

# Holiday Park Home Insurance

Insurance Product Information Document

**Company: Pen Underwriting Limited Product: My Caravan Insurance Standard Holiday Park Home Policy**

Pen Underwriting Limited is authorised and regulated by the Financial Conduct Authority. FCA Firm Reference Number 314493.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs, please refer to your policy documentation for full details of your cover and the terms and conditions.

## What is this type of insurance?

Park Home Insurance Policy.



### What is insured?

**Your holiday park home, a pre-manufactured static caravan, park home or lodge to include cover for household goods and contents inside the Holiday Park Home or in a locked storage unit outside of the Holiday Park Home but within its plot boundary, its fixtures and fittings, balconies, fixed storage chests and additions agreed by us to the sums insured shown on your policy schedule**

- ✓ Loss or damage caused by accidental damage, fire, lightning, explosion, earthquake, theft, malicious acts or vandalism, escape or water or oil from a fixed water or heating systems, storm or flood, subsidence, falling trees, aerials or masts.
- ✓ Electrical and electronic equipment up to £750 any one item and £2,500 in total
- ✓ Sports and leisure equipment up to £250 any one article and £1,000 in total
- ✓ Personal effects and clothing up to £250 any one article and £1,000 in total
- ✓ Accidental breakage of fixed glass and sanitary fittings
- ✓ Up to £5,000 following insured damage for reasonable additional costs of removing the holiday park home to the nearest repairer and returning it to the licensed park site; the disconnection and re-connection of services; and site clearance for which you are responsible
- ✓ Up to 5% of the holiday park home sum insured for loss of rent or site fees and council tax payable if the holiday park home becomes uninhabitable as a result of insured loss or damage
- ✓ Up to £1,000 for damage caused by the emergency services whilst gaining access
- ✓ Up to £750 in any one claim for alternative accommodation if the holiday park home becomes uninhabitable as a result of insured loss or damage
- ✓ Up to £250 for loss or metered water, gas or oil following insured damage
- ✓ Up to £250 for loss of title deeds following insured damage
- ✓ Up to £250 for emergency repairs following insured damage
- ✓ Up to £100 for the costs of replacing locks following loss or theft of keys

#### Liability to the public

- ✓ We will indemnify you against all sums which you or your family / friends become legally liable to pay as damages, arising from the use or ownership of the holiday park home and occurring during the period of insurance in respect of: accidental injury (including death or disease) to any person other than you or any employee or member of your family; accidental loss or damage to property not belonging to, nor in the custody of, you or any employee or member of your family
- ✓ We will also pay for the legal costs recoverable by a claimant and with out written consent, your costs and

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### What is not insured?

- ✗ Loss or damage while the holiday park home is being used for any trade, business or professional purposes
- ✗ Malicious damage or theft caused by anyone lawfully occupying your holiday park home
- ✗ Theft not involving forcible and violent entry or exit
- ✗ Loss or damage to fences or gates unless the holiday park home is damaged at the same time
- ✗ Water leaking in through windows, doors, body joints or seals
- ✗ Loss or damage from any gradually operating cause
- ✗ The cost of replacing any undamaged item or parts of items forming part of a set, suite or carpet if they can still be used
- ✗ The first £500 of damage caused by subsidence or loss caused by: the bedding down of a new holiday park home; defective design; inadequate foundations and footings; coastal or river erosion; or the property undergoing demolition or structural alteration / repair
- ✗ Loss or damage caused by escape of water when the holiday park home is left unoccupied between 1<sup>st</sup> October and 31<sup>st</sup> March unless:
  1. The water has been turned off at the mains and the system fully drained down **OR**
  2. For any time the park remains open, the water has been turned off at the stopcock, taps left open and plugholes left unobstructed **OR**
  3. A heating system and set to operate 24 hours per day at not less than 10 degrees Celsius **OR**
  4. A frost stat is fitted and set at not less than 4 degrees Celsius
- ✗ Accidental damage caused by:
  1. Authorised occupants whilst the holiday park home is let
  2. Rot, vermin, insects, fungus or any gradually operating cause
  3. Chewing, scratching, tearing or fouling by animals
  4. Faulty manufacture, workmanship or defective design or materials
  5. Any repairing, restoring, renovating, cleaning or dyeing process
  6. Corrosion, wear and tear, depreciation, settlement, shrinkage or any other gradually operating cause
  7. The costs of any routine maintenance, repair or decoration
  8. Electrical or mechanical failure or breakdown
- ✗ The policy excess shown in your policy schedule
- ✗ Liability for death, physical injury or illness to:-
  1. You or your family / friends
  2. Any employee of you, your family / friends
- ✗ Damage to property owned by or in the custody or control of you or your family / friends
- ✗ Liability arising from the direct or indirect consequence of:

expenses incurred in defending the claim

#### **Optional Extensions (if selected)**

If the park home is less than 20 years old from new we will replace it without deduction of wear and tear as an optional extension

