



## Towergate Insurance Park Home Policy Summary

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy booklet.

It is important that you read the policy booklet and schedule carefully when you receive them.

One policy booklet covers all sections of this policy.

### Name of the insurance undertaking

Sections 1 and 2 of this insurance policy are underwritten by Allianz Insurance plc.

Section 3 of this policy is underwritten by Great Lakes Reinsurance (UK) PLC

Section 4 of this policy is underwritten by: Brit Insurance Limited.

### Type of Insurance and Cover

The Towergate Insurance Park Home Policy is a Home, Contents and Personal Belongings, Home Emergency Assistance and Legal Expenses insurance policy designed for residential Park Homes.

### Section 1: Home and Contents Section

#### **Significant features and benefits**

Cover is provided up to £250,000 in respect of Your Home and up to £50,000 in respect of Your Contents for an extensive list of perils such as fire, storm, flood, theft, etc.

– see policy booklet. In addition cover is provided for:

- Accidental breakage of glass, sanitary ware, mirrors and fixed glass in furniture.
- Accidental damage to televisions, audio, video and home computer equipment.
- Contents temporarily removed from the home (up to 15% of contents sum insured).
- Replacement locks if keys are lost or stolen (up to £500).
- Spoilage of food in freezers.
- The cost of temporary alternative accommodation following an insured loss (up to £30,000) if the home is made uninhabitable.
- Compensation for death in the home – up to £10,000 paid in the event of fatal injury as a direct result of fire, assault or accident in the home.
- Your liability as occupier, tenant and in a personal capacity (up to £5m limit of indemnity), and to domestic employees (up to £10m limit of indemnity).

#### **Significant and unusual exclusions or limitations**

- Malicious loss or damage caused by persons lawfully in the Home.
- Frost and water damage when your home is unoccupied for more than 30 days.
- Damage caused by domestic pets and vermin.
- Accidental damage other than that listed above (but wider cover is available under section 12, Accidental Damage).
- Theft of contents temporarily removed from the home, unless by somebody using force and violence to break into a building.
- Loss or damage to your contents from any cause not listed in the policy booklet.
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature.
- Storm damage to hedges, gates and fences.

### Section 2: Personal Possessions Section.

#### **Significant features and benefits**

This provides much wider cover than otherwise provided under the Home and Contents Section for your clothing, personal belongings, money, credit cards and pedal cycles. Cover is

provided for accidental loss or damage including losses away from your home including anywhere in the world.

#### **Significant and unusual exclusions or limitations**

- Pedal cycles used for racing.
- Theft of pedal cycles unless securely locked when unattended away from the Home.
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature.
- Sports equipment in the course of play.

### Section 3: Homecare Emergency Assistance Service

#### **Significant features and benefits**

If a Home Emergency occurs, We will arrange for a Repairer to assess the situation and carry out Emergency Repairs in the event of:

- Burst pipes or sudden leakage likely to cause damage to the Home or its contents.
- Break-in or vandalism reported to the Police (a crime number should be obtained for further reference) which compromises the security of the Home.
- Failure of Your domestic water mains supply, gas supply, electricity (on the domestic side of the supply authority's main fuse), blockage or breaking or flooding of drains or sewers, or failure of Your domestic hot water heating.
- Total failure of Your central heating during adverse weather conditions, causing in Our view, unreasonable discomfort or risking frost damage to the Home.
- A leakage caused by a smashed toilet bowl or cistern. Breakage of the cistern internal mechanism which prevents flushing and creates an emergency as there is no other toilet in the Home.
- Pest Infestation. Removal of wasp nests, field and house mice and brown rats within the Home.

#### **Significant or unusual exclusions and limitations**

- Any pre-existing defects. (Please refer to the 'What is not covered' section in the policy document.)
- Normal maintenance and wear and tear. (Please refer to the 'What is not covered' section in the policy document.)
- Dripping taps or overflows. (Please refer to the 'What is not covered' section in the policy document.)
- Damage to boundary walls and fences. (Please refer to the 'What is not covered' section in the policy document.)
- The cost of effecting permanent repairs once the temporary repair has been done. (Please refer to the definition of 'Emergency repairs' in the 'Meaning of words' section in the policy document.)
- The maximum we will pay in any one period of insurance is £500. (Please refer to the 'What is covered' section in the policy document.)

