

FreeTime Park Home

Policy Wording

Geo Specialty Leisure



Important Claims Contact Details

Customer Care

Our Service Commitment To **You**

Our aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **Geo** and **Your Insurers** are committed to providing **You** with the highest standard of service.

If **You** have any questions or concerns about **Your Policy** **You** should contact **Your Insurance Adviser**. If **Your** question or concern is regarding **Your** claim, please contact either **Your Insurance Adviser** or the Leisure Claims Team at:

Davies Group – Leisure Home Claims
Box 2801
Stoke on Trent
ST4 9DN

Telephone: **0330 123 0821**

Email: leisure.newclaims@davies-group.com

Please have **Your Policy** number or claim reference number to hand when telephoning and please ensure that **You** quote it on all correspondence.

In all cases, please report claims as soon as possible so that **Your Insurers** can take any action necessary. Please see Section 9 – Claims Condition page 39 for the steps of how to make a claim.

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Welcome and introduction

Dear Sir / Madam,

We would like to take this opportunity to welcome **You** as a policyholder.

This booklet explains the terms of **Your** insurance contract between **You** and **Your Insurers**.

This booklet, **Your Schedule** and any **Endorsements** noted thereon make up **Your Policy** which is evidence of the contract of insurance. The contract of insurance is for the period stated in **Your Schedule** for which **Your Insurers** have accepted **Your Premium**.

Please read this booklet carefully, as it is important that **You** understand the cover **Your Policy** provides. This booklet is designed to be clear and concise and important words, which have been highlighted in bold, have been defined for further clarity in the 'Definitions' section on pages 8 - 10. **Your Insurers** have also provided guidance on what to do and what not to do in the event of a claim in Section 9 – Claims Condition page 39.

Your Policy is divided into a number of sections and each section tells **You** what **Your Insurers** will and will not pay for. To find out which sections are in force please check **Your Schedule**, this also tells **You** the **Policy** limits applicable for each section.

Your Schedule also contains important information about **Your** cover and **You** should read it with this booklet. If **You** find that the cover is not suitable for **You** or that there is anything **You** do not understand please contact **Your Insurance Adviser** as soon as possible.

For a full list of policy conditions please refer to Section 8 - General Policy Conditions page 35

Thank **You** for choosing us.

Tony Harris – Head of Marine & Leisure Division



Geo Underwriting Services Limited

Your Policy - Contract of Insurance

Unless amended by **Endorsement** in **Your Schedule**, **Your Insurers** will provide cover for **Your** legal liabilities and **Your Insured Property** against loss, damage or theft caused by a defined **Peril** and provide **You** and **Your Family** with a personal accident benefit for incidents which occur within the **Territorial Limits** noted in **Your Schedule**, during the **Period of Insurance** for which **Your Insurers** have accepted **Your Premium**.

This cover is subject always to the terms and conditions of **Your Policy** and **Your Schedule**.

Several liability clause

The subscribing insurers' obligation under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscriptions of any co-subscribing insurers who for any reason does not satisfy all or part of its obligations.

Your Insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Your Insurers Firm Reference Number(s) and other details can be found on the Financial Services Register at www.fca.org.uk

Cooling off period

You may cancel this **Policy** within 14 days from the date **You** bought it or the date **You** received **Your Policy** documents (whichever is the later) by contacting **Your Insurance Adviser**. **Your Insurers** will give **You** a full refund of any **Premium** **You** have paid provided **You** have not made and are not intending to make a claim and no incident likely to give rise to a claim has occurred.

To cancel **Your Policy** outside of the cooling off period, refer to Section 8 - General Policy Conditions page 35

Information Your Insurers need to know

You must provide complete and accurate answers to the questions **Your Insurance Adviser** or **Your Insurers** ask to the best of **Your** knowledge when **You** take out, make changes to or renew **Your Policy**. **Your Policy** may not be valid or may not cover **You** fully if the information provided by **You** is not complete and accurate or if **You** do not tell **Your Insurance Adviser** or **Your Insurers** about changes relevant to this **Policy**. See also Section 8 - General Policy Conditions page 35.

The Contracts (rights of Third Parties) Act 1999 Clarification clause

A person who is not directly involved with this insurance has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms of this insurance. However this does not affect any other rights they may have.

