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy.

To make a claim under the Legal Expenses optional section call 01925 428 375 within 90 days of the event which caused it.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact Leisuredays who will tell you what they will do to resolve your concerns and how long it will take:

Leisuredays		
Write:	Leisuredays, New Road, Halifax, HX1 2JZ	Tel: 01422 396888
		Email info@leisuredays.co.uk

In the unlikely event that after contacting Leisuredays you remain dissatisfied and wish to make a complaint under either the Holiday Home Insurance policy or Legal Expenses Section of the policy, please contact the appropriate address below.

Holiday Home Insurance	Legal Expenses
Customer Relations Manager Royal & Sun Alliance Insurance Plc Bowling Mill Dean Clough Industrial Park Halifax HX3 5WA	In the first instance, send your complaint to: The Managing Director, LawShield UK Ltd, LawShield House, 850 Ibis Court, Lakeside Drive, Centre Park, Warrington, Cheshire, WA1 1RL If you remain dissatisfied after contacting LawShield UK Ltd you can pursue your complaint further by contacting: Head of Claims, UK Underwriting Ltd, 2 Gibraltar House, Bowcliffe Road, Leeds, LS10 1HB

Once you have received a final response letter from the above, if your complaint is still not resolved to your satisfaction, you can, if you wish, refer the matter to the Financial Ombudsman Service, see table below.

Financial Ombudsman Service
Insurance Division, The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, E14 9SR

If you make a complaint, your right to legal action against us is not affected.

The above complaints procedure is in addition to your statutory rights as a consumer for further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

If Inter Partner Assistance SA is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS. You can get further information from us or the Financial Services Authority (FSA).

Other Important Information

Premiums and Payments

Premiums are inclusive of Insurance premium Tax.

You may pay for your policy either annually or by monthly installments. Annual premiums may be paid by debit / credit card or by cheque. Monthly installments can only be paid by direct debit via our facility with Premium Credit Limited (8% interest / 18.5%APR).

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

If you pay by direct debit we will continue collecting the premiums and automatically renew the policy. For other renewal payments, you must submit further payments if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

Termination of the contract

Refer to "Your right to cancel the policy" section for details of cancelling your policy in the first 14 days.

You may cancel the policy after the first 14 days by contacting Leisuredays. A proportionate refund of the annual premium will be allowed, provided no claim has been made, in the current period of insurance. A 25% administration charge will be deducted from the refund or if you pay by monthly installments an administration charge of 25% of the unpaid installments will be made. Please note any premium paid in respect of Legal Expenses Cover (optional cover) is non refundable after 14 days.

We may cancel this policy by giving you 7 days notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance, unless a claim has been made. There will be no refund of the Legal Expenses premium outside the first 14 days.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. The Holiday Home Insurance section is governed by the law, which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live. The Legal Expenses Cover section is governed by English Law.

The language used in this policy and any communications relating to it will be English.

Leisuredays

Leisuredays is a trading name of Caravan Guard Limited, who is authorised and regulated by the Financial Services Authority under Registration No. 310409. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. Caravan Guard Limited are registered in England and Wales No. 4036555 at New Road, Halifax, HX1 2JZ.

RSA

Leisuredays Holiday Home Insurance is underwritten by Royal & Sun Alliance Insurance plc, which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. Royal & Sun Alliance Insurance plc are registered in England and Wales No.93792 at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Inter Partner Assistance

Leisuredays Holiday Home Legal Expenses Cover is underwritten by Inter Partner Assistance. Inter Partner Assistance is a branch of Inter Partner Assistance SA (IPA SA) based in Belgium and part of the worldwide AXA Group. IPA SA is authorised by the Commission Bancaire, Financiere et des Assurance (CBFA) in Belgium (their regulatory arm) and regulated by the Financial Services Authority here in the UK. Their FSA Register number is 202664. . You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. Inter Partner Assistance are registered in England and Wales No.FC008998 at The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR.