



Residential Park Home Policy Summary

Leisuredays Residential Park Home Insurance is underwritten by Royal & Sun Alliance Insurance plc. The Legal Expenses cover is provided by Inter Partner Assist SA, and administered on their behalf by Arc Legal Assistance Ltd. 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 document, 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 – Park Home Insurance (your Schedule will show if this cover applies)

The following is automatically included under the Park Home section of your policy:

Standard Features and Benefits	Significant Exclusions or Limitations
<p>Structure Damage Covers the Park Home including all items designed to be permanently installed (such as, fixtures and fittings, service connections, base, hard-standing, drives, skirting, chests, steps, fencing, gates, patios, verandas and ancillary domestic outbuildings) against damage by fire, flood, storm, escape of water and other similar causes.</p>	<ul style="list-style-type: none"> • Damage caused to fences or gates by storm or flood is excluded. • Damage caused by structures bedding down or settlement of newly made up ground. • Damage caused by sulphate reacting with any materials from which your Park Home is built.
<p>Standard Accidental Damage Covers the accidental breakage of glass in windows and sanitary ware and damage to drains, pipes cables or underground tanks.</p>	<ul style="list-style-type: none"> • Excludes wear and tear. • Some specific causes of damage may be excluded.

You may choose to add the following covers:

Optional Features and Benefits	Significant Exclusions or Limitations
<p>Full Accidental Damage Over and above our standard cover, this optional additional cover provides extra protection against damage caused by accidents such as damaging a worktop.</p>	<p>See Standard Cover above.</p>

Table 2 - Contents Insurance (your Schedule will show if this cover applies)

The following is automatically included under the Contents section of your policy:

Standard Features and Benefits	Significant Exclusions or Limitations
<p>New For Old Covers the contents in your Park Home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.</p>	<p>If the sum insured is less than the full replacement value, your claim may be reduced.</p>
<p>Frozen & Refrigerated Food Loss or damage caused by a rise or fall in temperature.</p>	

<p>Specified Items Any of your possessions such as a television, jewellery, computer, watch or paintings.</p>	<p>You must tell us if any item you own is worth more than £1,500.</p>
<p>Standard Accidental Damage Covers accidental damage to television, satellite, video, audio and computer equipment and breakage or mirrors, ceramic hobs or any glass in furniture, such as glass tables or cabinets.</p>	<ul style="list-style-type: none"> Excludes wear and tear. Some specific causes of damage may be excluded.
<p>Park Home Care Services</p> <p>Locks & Keys: Theft, loss of keys or damage to locks or security systems.</p> <p>Trees & Shrubs: Fire, theft, riot and vandalism cover for your garden plants.</p>	<ul style="list-style-type: none"> A limit of £750 applies for replacement locks and keys. A limit of £750 applies.
<p>Clerical Business Equipment</p> <p>Covers your computer, fax machine, printer or any other office equipment.</p>	<ul style="list-style-type: none"> A limit of £7500 applies.

You may choose to add the following covers:

Optional Features and Benefits	Significant Exclusions or Limitations
<p>Full Accidental Damage Cover Over and above our standard cover, this option provides extra protection, for example, knocking over a vase.</p>	<ul style="list-style-type: none"> See Standard Cover above. Excludes damage to clothing.
<p>Personal Possessions and Money Covers your possessions and money against accidental damage or loss while in or away from your home in the British Isles.</p> <p>You are also covered for loss resulting from a credit card being lost or stolen and then used fraudulently.</p> <p>Unspecified items are those worth less than £1,500 each.</p> <p>Specified items are those worth more than £1,500 each and these items must be listed individually.</p>	<ul style="list-style-type: none"> A total limit applies as stated on your Schedule. A limit of £3,000 applies to theft from motor vehicles. A limit of £500 applies to loss of money. A limit of £1,000 applies to credit cards.
<p>Pedal Cycles Covers loss of or damage to any pedal cycle belonging to your family in the British Isles.</p>	<ul style="list-style-type: none"> Damage to any pedal cycle left unattended in a public place unless securely locked. The sum insured limit is noted on your policy schedule.

Table 3 - Park Home Emergency Assistance

The following benefit is automatically included in your Park Home Insurance:

Features and Benefits	Significant Exclusions or Limitations
<p>Home Emergency Assistance We'll pay up to £250 for urgent assistance to make your Park Home safe and secure.</p>	<p>Excludes maintenance of your property or damage caused by wear and tear.</p>

Table 4 - General Conditions and 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 and Exclusions	Policy Section
<p>No cover is provided for wear and tear, maintenance or anything that happens gradually.</p> <p>If you leave your home unoccupied for more than 60 consecutive days, let it to anyone or use your Park Home, Contents or Personal Possessions for trade, professional or business purposes, some covers will be restricted and some will not apply.</p>	See sections specified in Table 1 to 3.

Excesses and Limits	Policy Section
<p>Your policy may be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy documentation.</p>	See sections specified in Table 1 to 3.

Table 5 - Legal Expenses Cover

Some important facts about your Park Home Legal Expenses insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

The insurance cover summarised in this document is provided by Inter Partner Assistance SA, and administered on their behalf by Arc Legal Assistance Ltd.

Your legal expenses cover is valid for the same duration as the Park Home Insurance cover with which it is offered, and meets the needs of individuals seeking cover for legal expenses incurred in the specific areas summarised below.

Your legal expenses cover applies to you and other family members who reside with you.