Index Linking

The **Sums Insured** on **Your Schedule** will be adjusted in line with the RICS consumer price index available to **Your Insurers**.

Your Insurers will not charge **You** any extra **Premium** for any monthly increase in **Sums Insured**. However, whenever **You** renew this insurance **Your Insurers** will work out the **Premium** using the new **Sums Insured**. If the index falls below zero, **Your Insurers** will not reduce the **Sum Insured**.

Data Protection Notice

This Data Protection Notice explains what personal information is collected and how this is used. It tells **You** about the registers and databases that **Geo** and others have in place that help to detect and prevent fraudulent applications and claims, and must be shown to any party related to this insurance. In accepting this insurance it will be understood that **You** have read and accepted the terms of this Data Protection Notice.

All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Geo will process **Your** details in accordance with the Data Protection Act and/or other applicable legislation in force.

You are entitled to receive a copy of the information **Geo** hold about **You**. If **You** require a copy of **Your** data or have any questions please contact:

**The Compliance Officer
Geo Underwriting Services Limited
2 Mincing Lane
London
EC3R 7PD
E-Mail: DPO@geounderwriting.com**

For more information on the Data Protection Act **You** may also write to the Office of the Information Commissioner at:

**Wycliffe House Water Lane Wilmslow
Cheshire SK9 5AF
Tel: 0303 123 1113 or 01625 54 57 45
E- mail: mail@ico.gsi.gov.uk**

Your Data

It is necessary to collect **Your** personal data so that **Geo** or **Your Insurers** can assess/administrate the terms of **Your Policy**, claims or losses.

Personal data includes:

- Contact Data
- Profile Data
- Sensitive Personal Data
- Correspondence Data

Your Policy - Contract of insurance continued

Please be aware that only where relevant **Geo** use and may share **Your** details with approved partner service providers/professional advisers including those that operate, process or share data outside of the European Economic Area and suitable safeguards are in place to ensure data is secure for purposes including but not limited to:

- Underwriting
- Fraud Prevention
- Claims Management
- Complaints Handling
- Electronic Licensing
- Continuous Insurance Enforcement
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- The provision of government services aimed at reducing the level of uninsured driving

Any organisations or bodies **Geo** share **Your** data with will only use **Your** data for the purposes set out in our Fair Processing Notice which can be viewed on our website at (www.geounderwriting.com/fair-processing-notice/). A paper version is also available upon request.

Before sharing **Your** data with any third party, **Geo** will ensure that the third party has the appropriate technical and organisation measures in place to protect **Your** data.

Please see the **Privacy Policy** for details of **Your** rights not covered more specifically in this notice.

Definitions

Certain words shown below have a specific meaning. Whenever they are shown in bold in **Your Policy** they will have that meaning.

- **Accident(s) / Accidental:** Sudden, unintentional and unexpected visible damage.
- **Buildings:**
Your Park Home as described in **Your Policy Schedule** and its:
 - attached fixtures and fittings including fixed air conditioning units, solar panels, wind turbines and generators;
 - foundation slab, drives, patios and terraces, walls, gates and fences and fixed fuel tanks;
 - fixed irrigation systems **You** own or for which **You** are legally liable.All contained within the boundaries of **Your Park Home** which belongs to **You** or for which **You** are responsible.
- **Contents:** Household goods and **Personal Possessions**, within **Your Park Home**, which belong to **You** or which **You** are legally liable for.

The term **Contents** includes:

- fixtures and fittings of **Your Buildings** (but only for which **You** are legally liable) which are attached to **Your Park Home**
- **Money and Credit Cards** up to £500 in total or currency equivalent;
- deeds and registered bonds and other personal documents up to £250 in total;
- **Garden Furniture** within the boundary of **Your Park Home** and **Your Garden**;
- stamps or coins forming part of a collection up to £250 in total;
- unspecified **Valuables** up to a limit of 10% of **Your Contents Sum Insured**;
- domestic oil in fixed fuel oil tanks up to £500;

Contents does NOT include:

- motor vehicles or their accessories including outboard engines (other than garden machinery), caravans, trailers or watercraft or their accessories;
- any living creature;
- any part of **Your Buildings**;
- any property held or used for business purposes;
- any property insured under any other insurance.

