

Park Home Insurance

Insurance Product Information Document

Company: KGM Underwriting Services Limited

Underwritten by: Lloyd's Syndicate 4444 managed by Canopus Managing Agents Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Registered office: Gallery 9, One Lime Street, London, EC3M 7HA.

Administered by: KGM Underwriting Services Limited. Authorised & regulated by the Financial Conduct Authority, No: 799643. Registered Office: 2nd Floor St James House, 27-43 Eastern Road, Romford, Essex, RM1 3NH.

This document does not detail everything that is covered and not covered by this contract of insurance neither does it detail the cover you selected to meet your individual needs. This information is provided within other documentation that you will receive either before or after you take out this insurance.

What is this type of insurance?

Park Home insurance covers where agreed static caravans that are lived in permanently as the main residence or let that protects you against loss or damage to your Buildings and/or Contents.



What is insured?

Buildings which is the structure of the park home and its permanent fixtures and fittings.

Loss or damage caused by:

- ✓ Fire, lightning, subsidence, explosion, earthquake or aircraft, storm, flood, escape of water or weight of snow.
- ✓ Escape of oil and water and accidental damage to oil pipes, underground supply pipes & cables.
- ✓ Theft or attempted theft.
- ✓ Riots, civil commotion & malicious damage.
- ✓ Frost damage to fixed water tanks, apparatus & pipes.
- ✓ Breakage or collapse of fixed radio & television aerials, fixed satellite dishes, solar panels and their fittings & masts.
- ✓ Breakage of fixed glass & sanitary fixtures.
- ✓ Accidental Damage to Buildings included as standard.

- ✓ **Contents** which are your household goods and personal property within your park home. The fixtures & fittings of the buildings which are attached to your park home and garden furniture within the park home.
- ✓ Property in the open.
- ✓ Accidental damage to televisions, audio & video equipment including radios, DVD players, video recorders, home computers and satellite decoders.
- ✓ Breakage of mirrors / fixed glass in furniture.

- ✓ Rent you have to pay & alternative accommodation costs up to 10% of the buildings sums insured

- ✓ Accidents to Domestic Staff up to £5 million



What is insured? Continued Optional cover

- Accidental damage to buildings & contents
- Valuables, personal possessions, money & credit cards that belong to you can be covered anywhere in the world.



What is not insured?

- ✗ Loss or damage to domestic fixed fuel-oil tanks in the open, tennis courts, drives, swimming pools, irrigation systems, patios, terraces, walls, gates and fences by storm, flood or weight of snow.
- ✗ Loss or damage to motor vehicles or their accessories including outboard engines (other than garden machinery), caravans, trailers or watercraft or their accessories.
- ✗ Any injury sustained to your domestic staff in connection with any car in Canada or the USA and any injury after the total period of stay in either or both countries has exceeded 30 days in any one period of insurance.
- ✗ Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies. Any consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority
- ✗ Existing and deliberate damage. Wear and tear and faulty workmanship.



Are there any restrictions on cover?

- ! Loss or damage caused by flood within 7 days of the commencement of your policy if that cover is provided
- ! Flood cover is not available in certain areas.
- ! If your park home is unoccupied for 30 consecutive days or more an occupancy clause will apply
- ! If your park home is let there will be no cover for theft or attempted theft from your park home unless there has been violent and forcible entry. There will be no cover for the persons renting your park home, accidental damage or breakage or malicious damage caused by the persons legally on the premises.
- ! Emergency travel costs up to a limit of £300 for you and 50% for a member of your family not exceeding £150.
- ! Your insurers will pay no more than £5,000 in total in any one period of insurance for any claims in respect of televisions, radios video recorders, DVD players, hi-fi systems and computers and £150 in total in any one period of insurance for claims in respect of discs, tapes and software relating to cassettes, compact discs, mini discs, videos, DVDs and computers.
- ! Excess- the amount you are required to pay as the first part of each and every claim made. The excess ~ amounts are shown in your policy schedule.
- ! Excess of £1,000 for Subsidence, landslip, heave.



Where am I covered?

- ✓ At the park home you are insuring.



What are my obligations?

- You must take reasonable care to provide us with complete and accurate answers to any questions you are asked when you take out, make changes or renew your policy. If you do not tell your insurance adviser about any changes we may not pay a claim.
- You must tell your insurance adviser if you have an accident or injury so they can tell you what to do next if you need to make a claim.



When and how do I pay?

For full details of when and how to pay, you should contact your insurance adviser



When does the cover start and end?

From the start date (shown in your policy schedule) for 12 months



How do I cancel the contract?

- You can cancel this insurance at any time by contacting your insurance adviser. 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.