

# Holiday home insurance

## Insurance Product Information Document



**Company: Royal & Sun Alliance Insurance Ltd.;** registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 202323).

**Product: Leisuredays holiday home insurance;** a trading name of Caravan Guard Limited, registered in England (No. 04036555) at New Road, Halifax, West Yorkshire, HX1 2JZ; regulated and authorised by the Financial Conduct Authority (No. 310409).

This document is a summary of the key information relating to this policy. Complete pre-contract and contractual information on the product can be found in your policy documentation.

### What is this type of insurance?

Cover for your holiday home and / or contents, and care services, as detailed on your policy schedule.



#### What is insured?

##### The holiday home structure:

- ✓ Structure damage, covering 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.
- ✓ Automatic new for old cover for buildings up to £750,000 rebuild cost.
- ✓ Standard accidental damage, for accidental breakage of drains and pipes and accidental damage to cables and underground tanks. Accidental breakage of glass, ceramic hobs or sanitary ware.
- ✓ Alternative accommodation and loss of rent if the holiday home is uninhabitable as a result of an insured incident.
- ✓ Accidental damage to the locks of your holiday home or to safes and alarms.
- ✓ Loss of or damage to your trees, shrubs, plants, hedges and lawns at the holiday home, whilst it is occupied.
- ✓ £5 million public liability cover for protection from the costs of accidents, injuries or damage you are legally responsible for.

##### Optional covers which may apply if eligible – shown on your schedule if applicable:

- Full accidental damage over and above our standard cover: this provides extra protection against damage caused by accidents such as damaging a worktop or putting your foot through a ceiling.

##### The contents of your holiday home:

- ✓ New for old cover for contents in your holiday home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.
- ✓ Standard accidental damage cover for televisions, satellite systems, audio and video entertainment equipment and computer equipment. Accidental breakage of mirrors, ceramic hobs in freestanding cookers or glass which forms part of your furniture.
- ✓ Loss of business money up to £2,000.
- ✓ Wedding, civil partnership, religious festivals and birthday gifts cover.
- ✓ Accidental loss of metered water, liquid petroleum gas or oil at your holiday home.

**Continued on reverse**



#### What is not insured?

- ✗ Any value or usage in excess of the schedule limits.
- ✗ Your policy excess, this is the part of the claim you have to pay.
- ✗ Where the holiday home or other permanent structure on your land is being used for a purpose not included under the policy.
- ✗ Mechanical or electrical breakdown, depreciation, wear and tear, manufacturing defects, rust, corrosion or any gradual deterioration.



#### Are there any restrictions on cover?

- ! If you leave your home unoccupied for more than 60 consecutive days, some cover will be restricted and some will not apply.
- ! 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.
- ! Damage to fences, hedges or gates caused by storm, flood, falling trees or branches.
- ! Malicious damage or theft by or with the connivance of any occupant or user.
- ! Damage to clothing and contact lenses.
- ! Cover is limited to £10,000 in total for high risk items and £2,000 for any single high risk item.
- ! Damage to contents in the open when unoccupied.

**Continued on reverse**



## What is insured?

- ✓ Loss or damage to food in your freezer caused by a rise or fall in temperature.
- ✓ Loss of or damage to contents while in the open on the land belonging to your holiday home.

### **Optional covers which may apply if eligible – shown on your schedule if applicable:**

- Full accidental damage over and above our standard cover, this provides extra protection against damage caused by accidents e.g. knocking over a vase or spilling wine on the carpet.
- Loss or damage caused by pets.
- Accidental damage caused by paying guests.



## Are there any restrictions on cover?

- ! Damage by water entering your holiday home other than by storm or flood 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.



## Where am I covered?

- ✓ This policy is designed to cover your holiday home, and where included your contents, whilst on the land specified in the schedule within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



## What are my obligations?

- To provide us with honest, complete and accurate information throughout the life of your policy.
- To disclose any information or change in circumstances which may affect your policy, including but not limited to a change in usage, security, or additional cover requirements.
- To take all reasonable steps to safeguard the holiday home, contents, and personal possessions against loss or damage.
- To comply with all conditions set out in the policy.
- To pay the premium as agreed.
- To tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.



## When and how do I pay?

- Premiums are inclusive of Insurance Premium Tax (IPT). You can pay for your policy annually before the start date of your policy, or by monthly instalments.
- Annual premiums may be paid by credit card / debit card / cheque, or at renewal via BACS payment.
- Monthly instalments can only be paid by Direct Debit.



## When does the cover start and end?

Your cover will take effect on the dates stated in your policy schedule, and will last for a period of 12 months unless your policy is cancelled prior to this date.



## How do I cancel the contract?

If you decide to cancel your policy, you can do so by either:

- returning your documentation to Leisuredays, New Road, Halifax, West Yorkshire, HX1 2JZ.
- sending an email to [cancel@leisuredays.co.uk](mailto:cancel@leisuredays.co.uk).
- calling us on 01422 396 888.

In all of the above scenarios you must confirm your policy number, and the time and date cover is to cease.