



# Holiday Home Insurance Policy Summary

Leisuredays Holiday 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 – The Holiday Home Structure**

If you select cover for the structure of your Holiday Home the following is automatically included:

Standard Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p><b>Structure Damage</b> Covers the buildings of your Holiday Home and other permanent structures on your land such as its garages and outbuildings, drives, walls and patios against damage by fire, flood, storm, escape of water and other similar causes.</p>	<ul style="list-style-type: none"> <li>• Damage caused to fences, hedges 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 Holiday Home is built.</li> <li>• For subsidence claims you must pay the first £1,000.</li> <li>• For escape of water claims you must pay the first £250.</li> <li>• Damage while your Holiday Home is unoccupied by malicious acts or vandalism is excluded.</li> </ul>	<p>Holiday Home</p>
<p><b>Legal Liability</b> The legal liability of your family as owner of your holiday home and the land belonging to it to pay damages and costs to others which arise from any single event occurring during the period of insurance, which result in:</p> <ul style="list-style-type: none"> <li>• accidental death, disease, illness or accidental physical injury to anyone</li> <li>• accidental damage to physical property</li> </ul> <p>Up to a maximum of £5,000,000.</p>	<ul style="list-style-type: none"> <li>• Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement.</li> <li>• Liability arising from any employment, trade, profession or business other than holiday letting.</li> </ul>	<p>Legal Liability – Holiday Home</p>
<p><b>Standard Accidental Damage</b> Covers the accidental breakage of drains and pipes and accidental damage to cables and underground tanks. Accidental breakage of glass, ceramic hobs or sanitary ware.</p>	<ul style="list-style-type: none"> <li>• Damage while your holiday home is unoccupied.</li> </ul>	<p>Holiday Home</p>
<p><b>Alternative accommodation and loss of rent</b> If the Holiday Home is uninhabitable as a result of an insured incident, you will be covered for:</p> <ul style="list-style-type: none"> <li>• The additional cost of similar short-term accommodation for your family and also for any pets living with you</li> <li>• Rent you would have received but have lost</li> </ul>	<ul style="list-style-type: none"> <li>• Up to a maximum of 2 weeks or £2000</li> <li>• Up to a maximum of 2 years or £80,000</li> </ul>	<p>Holiday Home</p>

You may choose to add the following cover:

Optional Features and Benefits	Significant Exclusions or Limitations	Policy Section
<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 or putting your foot through a ceiling.</p>	<ul style="list-style-type: none"> <li>• Damage by water entering your holiday home other than by storm or flood.</li> <li>• Damage by or from subsidence, heave, landslip, movement, settlement or shrinkage of any part of your holiday home or of the land on which your holiday home is built.</li> </ul>	<p>Holiday Home</p>

## Table 2 - Contents Insurance

If you select cover for the contents of your Holiday Home the following is automatically included:

