Residential park home insurance

Insurance Product Information Document

Company: Intact Insurance UK Limited; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 202323).

Product: Leisuredays residential park 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 residential park home and / or contents, as detailed on your policy schedule.

What is insured?

The park home structure:

- ✓ Fire, flood, storm, escape of water and other similar causes of damage to the park home structure and all items designed to be permanently installed.
- ✓ Standard accidental damage for the breakage of glass in windows and sanitary ware, and damage to drains, pipes, cables, or underground tanks.
- ✓ New for old cover, subject to the limits on your policy schedule.
- ✓ Unlimited debris removal, resiting and reconnection costs.
- ✓ Home emergency assistance up to £250 to make your park home safe and secure.
- ✓ Alternative accommodation cover.
- ✓ £5 million public liability cover.

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

- Over and above our standard accidental damage cover, extra protection against damage caused by accidents such as damaging a worktop.

Contents insurance:

- ✓ New for old cover for contents in your park home, covering loss or damage by fire, flood, storm, theft, escape of water or other similar causes.
- ✓ Frozen & refrigerated food cover where loss or damage is caused by a rise or fall in temperature.
- ✓ Specified possessions such as a television, jewellery, computer, watch or paintings.
- ✓ Standard accidental damage for television, satellite, video, audio and computer equipment and breakage or mirrors, ceramic hobs or any glass in furniture, such as glass tables or cabinets.
- ✓ Theft, loss of keys or damage to locks or security systems.
- ✓ Fire, theft, riot and vandalism cover for your garden plants.

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 structure 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, 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.
- ! Malicious damage or theft by or with the connivance of any occupant or user.
- ! Where an item of contents is worth more than £1,500 and has not been specified on your policy.
- ! High risk items are covered only where specified on your policy schedule and up to a maximum of £5,000 per item.
- ! Damage to clothing.
- ! Damage to contents in the open when unoccupied.
- ! Damage to fences or gates caused by storm or flood.
- ! Damage to any pedal cycle left unattended in a public place unless securely locked.

What is insured?

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

- Clerical business equipment cover.
- Over and above our standard accidental damage cover, extra protection, for example, knocking over a vase.
- Personal possession and money cover, for accidental damage, or loss while in or away from your home in the British Isles.
- Pedal cycle cover, for loss or damage to any pedal cycle belonging to your family in the British Isles.

Where am I covered?

✓ This policy is designed to cover your park home, and where included your contents, whilst on the site specified in the schedule within England, Northern Ireland, Scotland, Wales, the Channel Islands or the Isle of Man, including transit between them.

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 park home, change in site, additional cover requirements.
- To take all reasonable steps to safeguard the park 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.
- Annual premiums may be paid by debit or credit card, or cheque in advance. At renewal, you can also choose to pay via BACS (e.g. online banking).
- Monthly instalment payments are also available at an additional cost to you. This allows you to spread the cost of the premium over 12 months via Direct Debit, the same duration as your policy.

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 .
- 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.