

# Holiday Park Home Insurance

Insurance Product Information Document

**Company: Pen Underwriting Limited Product: My 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?

Leisurehome 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



### 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 if left unoccupied between 1st October and 31st 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:
  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

- ✓ We will also pay for the legal costs recoverable by a claimant and without written consent, your costs and expenses incurred in defending the claim

**Optional Extensions (if selected)**

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

- ✗ 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 holiday park home is attached to a motor vehicle; if the holiday park home becomes detached from a towing vehicle or any vehicle being used for transportation of the holiday park home



**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?**

- ✓ You are covered for loss or damage to your caravan within England, Scotland, Wales and Northern Ireland.



**What are my obligations?**

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance
- You must take care to avoid any accident and to prevent any loss or damage to anything covered by this insurance
- You must ensure the caravan is in a sound condition and in a good state of repair
- You must ensure the sums insured on your schedule are adequate
- **Failure to meet your obligations 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?**

We 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 12 month period and the start date and end date of the cover are specified in your policy schedule.



**How do I cancel the policy?**

You can cancel this insurance at any time by contacting us. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.