

Leisuredays Residential Park Home Insurance is underwritten by Royal & Sun Alliance Insurance plc. The Legal Expenses 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 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

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

Standard Features and Benefits	Significant Exclusions or Limitations
<p><b>Structure Damage</b> 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, subsidence and other similar causes.</p>	<ul style="list-style-type: none"> <li>• Damage caused to fences or gates by storm or flood is excluded.</li> <li>• Damage caused by structures bedding down or settlement of newly made up ground.</li> <li>• Damage caused by sulphate reacting with any materials from which your Park Home is built.</li> </ul>
<p><b>Standard Accidental Damage</b> Covers the accidental breakage of windows and sanitary ware and damage to drains, pipes, cables or underground tanks.</p>	<ul style="list-style-type: none"> <li>• Excludes wear and tear.</li> <li>• Some specific causes of damage may be excluded.</li> </ul>

You may choose to add the following covers:

Optional Features and Benefits	Significant Exclusions or Limitations
<p><b>Full Accidental Damage</b> 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

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

Standard Features and Benefits	Significant Exclusions or Limitations
<p><b>New For Old</b> 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><b>Frozen &amp; Refrigerated Food</b> Loss or damage caused by a rise or fall in temperature.</p>	

<p><b>Religious Festival Increase / Wedding &amp; Birthday Gifts</b> During the month before and after a Religious Festival, Wedding or Birthday, the contents sum insured is increased by £2,000.</p>	
<p><b>Specified Items</b> 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><b>Standard Accidental Damage</b> 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"> <li>• Excludes wear and tear.</li> <li>• Some specific causes of damage may be excluded.</li> </ul>
<p><b>Park Home Care Services</b></p> <p><b>Locks &amp; Keys:</b> Theft, loss of keys or damage to locks or security systems.</p> <p><b>Trees &amp; Shrubs:</b> Fire, theft, riot and vandalism cover for your garden plants.</p>	<ul style="list-style-type: none"> <li>• A limit of £750 applies for replacement locks and keys.</li> <li>• A limit of £750 applies.</li> </ul>
<p><b>Clerical Business Equipment</b></p> <p>Covers your computer, fax machine, printer or any other office equipment.</p>	<ul style="list-style-type: none"> <li>• A limit of £7500 applies.</li> </ul>

You may choose to add the following covers:

Optional Features and Benefits	Significant Exclusions or Limitations
<p><b>Full Accidental Damage Cover</b> Over and above our standard cover, this option provides extra protection, for example, knocking over a vase.</p>	<ul style="list-style-type: none"> <li>• See Standard Cover above.</li> <li>• Excludes damage to clothing.</li> </ul>
<p><b>Personal Effects and Money</b> 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"> <li>• A total limit of £10,000 applies.</li> <li>• A limit of £3,000 applies to theft from motor vehicles.</li> <li>• A limit of £500 applies to loss of money.</li> <li>• A limit of £1,000 applies to credit cards.</li> </ul>
<p><b>Pedal Cycles</b> Covers loss of or damage to any pedal cycle belonging to your family in the British Isles.</p>	<ul style="list-style-type: none"> <li>• Damage to any pedal cycle left unattended in a public place unless securely locked.</li> <li>• The sum insured limit is noted on your policy schedule.</li> </ul>

### 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><b>Home Emergency Assistance</b> 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 Effects for trade, professional or business purposes, some covers will be restricted and some will not apply.</p>	<p>See sections specified in Table 1 to 3.</p>
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>	<p>See sections specified in Table 1 to 3.</p>

## Table 5 - Legal Expenses

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><b>Consumer protection</b> – 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 park 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><b>Residential</b> - 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><b>Personal Injury</b> – 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><b>Employment</b> – 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><b>Insurance Period.</b></p>	<p>Length of time covered by this insurance and for any extra period which we accept your premium.</p>	<p>Definitions – Insurance Period.</p>
<p><b>Geographical limits.</b></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 you decide not to proceed with the insurance, you will have 14 days to cancel it, starting on the day you receive the policy documentation.

To cancel, please write to Leisuredays, New Road, Halifax, HX1 2JZ or call 01422 396888.

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

### 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 may reasonably 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.

### 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 <a href="mailto:info@leisuredays.co.uk">info@leisuredays.co.uk</a>

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

Park 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, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

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 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 renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. This will also apply for payments by credit/debit card, if you have previously given us permission. 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

You may cancel the contract by contacting Leisuredays. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance. A 25% administration charge will be deducted from the refund. The premium for Legal Expenses will be non refundable after the first 14 days of cover.

We can cancel this policy by giving you at least 14 days notice at your last known address. This will not affect your right to make a claim for any event that happened before the cancellation date. If we cancel the policy we may refund premiums already paid for the remainder of the current insurance period.

### The law and language applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or Isle of Man in which you live. Full details will be provided in your policy documentation. The language used in this policy and any communications relating to it will be English.

### RSA

The Leisuredays Residential Park Home Insurance is underwritten by Royal & Sun Alliance Insurance plc (RSA), who are 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](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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