

## Holiday Park Homes Superior Cover Policy Summary

Please read this document carefully, this provides a summary of cover. It does not show all of the benefits, exclusions or limits. Please refer to Your Policy Booklet and Policy Schedule for full details of all terms, conditions and endorsements or exclusions and excesses that may apply.

The Superior Holiday Park Homes Insurance policy is arranged and administered by e-Insurance Trading Ltd t/a My Insurance and underwritten by Prosignit Syndicate 1110 @ Lloyd's of London. Prosignit Speciality Underwriters Limited is the service company of Syndicate 1110 and is authorised and regulated by the Financial Conduct Authority (FRN: 312636).

### Holiday Park Home and Contents (Section 1)

#### Summary of what is covered

The Holiday Park Home used by you, your family / friends for holiday purposes including:

- Awnings, fixtures and fittings, any balconies or additions agreed by us

The Holiday Park Home contents including:

- clothing, household goods whilst contained in the Holiday Park Home or in temporary use outside of the Holiday Park Home but within its plot boundary
- 10% of the Holiday Park Home sum insured as standard (higher limits available)
- electrical and electronic equipment up to £1,500 any one item and £5,000 in total
- sports and leisure equipment up to £500 any one article and £2,000 in total
- personal effects and clothing up to £500 any one article and £2,000 in total

#### Loss or damage by the following Causes

- Accidental damage, fire, lightning, explosion, earthquake, theft, malicious acts or vandalism, escape of water or oil from fixed water or heating systems, storm, flood, subsidence, falling trees, aerials or masts.
- New for old cover available for Holiday Park Homes less than 20 years from new

#### Additional Cover (Extra benefits included as standard)

- Accidental breakage of fixed glass and sanitary fittings
- Up to £7,500 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
  - site clearance for which you are responsible
- Up to 10% 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 £10,000 for the death of the insured or their spouse/partner following a fire, assault or accident at the Holiday Park Home
- Up to £2,500 for damage wedding gifts following insured damage
- Up to £2,000 for damage caused by the emergency services whilst gaining access
- Up to £1,500 any one claim for alternative accommodation if the Holiday Park Home becomes uninhabitable as a result of insured loss or damage
- Up to £750 for damage to your garden following insured damage
- Up to £500 for loss of Title Deeds following insured damage
- Up to £500 for emergency repairs following insured damage
- Up to £250 for the costs of replacing locks following loss or theft of keys
- Up to £250 for loss of money following insured damage
- Up to £250 for spoilage of frozen food contained in freezers

#### Other Optional Cover

- Option to include worldwide cover for Personal Possessions whilst away from the Holiday Park Home

#### Summary of what is NOT covered

Your policy will not pay for:

- The amount of the Excess as shown in the Schedule
- 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
- 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:
  - The water has been turned off at the mains and the system fully drained down OR
  - For any time the park remains open, the water has been turned off at the stopcock, taps left open and plugholes left unobstructed OR
  - A heating system and set to operate 24 hours per day at not less than 10 degrees Celsius OR
  - A frost stat is fitted and set at not less than 4 degrees Celsius
- 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
  - The property undergoing demolition or structural alteration/repair
- Accidental damage caused by:
  - authorised occupants whilst the Holiday Park Home is let
  - rot, vermin, insects, fungus or any gradually operating cause
  - chewing, scratching, tearing or fouling by animals
  - faulty manufacture, workmanship or defective design or materials
  - any repairing, restoring, renovating, cleaning or dyeing process
  - corrosion, wear and tear, depreciation, settlement, shrinkage or any other gradually operating cause
  - the costs of any routine maintenance, repair or decoration
  - electrical or mechanical failure or breakdown

#### Excess

The minimum excess applicable is £100. Please refer to your policy or policy schedule for full details of the excesses that apply to your policy.

## Liabilities (Section 2)

### Summary of what is covered

We will indemnify you against all sums which you or your family / friends become legally liable to pay as damages for:

- i) accidental bodily injury (including death or disease) to any person other than you or any employee or member of your family.
- ii) accidental loss or damage to property not belonging to, nor in the custody of, you or any employee or member of your family.

arising from the use or ownership of the Holiday Park Home and occurring during the period of insurance.

In addition, we will pay:

- i) legal costs recoverable by a claimant
- ii) with our written consent, your costs and expenses incurred in defending the claim

The maximum amount we will pay for any claim or claims arising from any one event is as specified within your policy schedule.

### Summary of what is NOT covered

- Liability for death, physical injury or illness to:

- i) you or your family / friends
- ii) 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:

- i) assault or alleged assault
- ii) any deliberate or wilful or malicious act
- iii) the transmission of any infectious disease or virus
- iv) 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.

## Further Information

### Making a Claim

If you need to make a claim simply contact

Direct Group  
Fulwood Park, Caxton Road,  
Fulwood,  
Preston PR2 9NZ  
Tel: 0844 854 9928  
Email: [prosgight@directgroup.co.uk](mailto:prosgight@directgroup.co.uk)

### Rights of Cancellation

If this cover does not meet your requirements, please return all your documents within 14 days of receipt. We will return any premium paid in full provided no claims have been made on the policy during that time. The full annual premium is due if a claim has been made during that period.

### Your Satisfaction

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

In the first instance please contact My Insurance:

The Managing Director  
My Caravan Insurance  
Stronsay House  
Tilford Road  
Hindhead  
Surrey  
GU26 6UG  
Tel: **01428 600001**

If You are not satisfied then You can write giving Us full details of your complaint to:

The Compliance Officer  
Syndicate 1110 @ Lloyd's  
Level 7, 3 Minster Court  
Mincing Lane  
London EC3R 7DD

In the first instance, We will review Your complaint and hope to resolve the matter. We will investigate the circumstances regarding Your complaint and write to You within two weeks with our response.

If You are not satisfied with our response, or have not heard from Us within two weeks, You are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of Your complaint and provide You with a written final response.

If, following Our review, You wish to ask Lloyd's to investigate Your complaint

You may do so by contacting:

Lloyd's Complaints, One Lime Street, London EC6BPM 7HA

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Telephone 0207 327 5693 Fax 020 7327 15225

[www.lloyds.com/complaints](http://www.lloyds.com/complaints)

You may be eligible to refer Your case to the Financial Ombudsman Service. You must do this within 6 months of Lloyd's Final Response. This also applies if You are insured in a business capacity and have an annual turnover of less than £2 million and fewer than ten staff.

The FOS can be contacted at:

The Financial Ombudsman Service, Exchange Tower, London , E14 9SR

By Phone: 0800 023 4567/ 0300 123 0123

By Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Making a complaint will not affect Your legal rights. If You appoint someone to act on Your behalf or if You ask someone else to act on Your behalf You must provide Us with written authority to allow Us to deal with them. You will have to pay their costs.

### Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

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**My Insurance**