- **Credit Cards:** cash cards, charge cards, credit cards, debit cards, bank cards and cash dispenser cards.
- **Endorsement:** A written record of any alteration **Your Insurers** agree to make to **Your Policy** that is shown in **Your Schedule**.
- **Escape of Oil:** Escape of liquefied petroleum gas or oil from any fixed heating.
- **Excess:** The first part of any claim which **You** must pay. The amount of **Excess** will be shown in **Your Policy Schedule** or by any **Endorsement** which may subsequently be issued to **You**.

- **Family:** The person **You** are married to, **Your** children and any person who permanently lives with **You**, other than lodgers and any other paying guests.
- **Flood:** is an inundation of water from the normal confines of any natural or artificial water course including but not limited to streams, rivers, culverts, lakes, ponds, reservoirs, canals, dams, coastal waters and / or the overflowing of water onto land arising as a direct consequence of rainfall.
- **Garden:** The open ground within the boundaries of the land belonging solely to **Your Park Home**.
- **Garden Furniture:** including garden tools and manually driven domestic garden machinery, statues and barbeque equipment, including electric mechanically driven domestic garden machinery.
- **Geo:** Marine & Leisure @ Geo Specialty, a trading name of Geo Underwriting Services Limited are the administrators of **Your Policy** on behalf of **Your Insurers**. Geo Underwriting Services Limited are authorised & regulated by the Financial Conduct Authority, No: 308400. Registered in England & Wales, No: 4070987. Registered Office: 2 Mincing lane, London, EC3R 7PD.
- **Heave:** Upward movement of the ground beneath **Your Buildings** as a result of soil expanding.
- **Insured Property:** **Your Park Home** as shown in **Your Schedule** and defined in **Your Policy**.
- **Insurance Adviser:** The insurance agent, broker or adviser through whom **You** have arranged this **Policy**.
- **Insurer(s):** Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
- **Landslip:** Downward movement of sloping ground.
- **Money:** Cash, currency or bank notes, stamps, travel tickets, travelers cheques, passport, deeds, documents, business books, bonds or securities.
- **Occupant:** Being an authorised person or persons in **Your Park Home** overnight.
- **Park Home:** The private dwelling, **Garden**, garages and the domestic outbuildings, but excluding all communal areas, gardens, paths, drives, terraces and **Swimming Pools** not solely owned by **You** at the address shown in **Your Schedule** used for domestic purposes.
- **Peril:** The cause of the loss or damage.
- **Personal Possessions:** Property which is normally worn or carried on or about the person and that is not part of **Your Park Home**, **Personal Possessions** does NOT include: contact lenses, spectacles, sports equipment, portable video or photographic equipment, mobile phones, e-readers, laptops, tablets, portable computer hardware or software, binoculars, telescopes, pedal cycles, games consoles and **Money** and **Credit Cards**.
- **Period of Insurance:** The period for which this insurance is valid as shown in **Your Policy Schedule**.
- **Policy:** This booklet, **Your Schedule** and any applicable **Endorsements** noted thereon.
- **Premium:** The amount of money that **You** pay and **Your Insurers** accept for this insurance.
- **Schedule:** The document which names **You** as the policyholder and sets out specific details of **Your** insurance cover. **Your Policy Schedule** will be replaced whenever **You** make any changes to **Your Policy**.

- **Standard Construction:** Built of brick, stone or concrete and roofed with slates, tiles, asphalt or concrete.
- **Swimming Pools:** Permanently installed swimming pools and their ancillary fixtures and fittings.
- **Subsidence:** Downward movement of the ground beneath **Your Buildings** other than by settlement.
- **Sum(s) Insured:** The **Sum Insured** shown in **Your Policy Schedule**.
- **United Kingdom:** England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.
- **Unoccupied:** insufficiently furnished for normal occupation or furnished for normal occupancy but has not been lived in for more than 30 consecutive days or is not being lived in overnight between the period 1st November and 31st March inclusive.
- **Valuables:** Jewellery, gold, silver, precious metals (including, gold, silver, gold and silver plated articles), clocks and watches, coin, china, glass, porcelain, medal and stamp collections, antiques, pictures and works of art, furs.
- **You, Your, The Insured:** The person(s) named in **Your Schedule**.

Section 1 – Your Park Home Buildings

This section only applies to **Your Insured Property** which is shown in **Your Schedule** with a **Sum Insured**.

Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** shown in **Your Schedule**, **Your Insurers** will only insure **Your Buildings** shown in **Your Schedule** for loss or damage directly caused by one or more of the following defined **Perils**:

Your Insurers will cover **You** for:

- 1.1 fire, lightning, explosion, smoke or earthquake.
- 1.2 aircraft and other flying devices or items dropped from them.
- 1.3 storm, **Flood**, or weight of snow.
- 1.4 escape of water, escape of Liquid Petroleum Gas (LPG), **Escape of Oil** and frost damage to fixed water tanks, apparatus or pipes.
- 1.5 the necessary and reasonable costs incurred in locating the source of an escape of water and the reinstatement of any wall, floor or ceiling removed or damaged during the search.

Your Insurers will not pay for:

- 1.1.1 loss or damage caused by repeated exposure or any gradually operating cause;
- 1.1.2 loss or damage caused by earthquake to tennis courts, drives, **Swimming Pools**, hot tubs, soft tubs, irrigation systems, patios and terraces, walls, gates and fences.
- 1.3.1 loss or damage caused by **Subsidence**, **Heave** or **Landslip** other than as covered under Section 1 - Your Park Home Buildings 1.10;
- 1.3.2 loss or damage to domestic fixed fuel-oil tanks in the open, tennis courts, drives, **Swimming Pools**, hot tubs, soft tubs, irrigation systems, patios and terraces, walls, gates and fences.
- 1.4.1 loss or damage caused by **Subsidence**, **Heave** or **Landslip** other than as covered under Section 1 - Your Park Home Buildings 1.10;
- 1.4.2 loss or damage to domestic fixed fuel-oil tanks, garages and outbuildings;
- 1.4.3 damage to the installation or appliance itself;
- 1.4.4 loss or damage whilst **Your Park Home** is **Unoccupied**;
- 1.4.5 for escape of water from or frost damage to **Swimming Pools** hot tubs, soft tubs and irrigation systems;
- 1.4.6 loss or damage caused by escape of water, escape of Liquid Petroleum (LPG) or **Escape of Oil** unless **You** comply with Section 8 - General Policy Conditions 8.1 Un-occupancy Clause.
- 1.5.1 more than £5,000 for any one claim;
- 1.5.2 any costs at all in locating any escape of: water from **Swimming Pools** hot tubs, soft tubs and irrigation systems.

Section 1 – Your Park Home Buildings continued

Your Insurers will cover **You** for:

- 1.6 theft or attempted theft.

- 1.7 collision by any vehicle or animal.

- 1.8 any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously.

- 1.9 wilful/deliberate acts, malicious damage or vandalism.

- 1.10 **Subsidence, Landslip or Heave** of the site upon which **Your Park Home** stands.

Your Insurers will not pay for:

- 1.6.1 theft or attempted theft
 - 1.6.1.1 whilst **Your Park Home** is **Unoccupied**;
 - 1.6.1.2 whilst **Your Park Home** is let out for hire and reward unless **Endorsement 1 - Let Property** is shown in **Your Schedule**;
 - 1.6.1.3 whilst **Your Park Home** is lent to **Your Family** or friends unless the loss or damage follows a violent and forcible entry;
 - 1.6.1.4 by loss or damage caused by **You, Your Family**, any tenant or person lawfully in **Your Park Home**;
 - 1.6.1.5 by loss by deception unless deception is only used to gain entry to **Your Park Home**.

- 1.7.1 loss or damage caused by any tenant or person lawfully in **Your Park Home**;
- 1.7.2 damage caused by domestic pets or insects.

- 1.8.1 loss or damage when **Your Park Home** is **Unoccupied**;
- 1.8.2 loss or damage unless the loss or damage follows a violent and forcible entry;
- 1.8.3 loss or damage caused by **You, Your Family**, any tenant or person lawfully in **Your Park Home**.

- 1.9.1 loss or damage caused by persons lawfully in **Your Park Home**;

- 1.10.1 loss or damage to properties outside of the **United Kingdom**;
- 1.10.2 loss or damage to domestic fixed fuel-oil tanks, **Swimming Pools**, soft tubs, hot tubs, drives, patios and terraces, walls, gates and fences unless **Your Park Home** is also damaged at the same time by the same event;
- 1.10.3 loss or damage to solid floors unless the walls of **Your Park Home Buildings** are damaged at the same time by the same event;

Section 1 – Your Park Home Buildings continued

Your Insurers will cover **You** for:

1.11 loss or damage caused by falling trees, telegraph and other utility poles or lamp-posts.

