

# Leisure Home Insurance

## Insurance Product Information Document



**Arranged by: Commercial Express Quotes Limited Product: Leisure Home**

Commercial Express Quotes Limited act as an agent on behalf of Canopus Managing Agents Limited. Commercial Express Quotes Limited is registered in England and Wales and authorised and regulated by the Financial Conduct Authority. Firm Reference Number: 311067.

**Underwritten by: Canopus Managing Agents Limited**

Canopus Managing Agents Limited is registered in England and Wales. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number: 204847.

This document provides a summary of the cover, exclusions and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy wording, including the schedule, for full details of your cover and the terms and conditions.

### What is this type of insurance?

This policy provides cover for Leisure Homes for the insured events caused by fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons, theft or attempted theft, earthquake, storm or flood, escape of water or oil from any tank apparatus or pipe, impact by any road vehicle or animal not belonging to you or under your control, falling trees, branches, telegraph poles, lampposts or pylons and falling aerials, accidental damage and subsidence.



### What is insured?

Cover is provided for damage to the leisure home and contents for the insured events (listed above) and public liability for bodily injury or damage caused by an accident up to the limits specified in your schedule.

#### Following damage, we will pay:

✓ Leisure Home:

If the Basis of Claims Settlement specified in Your Schedule states New For Old Cover, We will either:

- Pay the cost of repair without deduction for wear and tear
- Pay for replacement a new for the same make and model or the nearest equivalent if Your Leisure Home is Damaged beyond economic repair or is stolen and not recovered

If the Basis of Claims Settlement specified in Your Schedule states Market Value, We will either:

- ✓ Pay the cost of repair without deduction for wear and tear; or
- ✓ Pay You the Market Value of Your Leisure Home, if Your Leisure Home is Damaged beyond economic repair or is stolen and not recovered.

#### Extensions to the buildings section

- ✓ Loss of Hiring Charges & Alternative Accommodation – Up to 20% of the Leisure Home Sum Insured.
- ✓ Metered Water Costs – Up to £1,000 any one claim.
- ✓ Damage Caused by the Emergency Services – Up to £1,000 any one claim.
- ✓ Trace & Access – Up to £1,000 any one claim
- ✓ Loss or theft of keys – Up to £250 any one claim
- ✓ Accidental Damage to Underground Cables, Pipes and Tanks.

#### Public Liability

**Accidental damage by Guests (Optional)**

**Malicious Damage by Guests up to £5,000 per any period of insurance (Optional)**

**Sports Equipment (Optional)**

**Pedal Cycles (Optional)**

**Contents (Optional)**



### What is not insured?

#### Leisure Home and Contents exclusions:

##### **We will not pay for Loss or Damage:**

- ✗ Caused by a boiler or other vessel, machine or apparatus used for non-domestic purposes where internal pressure is due to steam only belonging to or under Your control
- ✗ Caused by You, Your Family, or paying guests and holidaymakers.
- ✗ Caused by pets.
- ✗ Attributable solely to a change in the water table level.
- ✗ Caused by frost.
- ✗ Caused by demolition, alterations or repairs
- ✗ To walls, gates, fences, terraces, patios, paths, drives, footpaths, walls, hedges, or service tanks unless the Leisure Home were Damaged at the same time and by the same cause.
- ✗ Caused by normal Settlement or bedding down of new structures.
- ✗ Caused by escape of water or oil, breakage or collapse of aerials while the Leisure Home is Unoccupied.
- ✗ Caused by cutting down, felling, lopping or trimming trees or branches.
- ✗ Arising from the weight of any vehicle
- ✗ For faulty or defective design materials or workmanship, inherent vice (a quality in property that causes it to damage or destroy itself), gradual deterioration, wear, tear, or frost.
- ✗ Caused by corrosion, rust, change in temperature, dampness, dryness, wet or dry rot, shrinkage, evaporation, loss of weight, contamination, change in colour, flavour, texture or finish, vermin, insects, or scratching.
- ✗ Caused by cracking, fracturing, collapse or overheating of boilers, economisers, vessels, tubes or pipes, nipple leakage and or the failure of welds of boilers.
- ✗ To underground pipes or cables
- ✗ Caused by coastal or river bank erosion.
- ✗ Caused by or arising from manufacturing defects, depreciation, weathering, wear and tear, gradual deterioration, ingress of water through seams and seals, mechanical or electrical failures or breakages or the effects of mildew, insects moths or vermin, rust corrosion fungus or woodworm or the process of dyeing, cleaning, washing, maintenance, dismantling altering or repair

