

Insurance for Your Leisure Home



Insurance Product Information Document

Administered by: Towergate Insurance

Product: Leisure Home Insurance

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Underwritten by: Ageas Insurance Limited

Ageas Insurance Limited is registered in England and Wales, Company Number 354568. Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039. This can be checked by visiting the Financial Services Register.

This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.

What is this type of insurance?

The Towergate Insurance leisure home policy is a home, contents and personal possession insurance designed for leisure homes.



What is insured?

Section 1 – Home and Contents

- ✓ Loss or damage resulting from:
 - ✓ Theft or attempted theft
 - ✓ Fire, explosion, smoke, lightning, storm, flood and earthquake
 - ✓ Vandalism and malicious damage
 - ✓ Subsidence, heave or landslip
- ✓ Spoilage of domestic food in any freezer at your home caused by any malfunction or rise or fall in temperature in the freezer
- ✓ Accidental damage to the home and contents

Optional Extension

- **Section 2 – Personal Possessions**



What is not insured?

Section 1 – Home and Contents

- ✗ Damage caused by any gradually operating cause
- ✗ When the home is unoccupied, loss of metered water, domestic heating oil, liquefied petroleum gas and garden cover is not covered
- ✗ Loss or damage caused by frost damage to plumbing installations and loss or damage caused by escape of water or oil while the structure is:
 - a) Insufficiently furnished for normal occupation, or
 - b) Your primary residence, furnished for normal occupation, and has not been occupied for more than 30 consecutive days between 1st November and 31st March, or
 - c) Not your primary residence, furnished for normal occupation, and has not been occupied for more than 72 consecutive hours between 1st November and 31st March

Unless the water supply has been turned off at the mains and all systems drained with the exception of sealed central heating systems that have been professionally fitted, contain anti-freeze and are maintained to the manufacturers specification

- ✗ Frost damage to any boiler or fixed heating or water installation over 10 years old
- ✗ Loss or damage by theft or attempted theft where the home is let, lent or unoccupied unless involving a forcible or violent entry or exit
- ✗ Damage caused by faulty workmanship or design or the use of faulty materials
- ✗ Spoilage of freezer food resulting from the deliberate disconnection by the supply authority of the individual gas or electric supply to your home
- ✗ Damage to hedges, gates and fences caused by falling trees or branches, storm, flood or weight of snow



Are there any restrictions on cover?

- ! Any amount exceeding the sums insured and/or limits stated in the policy or schedule
- ! If the sum insured is less than the full replacement cost, we will pay the same proportion of the loss or damage as the sum insured bears to the full replacement cost
- ! The value of the claim must exceed the excess amount on your policy, this amount can be found on the policy schedule
- ! The excesses as shown in your schedule
- ! A £500 excess applies for subsidence, landslip and heave as stated in your policy wording
- ! Valuables up to a value of £2,000
- ! 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



Where am I covered?

- ✓ **Section 1** – United Kingdom
- ✓ **Section 2 (optional cover – if selected)** – Worldwide cover except for any trip in, to or through Cuba, Iran, Syria, North Korea or the Crimea region



What are my obligations?

- Sums insured must always be maintained at a value that represents the full value of property insured for specified items
- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- You must inform us as soon as reasonably possible if there is any change to the information you have supplied to us
- You must tell us as soon as reasonably possible of any event that you may wish to make a claim for
- You must inform the police as soon as reasonably practicable of any theft, malicious damage, vandalism or loss of property



When and how do I pay?

You can pay your premium all at once or monthly by Direct Debit (an instalment charge will apply). Payment options should be discussed with your insurance adviser.



When does the cover start and end?

This policy is for 12 months. The dates of cover will be specified on your policy schedule.



How do I cancel the contract?

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) please tell us of your decision in writing or by phone on **01242 528844** within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date).

We may charge you on a pro rata basis (including Insurance Premium Tax) for the time we have provided cover for you, the balance of the premium will be returned to you but there will be no refund where you are cancelling the policy following a claim.

To exercise your right to cancel your policy, please send written notice to:

Towergate Insurance Services
Ellenborough House
Wellington Street
Cheltenham
GL50 1XZ

Alternatively, you can send an email to leisure.renewals@towergate.co.uk or by calling our office on **01242 528844** between 9:00am to 5:00pm Monday to Friday or between 9:00am to 12:00pm on Saturday.

Please note: if you have purchased your policy through a broker, please contact them to cancel your insurance.