1.12 **Accidental** loss or damage to **Your Park Home Buildings**.

The above optional cover only applies if shown in **Your Schedule** and the appropriate **Premium** has been paid.

Your Insurers will not pay for:

- 1.10.4 loss or damage caused by faulty or unsuitable materials or design or poor workmanship;
- 1.10.5 loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law;
- 1.10.6 loss or damage caused by coastal or river bank erosion;
- 1.10.7 loss or damage whilst **Your Park Home Buildings** is undergoing any structural repairs, structural alterations, extensions or demolition;
- 1.10.8 loss or damage caused by normal settlement and / or any general deterioration of **Your Park Home Buildings**;
- 1.10.9 loss or damage caused by the action of chemicals on, or the reaction of chemicals with, any materials which form part of **Your Park Home Buildings**;
- 1.10.10 the first £1,000 of every claim.

- 1.11.1 loss or damage caused by felling or lopping of trees;
- 1.11.2 loss or damage to gates, fences and hedges;
- 1.11.3 more than £1000 in total in any one **Period of Insurance** for the removal costs of falling trees, telegraph and other utility poles or lamp-posts;
- 1.11.4 loss or damage to the actual trees, telegraph and other utility poles or lamp-posts.

- 1.12.1 damage or any proportion of damage which **Your Insurers** specifically exclude elsewhere under Section 1 – Your Park Home Buildings;
- 1.12.2 **Your Park Home Buildings** moving, collapsing, cracking, settling or shrinking;
- 1.12.3 damage whilst **Your Park Home Buildings** are being altered, repaired, cleaned, maintained or extended;
- 1.12.4 damage to any outbuildings and garages which are not **Standard Construction**;

Section 1 – Your Park Home Buildings continued

Your Insurers will cover **You** for:

- 1.13 the cost of repair or replacement following **Accidental** damage to:
- i) fixed glass and double glazing
 - ii) solar panels
 - iii) sanitary ware
 - iv) ceramic hobs
- all forming part of **Your Buildings**.

Your Insurers will not pay for:

- 1.12.5 the cost of general maintenance;
 - 1.12.6 damage caused by infestation, corrosion, damp, wet or dry rot, mould or frost;
 - 1.12.7 damage caused by chewing, tearing, scratching or fouling by animals, or damage caused by insects, vermin or infestation;
 - 1.12.8 damage caused by faulty or unsuitable materials, or design or poor workmanship;
 - 1.12.9 damage from mechanical or electrical faults or breakdown;
 - 1.12.10 damage caused by dryness, dampness, extremes of temperature or exposure to light;
 - 1.12.11 damage to hot tubs, soft tubs drives, patios and terraces, walls, gates, fences and fuel tanks;
 - 1.12.12 damage caused by or contributed by or arising from any kind of pollution and/or contamination;
 - 1.12.13 damage whilst **Your Park Home** is **Unoccupied**;
 - 1.12.14 damage or deterioration of any article caused by dyeing, cleaning, repair or renovation of the item, or whilst it is being worked upon;
 - 1.12.15 damage to **Swimming Pools**, irrigation systems, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanks.
- 1.13.1 damage whilst **Your Park Home** is **Unoccupied**;
- 1.13.2 damage while **Your Park Home** is let out for hire and reward;
- 1.13.3 damage to or the cost of removing or replacing frames.

Section 1 – Your Park Home Buildings continued

Your Insurers will cover **You** for:

- 1.14 loss or damage caused by the breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings masts.
- 1.15 the cost of repairing **Accidental** damage to:
- i) domestic oil pipes;
 - ii) underground water-supply pipes;
 - iii) underground sewers, drains and septic tanks;
 - iv) underground gas pipes;
 - v) underground cables;
- for which **You** are legally liable.
- 1.16 alternative accommodation or loss of rent
- i) the reasonable costs of **Your** accommodation which **You** have to pay for whilst **Your Park Home Buildings** cannot be lived in;
 - ii) loss of rent to due to **You** which **You** are unable to recover for holidays booked prior to the loss or damage;
 - iii) ground rent, council tax or rates which continue;
 - iv) emergency kenneling for **Your** domestic pets during the period necessary to restore **Your Park Home** to a habitable condition.

following loss or damage which is covered under Section 1 - Your Park Home Buildings – 1.1 to 1.11.

