

Static Caravan & Park Home Insurance

Insurance Product Information Document



Administered by: Commercial Express Quotes Limited **Product:** Static Caravan & Park Home
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This document provides a key summary of the cover, exclusions and restrictions found in the policy. It does not provide a complete representation of all the provisions of your policy. Please refer to your policy wording and schedule for the full details of your cover and the terms and conditions of this insurance.

What is this type of insurance?

This is a single section policy providing cover for your holiday caravan and its contents. Cover is provided for the defined perils of fire, lightning, explosion, earthquake, storm or flood, freezing or escape of water from fixed water or heating systems, washing machines or dishwashers, oil escaping from a fixed heating system, riot, civil commotion, strike, labour or political disturbance, malicious persons, theft or attempted theft, falling trees or branches, falling television or radio aerials, aerial fittings or masts, collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals.



What is insured?

Cover is provided for:

- ✓ your holiday caravan or contents if damage is caused by a defined peril (listed above) whilst the holiday caravan is sited at the address stated in the Schedule
- ✓ loss of use and hiring charges – If your holiday caravan is rendered unusable we will pay rental charges booked prior to the damage and expenses reasonably incurred for the hire of another caravan or alternative accommodation up to 20% of the sum insured or when we consider the holiday caravan to be fit for use, whichever comes first.
- ✓ up to £100 following damage to freezer food contained in a domestic freezer due to a rise or fall in the temperature of the freezer
- ✓ costs and expenses, with the underwriters consent, in removing debris from or dismantling and/or demolishing the portion of portions of the holiday caravan and/or contents (if insured) as a result of damage.
- ✓ replacing locks to the holiday caravan following accidental loss of the keys or damage to the locks
- ✓ damage to the underground water, gas, sewer and drainpipes and underground electricity and telephone cables within your plot boundary connected to the public mains for which you are legally responsible
- ✓ damage to glass in doors, windows, fanlights or skylights or of washbasins, splashbacks, pedestals, baths, sinks, bidets, lavatory cisterns, lavatory pans, shower trays and shower screens all fixed to and forming part of the holiday caravan
- ✓ public liability following bodily injury or damage to property caused by or through the use of your holiday caravan up to £1,000,000 or the amount stated in your Schedule



What is not insured?

Holiday Caravan and Contents exclusions:

Damage:

- ✗ to outbuildings
- ✗ to freezer food from the deliberate cutting off of the power supply
- ✗ from the use of portable heaters with a naked flame
- ✗ from manufacturing defects, depreciation, weathering, wear and tear, gradual deterioration, ingress of water through seams and seals, mechanical or electrical failures or breakages, 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
- ✗ unless the holiday caravan is securely anchored to the ground at four (or more) points of the chassis or is fully skirted
- ✗ in respect of malicious damage caused by any occupant of the holiday caravan
- ✗ to televisions, personal computers, audio and video equipment whilst the site is closed or while the holiday caravan is unoccupied for a period more than 30 consecutive days.
- ✗ from theft or attempted theft not involving forcible and violent entry into or exit from the holiday caravan unless the caravan itself is stolen.
- ✗ caused by domestic pets, any process of repair or restoration and electrical or mechanical breakdown
- ✗ by theft, attempted theft or malicious damage caused by you or your family or with the involvement of any occupant or user.

Public Liability Exclusions:

- ✗ being towed by a motor vehicle that is attached to or becomes detached from a motor vehicle
- ✗ where compulsory motor insurance is required
- ✗ from the possession of an animal included under the Dangerous Dogs Act 1991
- ✗ from the holiday caravan being used for any trade or business purpose.

General Exclusions:

- ✗ Cyber and Data / Infectious or Contagious Disease



Are there any restrictions on cover?

- ! Damage to contents, which are specifically designed to stay in the open, which are within your designated plot on the site your holiday caravan is located whilst it is occupied is restricted up to a maximum of £300
- ! The excess (which is the amount you have to pay towards a claim) as specified in your Schedule.
- ! Contents excludes
 - a) ride-on and mechanically propelled lawnmowers
 - b) any item worth more than 50% of the contents sum insured unless specified in the Schedule.
- ! Personal belongings exclude money, jewellery, Gold Silver, watches, articles of precious metals, photographic and optical equipment, camcorders, furs, pictures, works of art, curios and stamp, coin and other collections, contact or corneal lenses, sports equipment, pedal cycles, fishing equipment, boating equipment, surfboards, pets, livestock, securities, documents of any kind.
- ! We will not pay the cost of replacing any undamaged item or part of any item solely because it forms part of a set, suite or one of a number of items of similar nature, colour or design
- ! The policy is subject to Average therefore if the sum insured does not represent the full cost of replacement then we will only pay the same proportion of the damage or loss as the sum insured bears to the full cost of replacement.
- ! Any additional endorsements may apply to your policy which will be shown in your Schedule



Where am I covered?

- ✓ Whilst the holiday caravan is sited at the address stated in Schedule within the United Kingdom, 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 use and hiring charges 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.
- Winterisation Conditions
Between 1st November to 31st March inclusive you must ensure:
When the holiday caravan has occupants living in and is inhabited by people:
 - If the holiday caravan has a central heating system installed with a thermostat you must set this to maintain a minimum temperature of 15C.
 - If the holiday caravan does not have a central heating system with a thermostat installed, you must turn off sources of heating when leaving the holiday caravan unattended (this applies if at least one responsible person is not physically within the caravan or within a 1-meter boundary of the caravan).
 Where the holiday caravan is unoccupied for a period of more than 3 consecutive days, you must switch all the water off at the mains, drain all fixed water tanks and pipes and ensure that all taps and showers have been left opened and the plugholes left unobstructed.

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?

- The premium for this policy is shown in your Schedule. The broker that arranged the insurance on your behalf will advise you of the full details of when and the options by which you can pay.



When does the cover start and end?

- Your policy will start and end on the dates specified as the period of insurance in your Schedule unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy.



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.