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Legal Expenses of up to £100,000 per claim are covered.</p> <p>Refer to individual sections for specific section limits.</p>	<p>This insurance covers the legal costs incurred by Arc Legal's panel solicitors. You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises.</p> <p>It is a key condition of this insurance that there must be reasonable prospects of success in taking legal action before a claim for legal costs will be accepted.</p> <p>For full details of policy exclusions please refer to the policy wording.</p> <p>Territorial Limits for all sections are Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.</p> <p>In summary there is no cover for:</p> <ul style="list-style-type: none"> ▪ Costs incurred without our prior consent ▪ Claims arising from a dispute between you and someone you live with or have lived with 	All
Legal Helpline 24/7.		
<p>Legal costs of up to £50,000 to pursue: Contract claims against a person / organisation providing defective goods or services. This includes the purchase of the insured property where the incident occurs at least 60 days after the insurance started</p>	There is no cover where the breach of contract occurred before you purchased this insurance	Consumer Pursuit
<p>Legal costs of up to £50,000 to defend: Contract claims brought by a person to whom private goods have been sold. This includes the sale of the insured property where the incident occurs at least 60 days after the insurance started</p>	There is no cover where the breach of contract occurred before you purchased this insurance	Consumer Defence
<p>Legal costs of up to £100,000 to pursue: Personal injury claims against the responsible person / organisation.</p>	There is no cover for illness, personal injury or death caused gradually and not caused by a specific sudden event	Personal Injury
<p>Legal costs of up to £100,000 to pursue: An action for financial compensation for uninsured losses arising from a road traffic accident whilst you are in a vehicle against those responsible.</p>	There is no cover for claims relating to an agreement you have entered into with another person or organisation.	Uninsured Loss Recovery

<p>Legal costs of up to £5,000 to pursue: An action before an employment tribunal for breach of your contract of employment.</p>	<p>The alleged breach must have occurred at least 60 days after this cover or equivalent continuous cover started.</p>	<p>Employment Disputes</p>
<p>Legal costs of up to £50,000 to pursue: Actions against parties causing physical damage to the insured property.</p>	<p>There is no cover for claims in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.</p>	<p>Property Damage</p>
<p>Legal costs of up to £50,000 to pursue: An action for re-possession of the insured property, if it has been occupied by an unauthorised party.</p>		<p>Eviction of Unauthorised Occupants</p>
<p>Legal costs of up to £50,000 to defend: Proceedings, reverse incorrect judgments and challenge consumer credit ratings resulting from identity theft.</p>	<p>There is no cover for claims where you did not take reasonable precautions against identity theft or take action to protect yourself from identity theft.</p>	<p>Personal Identity Fraud</p>

Important Information

Your right to cancel

If having examined your policy documentation you decide not to proceed with the insurance, you may cancel it by contacting, Leisuredays, New Road, Halifax, HX1 2JZ.

Your right to cancel the policy extends for 14 days from the day on which you receive the full terms and conditions of your policy. 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.

If you cancel the Policy after 14 days of the date you receive your policy documents, we will refund premiums already paid for the remainder of the current Period of Insurance, provided no claim has been made during the current Period of Insurance. Leisuredays will deduct a cancellation administration fee (as stated in their Terms of Business Agreement) from the refund. If your premium is paid under a monthly instalment scheme Leisuredays will charge a cancellation administration fee (as stated in their Terms of Business Agreement). Please note, any premium paid in the respect of Legal Expenses is non refundable after 14 days.

We may cancel this policy by giving you 14 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 (optional cover) premium outside the first 14 days.

Claims

Should you wish to make a claim under your Leisuredays Insurance policy you should call the Claims Helpline on 01422 501 085. 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.

If you wish to make a claim for Legal Expenses or as soon as you have a legal problem that you may require assistance with under this insurance you should telephone the legal advice line on 01206 616 007 and quote "Leisuredays Park Home Legal Expenses".

Compensation

Royal & Sun Alliance Insurance plc and Arc Legal Assistance Ltd are members 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 compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 0800 678 1100.

Complaints

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right.

If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact:

Leisuredays - if you have cause for complaint regarding your insurance policy, sale or service.

RSA - if you have cause for complaint regarding a claim.

Arc Legal Assistance Ltd - if you have cause for complaint regarding the Legal Expenses section.

You will be advised what will be done to resolve your concerns and how long it will take.

Leisuredays	RSA	Arc Legal Assistance Ltd	Financial Ombudsman Service
Customer Relations Team New Road Halifax HX1 2JZ Tel: 01422 396 888 Email: info@leisuredays.co.uk	RSA Customer Relations Team P O Box 255 Wymondham NR18 8DP	Arc Legal Assistance Ltd PO Box 8921 Colchester CO4 5YD Tel: 01206 616 007 Email: claims@arclegal.co.uk	Insurance Division The Financial Ombudsman Service Exchange Tower London E14 9SR

If they cannot resolve the matter to your satisfaction, they will provide you with a final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

Premiums and payments

Premiums are inclusive of Insurance premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by credit / debit card or by cheque. Monthly instalments can only be paid by direct debit.

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 premium paid, as described in "Your right to cancel the policy" section.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. This policy 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 language used in the policy and any communications relating to it will be English.

Financial Sanctions

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

Leisuredays

Leisuredays is a trading name of Caravan Guard Limited, who is authorised and regulated by the Financial Conduct Authority under Registration No. 310409. You can check this on the FCA Register by visiting their website www.fsa.gov.uk/register or by contacting the FCA on 0800 111 6768 (landlines) or 0207066 1000 (mobiles). Caravan Guard Limited are registered in England and Wales No. 4036555 at New Road, Halifax, HX1 2JZ.

Royal & Sun Alliance Insurance plc (RSA)

The Leisuredays Residential Park Home and Lodge Insurance is underwritten by Royal & Sun Alliance Insurance plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website www.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768.

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