### Section 4: Park Home Legal Expenses Insurance

#### **Significant features and benefits**

##### **1. Park Home Disputes**

To pursue or defend You in disputes with a Park Home Site owner for

- 1) Your rights to use and occupy your Park Home.
- 2) Your rights to peaceful enjoyment of your Park Home, pitch, services and facilities
- 3) the exercising of Your right to sell Your Park Home providing commencement of the sale starts at least 6 months after You purchased the Insurance Policy.
- 4) annual pitch fees provided You have owned the Park Home for 12 months.
- 5) the maintenance of the Park Home site.

## **2. Employment**

To pursue Your employer in the Employment Tribunal for compensation

## **3. Personal Injury**

To pursue a Personal Injury

## **4. Consumer Disputes**

To pursue or defend Legal Proceedings arising from:

- 1) breach of a contract for goods or services you have bought rented or sold for non-business use.
- 2) breach of a contract for the sale or purchase of your Home as long as the contract to buy or sell your Home is after You purchased this Insurance Policy.
- 3) breach of a contract relating to the purchase, service, hire purchase, renting or insuring of a motor vehicle or its spare parts or accessories, provided that:
  - the contract commences or is signed after the start date of the Period of Insurance.
  - the amount in dispute exceeds £250 or £1,000 for the buying and selling of a motor vehicle or Your Home.

## **5. Home Disputes**

To pursue or defend You in disputes:

- 1) over physical damage to Your Home.
- 2) a nuisance to Your Home
- 3) a trespass to Your Home

## **6. Tax Protection**

To represent You in a full enquiry into Your personal tax affairs and an appeal against a decision following a hearing or tribunal provided Your Lawyer and we think there are reasonable prospects of reducing your tax liabilities alleged by HMRC.

## **Significant or unusual exclusions and limitations**

### **1. Park Home Disputes**

• Planning, caravan site licensing, building or regulations or compulsory purchase orders or proposed works by any local authority, government or public authority.

### **3. Personal Injury**

• defending You in any claim.

### **4. Consumer Disputes**

- if the contract or dispute is connected to your business activity
- if the dispute with an Insurer is about the amount of money an Insurer agrees to pay
- if the contract or dispute is with a local authority, public authority or any government department.
- if the contract is for the use of Your Home.

### **5. Home Disputes**

- for tax, rent or service charge.
- for planning or building regulations or compulsory purchase orders or proposed works by or under the order of any local authority, public or government authority.
- for negotiation, review or renewal of a tenancy agreement
- if the buildings insurance is not maintained on Your Home
- for subsidence or heave.
- for breach of contract.

### **6. Tax Protection**

- for technical or routine treatment of matters
- for defence of a criminal prosecution
- arising from a negligent misstatement or omission from returns or accounts
- if the return is submitted outside statutory time limits or in a penalty position
- for the preparation or correction of returns
- for an investigation undertaken by the Special Civil Investigations or Criminal Investigations offices of HMRC or where a Notice 730 or Code of Practice 8 or 9 has been issued by HMRC
- where a return submitted at final filing date contains provisional figures.
- for an investigation arising out of a voluntary disclosure made to HMRC for omitted tax which is due as a result of Your deliberate act
- for an investigation by HMRC into a tax planning arrangement where the Anti Avoidance Intelligence Unit of HMRC has allocated a number for inclusion on the relevant Self Assessment Return.

## **Duration of Policy:**

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule.

## **Cancellation rights:**

You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy documentation. A full explanation of your cancellation rights can be found in your policy booklet.

## **How to Claim:**

If at any time you wish to make a claim under Sections 1 and 2 then you should contact: Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham, Glos. GL50 1XZ. Tel: 0844 8921416.

To claim under section 3 of the policy, the Home Emergency Assistance Service, please call 0870 737 5546.

To claim under section 4 of the policy, Park Home Legal Expenses Insurance please phone 0870 6001480.

## **Complaints:**

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to the policy booklet for details of the complaints procedure.

The Insurers are covered by the Financial Ombudsman Service, if you have complained to them and they have been unable to resolve your complaint you may then be entitled to refer them to this independent body.

## **Financial Services Compensation Scheme:**

The Insurers are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations you may be entitled to compensation from the scheme, depending on the type of insurance and Circumstances of the claim.

Towergate Insurance is a trading name of Towergate Underwriting Group Ltd. Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Registered in England No.4043759. Authorised and regulated by the Financial Conduct Authority.

Sections 1 & 2 Underwritten by:

Allianz Insurance plc. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Registration Number 84638. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Section 3 Underwritten by:

Great Lakes Reinsurance (UK) PLC, Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Section 4 Underwritten by:

Brit Insurance Limited 55 Bishopsgate, London EC2N 3AS. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

All the above insurers' details can be checked on the Financial Services Register by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.