Standard Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p><b>New For Old</b> Covers the contents in your Holiday Home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.</p>	<ul style="list-style-type: none"> <li>• If the sum insured is less than the full replacement value, your claim may be reduced.</li> <li>• Cover is limited to £10,000 in total for high risk items and £2000 for any single high risk item.</li> <li>• For escape of water claims you must pay the first £250.</li> </ul>	<p>Contents</p>
<p><b>Standard Accidental Damage</b> Covers accidental damage to televisions, satellite systems, audio and video entertainment equipment and computer equipment. Accidental breakage or mirrors, ceramic hobs in freestanding cookers or glass which forms part of your furniture.</p>	<ul style="list-style-type: none"> <li>• The excess or if damage is caused by a paying guest or tenant we will deduct the deposit/bond paid by the paying guest or tenant, whichever is greater.</li> </ul>	<p>Contents</p>
<p><b>Legal Liability</b> The legal liability of your family:</p> <ul style="list-style-type: none"> <li>• as occupier of your holiday home and its land</li> <li>• as individuals</li> <li>• as an employer to any of your family's domestic employees</li> </ul> <p>to pay damages and costs to others which arise from any single event occurring during the period of insurance, which results in:</p> <ul style="list-style-type: none"> <li>• accidental death, disease, illness or accidental physical injury to anyone</li> <li>• accidental damage to physical property up to a maximum of £5,000,000 for personal liability and £10,000,000 employer's liability.</li> </ul>	<ul style="list-style-type: none"> <li>• Anything owned by or the legal responsibility of your family.</li> <li>• Injury, death, disease or illness to any of your family (other than your domestic employees who normally live with you).</li> <li>• Liability arising from any employment, trade, profession or business of any of your family.</li> <li>• Liability arising from any of your family passing on any disease or virus</li> <li>• Liability arising from the ownership or use of: <ul style="list-style-type: none"> <li>○ Any motor vehicle, including children's vehicles (other than garden machinery or wheelchairs), whether licenced for road use or not</li> <li>○ Any boat, watercraft, wetbike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models)</li> </ul> </li> </ul>	<p>Legal Liability - Contents</p>
<p><b>Loss of Business Money</b></p>	<ul style="list-style-type: none"> <li>• Cover is limited to £2000</li> </ul>	<p>Contents</p>
<p><b>Wedding, civil partnership, religious festivals and birthday gifts</b> For one month before and one month after the event relating to any of your family living with you the sum insured for contents is increased by £2,000.</p>	<ul style="list-style-type: none"> <li>• Damage by any other cover listed in the Contents section and which is specifically excluded under that cover.</li> </ul>	<p>Contents</p>
<p><b>Accidental loss of metered water, liquid petroleum gas or oil at your Holiday Home</b></p>	<ul style="list-style-type: none"> <li>• Cover is limited to £500</li> </ul>	<p>Contents</p>

<b>Frozen &amp; Refrigerated Food</b> Loss or damage to food in your freezer caused by a rise or fall in temperature.	<ul style="list-style-type: none"> <li>Cover is limited to £1000</li> </ul>	Contents
<b>Contents in the open</b> Loss of or damage to contents while in the open on the land belonging to your Holiday Home	<ul style="list-style-type: none"> <li>Loss or damage while your Holiday Home is unoccupied</li> <li>Cover is limited to £2000</li> </ul>	Contents

You may choose to add the following covers:

Optional Features and Benefits	Significant Exclusions or Limitations	Policy Section
<b>Full Accidental Damage</b> Over and above our standard cover, this option provides extra protection against damage caused by accidents e.g. knocking over a vase or spilling wine on the carpet.  <b>Loss or damage caused by pets</b>  <b>Accidental Damage caused by paying guests</b>	<ul style="list-style-type: none"> <li>The excess or if damage is caused by a paying guest or tenant we will deduct the deposit/bond paid by the paying guests or tenants, whichever is the greater.</li> <li>Excludes damage to clothing and contact lenses.</li> <li>Damage while your Holiday Home is unoccupied.</li> <li>Cover only applies if added with Full Accidental Damage</li> <li>See full accidental damage exclusions above</li> </ul>	Contents

### Table 3 – Holiday Home Care Services

The following is automatically included regardless of the specific cover you have selected:

Standard Features and Benefits	Significant Exclusions or Limitations	Policy Section
<b>Locks &amp; Keys</b> Accidental damage to the locks of your Holiday Home or to safes and alarms.  <b>Trees &amp; Shrubs</b> Loss of or damage to your trees, shrubs, plants, hedges and lawns at the Holiday Home.	<ul style="list-style-type: none"> <li>A limit of £750 applies.</li> <li>A limit of £750 applies.</li> <li>Some specific causes of damage may be excluded.</li> <li>Loss or damage while your Holiday Home is unoccupied.</li> </ul>	Holiday Home Care Services