#### Public Liability Exclusions:

We will not pay for your legal liability:

- ✗ Whilst the Leisure Home is being towed by a motor vehicle

- ✗ Where compulsory motor insurance is required or in connection with any mechanically propelled vehicle, aircraft, hovercraft or watercraft.
- ✗ For any person under the course of employment.
- ✗ From the possession of an animal included under the Dangerous Dogs Act 1991
- ✗ From the leisure home being used for any trade or business purpose.

General Exclusions:

- ✗ Cyber and Data
- ✗ Infectious or Contagious Disease
- ✗ Contamination and Pollution
- ✗ Micro-Organisms
- ✗ Nuclear, Biological and Chemical Contamination
- ✗ Sonic Bangs / Terrorism / War & Civil War



### Are there any restrictions on cover?

- ! Additional endorsements may apply to your policy, these will be shown in your schedule.
- ! The excess (which is the amount you have to pay towards a claim) which is stipulated in your schedule.
- ! If your Leisure Home or contents are underinsured, we will only pay a proportion of the claim.
- ! Contents does not include: Any single item worth more than £1,500, ride-on lawnmowers, living creatures, motor vehicles, jewellery, gold, silver, watches, photographic or optical equipment, camcorders, furs, works of art, curios, stamps, coins, money, securities or documents, or contact lenses.



### Where am I covered?

- ✓ At the address specified in the schedule within the United Kingdom, Northern Ireland, the Channel Islands or the Isle of Man.



### What are my obligations?

- You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete. You must notify the broker that arranged the insurance on your behalf as soon as reasonably practicable if you become aware that the information you have given us is inaccurate. You must notify your broker within 14 days of you becoming aware of any changes in the information you have provided to us which happens before or during the period of insurance.
- It is important that you review your policy periodically to ensure that the cover remains adequate and notify the broker that arranged the insurance on your behalf without delay if any updates are required.
- In respect of loss of hiring charges & alternative accommodation you must maintain a record of all bookings, agreed hiring charges, expenses incurred, and deposits paid.
- To make a claim you must contact our claims representatives by telephone or email by using the contact details provided in the policy wording and comply with the claims conditions confirmed under the Claims Condition Section, in the Policy Wording.
- It's your responsibility to prove any loss and therefore we may ask you to provide receipts, valuations, photographs and any other relevant information and documents and assistance we may require with any claim.
- Between 1<sup>st</sup> November to 31<sup>st</sup> March inclusive you must comply with one of the winterisation conditions in the Policy Wording.

**Failure to meet your policy conditions could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**



### When and how do I pay?

- Your broker will advise you of the full details of when and the options by which you can pay.



### When does the cover start and end?

- This insurance cover is for a twelve (12) month period, the dates are specified in the schedule



### How do I cancel the contract?

- You can cancel this policy at any time by writing to the broker that arranged the insurance on your behalf.
- You have a statutory right to cancel the policy within 14 days of the date you receive the policy or the start of the period of insurance whichever is later. If the policy is cancelled, then provided you have not made a claim you will be entitled to a refund in any premium paid subject to a deduction for any time for which you have been covered. This is calculated on a proportional basis.
- If you cancel outside of the 14 days period as stated above and you have not made a claim we shall calculate a proportionate premium for the period you have been insured which will be subject to the minimum time on risk charge as stated in the schedule and will refund any balance, less an administration fee, for any remaining period of cover.