1. Assault or alleged assault
  2. Any deliberate or wilful or malicious act
  3. The transmission of any infectious disease or virus
  4. The ownership or possession of any animal included under the Dangerous Dogs Act 1991
- \* Injury or damage arising out of any trade, business or profession of you and / or your family / friends
  - \* Injury or damage arising out of the use of any mechanically propelled vehicle
  - \* Any liability whilst the caravan is attached to a motor vehicle; if the caravan becomes detached from a towing vehicle or any vehicle being used for the transportation of the caravan



#### **Are there any restrictions?**

- ! With **New for Old** cover, the sum insured of your holiday park home must represent the present day purchase price as new of the holiday park home or its equivalent model



#### **Where am I covered?**



The United Kingdom, Northern Ireland, Channel Islands and Isle of Man.



#### **What are my obligations?**

- We have used the information you have provided which is detailed in your statement of insurance to provide your quote. Please check that all the information is correct.
- If any of the information is incorrect we may change the terms and conditions, premium, or withdraw our quote.
- Please inform us of any changes to the information detailed in your statement of insurance.
- Should you suffer a loss, accident or theft please ensure to inform us immediately.



#### **When and how do I pay?**

You can pay for your insurance policy in full or alternatively speak to your insurance intermediary about instalment option information



#### **When does the cover start and end?**

This is an annual policy and your dates of cover are shown in your policy schedule



#### **How do I cancel the contract?**

If you decide that for any reason, this policy does not meet your insurance needs then please return it to your insurance intermediary within 14 days from the day of purchase or the day, on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, your broker will then refund your premium in full.

Thereafter you may cancel the insurance cover at any time by informing your agent. Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

The full annual premium is due if a claim has been made during this period.

## Product – My Caravan Insurance Standard Holiday Park Home Policy

### Additional Information on Your Policy

#### How to make a claim?

If you need to make a claim simply contact Our Claims Helpline for immediate assistance and advice. The Claims Helpline operates 9 am to 5 pm Monday to Friday on: 0207 839 1888 Out of hours: 020 7621 6777

Alternatively You can E-mail: [newclaims@uk.cntaiping.com](mailto:newclaims@uk.cntaiping.com)

#### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme should We be unable to meet Our obligations under this contract. Entitlement to compensation under the Scheme depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme, contactable via:-

FSCS, 10th floor, Beaufort House, 15, St Botolph Street, London EC3A 7QU Telephone: 0800 678 1100 or 0207 741 4100 from their website: [www.fscs.org.uk](http://www.fscs.org.uk)

#### How do I make a complaint?

At Pen Underwriting, it is always Our intention to provide a first class standard of service. However, it is appreciated that occasionally things go wrong. In a majority of cases the agent who arranged the insurance will be able to resolve any concerns and You should contact them directly in the first instance.

Alternatively You can complain by contacting Pen Underwriting Limited (as per the contact details below) quoting Your Policy and/or Claim number. We will investigate Your concerns and provide a response as soon as possible.

##### Address:

Pen Underwriting Limited Complaints  
7th Floor Spectrum Building  
55 Blythswood Street  
Glasgow  
G2 7AT

**Telephone:** 0141 285 3539

**Email:** [pencomplaints@penunderwriting.com](mailto:pencomplaints@penunderwriting.com)

#### About Us

Your static caravan insurance policy is arranged and administered by **My Caravan Insurance** with **Pen Underwriting Limited** on behalf of **China Taiping Insurance (UK) Company Limited** and will run for 12 months.

**Pen Underwriting Limited** are authorised and regulated by the Financial Conduct Authority. Registered office: The Walbrook Building, 25 Walbrook, London EC4N 8AW.

**China Taiping Insurance (UK) Company Limited** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Firm Reference Number 202690. Registered office: 2 Finch Lane, London. EC3V 3NA.

The above firms' FCA details can be checked on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk) or by calling them on 0800 111 6768.