### 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
<b>Wear and Tear</b> No cover is provided for wear and tear, maintenance or anything that happens gradually.  <b>Unoccupancy</b> If you leave your home unoccupied for more than 60 consecutive days, some cover will be restricted and some will not apply.  <b>Damage Caused by Freezing</b> Damage caused by freezing of fixed water or heating installations or damage by water or steam escaping from a fixed household appliance or fixed water or heating installation is excluded if the Holiday Home is unoccupied between 1st November and 15th March. For the purposes of this exclusion unoccupied means your Holiday Home is going to be left without occupants for more than 7 consecutive days.  This exclusion will not apply if the water supply is turned off at the mains and all systems drained, or if the central heating system is left in full operation and kept running 24 hours each day to a minimum temperature of 55°F (13°C).  In addition weekly inspections of your Holiday Home are to be carried out by your family, neighbour, by a Holiday Home employee or agent acting on your behalf.

## Excesses and Limits

Your policy will 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.

## Table 5 - Legal Expenses Cover

Some important facts about your Holiday 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 Holiday Home Insurance cover with which it is provided, 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><b>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.</b></p> <p><b>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.</b></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"> <li>▪ Costs incurred without our prior consent</li> <li>▪ Claims arising from a dispute between you and someone you live with or have lived with</li> </ul>	All
<b>Legal Helpline 24/7.</b>		
<p><b>Legal costs of up to £50,000 to pursue:</b> 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 120 days after the insurance started.</p>	<p>The contract must have been made after you first purchased this insurance unless you have held this or equivalent cover with us or another insurer continuously from or before the date on which the agreement was made.</p>	<b>Consumer Pursuit</b>
<p><b>Legal costs of up to £50,000 to defend:</b> 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 120 days after the insurance started</p>	<p>The contract must have been made after you first purchased this insurance unless you have held this or equivalent cover with us or another insurer continuously from or before the date on which the agreement was made.</p>	<b>Consumer Defence</b>
<p><b>Legal costs of up to £100,000 to pursue:</b> Personal injury claims against the responsible person / organisation.</p>	<p>There is no cover for claims arising from an allegation of clinical or medical negligence.</p>	<b>Personal Injury</b>

<p><b>Legal costs of up to £100,000 to pursue:</b> An action for financial compensation for uninsured losses arising from a road traffic accident whilst you are in a vehicle against those responsible.</p>	<p>There is no cover for claims relating to an agreement you have entered into with another person or organisation.</p>	<p><b>Uninsured Loss Recovery</b></p>
<p><b>Legal costs of up to £5,000 to pursue:</b> An action before an employment tribunal for breach of your contract of employment.</p>	<p>The alleged breach must have occurred at least 90 days after this cover or equivalent continuous cover started.</p>	<p><b>Employment Disputes</b></p>
<p><b>Legal costs of up to £50,000 to pursue:</b> 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><b>Property Damage</b></p>
<p><b>Legal costs of up to £50,000 to pursue:</b> An action for re-possession of the insured property, if it has been occupied by an unauthorised party.</p>		<p><b>Eviction of Unauthorised Occupants</b></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 number shown on your policy schedule. 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 Holiday 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 Email: info@leisuredays.co.uk	RSA Customer Relations Team P O Box 2075 Livingston EH54 0EP	Arc Legal Assistance Ltd PO Box 8921 Colchester CO4 5YD 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.

## End of Policy Summary

## 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 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](http://www.fsa.gov.uk/register) or by contacting the FCA on 0800 111 6768 (landlines) or 0207 066 1000 (mobiles). Caravan Guard Limited is registered in England and Wales No. 4036555 at New Road, Halifax, HX1 2JZ.

### Royal & Sun Alliance Insurance plc (RSA)

The Leisuredays Holiday Home 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](http://www.fsa.gov.uk/register/home.do) or by contacting the FCA on 0800 111 6768.

Royal & Sun Alliance Insurance plc. Registered in England and Wales No.93792 at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Calls may be recorded and monitored.