- 1.17 expenses **You** have to pay and which **Your Insurers** have agreed in writing in advance for
- i) architects', surveyors', consulting engineers' and legal fees;
 - ii) the cost of removing debris and making safe **Your Park Home**;
 - iii) costs **You** have to pay in order to comply with any Government or local authority requirements;

following loss or damage to **Your Park Home** which is covered under Section 1 – Your Park Home Buildings.

Your Insurers will not pay for:

- 1.14.1 loss or damage to the actual radio and television aerials, satellite dishes, fitting and masts.
- 1.15.1 damage caused by rust or corrosion;
- 1.15.2 damage caused whilst clearing or attempting to clear a blockage;
- 1.15.3 damage whilst **Your Park Home** is **Unoccupied**;
- 1.15.4 damage due to a fault or limit of design, manufacture, construction or installation;
- 1.15.5 more than £500 in any **Period of Insurance**;
- 1.15.6 damage due to wear and tear or any gradually operating cause.
- 1.16.1 more than 20% of **Your Park Home Buildings Sum Insured** or up to £30,000 which ever is the lesser amount;
- 1.16.2 any loss of rent payable unless at the time of the incident that gave rise to the damage there was a signed tenancy agreement in place.
- 1.17.1 any expenses for preparing a claim under this or any other insurance or an estimate of loss or damage;
- 1.17.2 any costs if Government or local authority requirements have been served on **You** before the loss or damage occurred.

Section 1 – Your Park Home Buildings continued

Your Insurers will cover **You** for:

- 1.18 the cost of tracing and access to find the source of an escape of water, Liquid Petroleum Gas (LPG) or **Escape of Oil** from any fixed water tanks, apparatus or pipes following loss or damage to **Your Park Home Buildings** which is covered under Section 1 – Your Park Home Buildings.
- 1.19 loss or damage to **Your Park Home** caused by forced access by the fire, police or ambulance service as a result of an emergency or to prevent damage to **Your Park Home**.
- 1.20 the cost of re-landscaping **Your Garden** following **Accidental** loss or damage caused by fire, lightning, earthquake, explosion, damage by aircraft, vehicles or animals, malicious persons, riot, theft or attempted theft.

Your Insurers will not pay for:

- 1.18.1 more than £2,500 any one claim.
- 1.19.1 more than £1,000 for any one claim.
- 1.20.1 more than £750 to re landscape **Your Garden**;
- 1.20.2 more than £250 for any one tree shrub or plant;
- 1.20.3 loss or damage to items not within the boundaries of **Your Park Home**;
- 1.20.4 loss or damage caused by **You** or **Your Family** or any person lawfully in **Your Park Home**;
- 1.20.5 loss or damage caused by theft or attempted theft whilst **Your Park Home** is **Unoccupied**.

Section 1 – Your Park Home Buildings continued

EXCLUSIONS

The following exclusions apply to the whole of Section 1 – Your Park Home Buildings

Your Insurers will not pay for:

- 1.21 the amount of the **Excess** as shown in **Your Schedule**;
- 1.22 any loss or damage whilst **Your Park Home** is let out for hire and reward unless Endorsement 1 - Let Property is shown in **Your Schedule**;
- 1.23 loss of value of **Your Park Home Buildings** because of age and use;
- 1.24 loss of value of **Your Park Home Buildings** after it has been repaired;
- 1.25 any previous damage that is not repaired or any unsettled theft or attempted theft claim in the event of a total loss;
- 1.26 any personal expenses **You** pay because of loss of or damage to **Your Park Home**, unless **Your Insurers** have agreed in advance;
- 1.27 loss or damage to motorised vehicles or waterborne craft or their accessories;
- 1.28 loss or damage caused by escape of water, escape of Liquid Petroleum (LPG) or **Escape of Oil** unless **You** comply with Section 8 - General Policy Conditions 8.1 Un-occupancy Clause.

CLAIMS LIMITATIONS

The following Claims Limitations apply to the whole of Section 1 - Your Park Home Buildings.

How **Your Insurers** deal with **Your** claim under Section 1 - Your Park Home Buildings.

- 1.29 If **Your** claim for loss or damage is covered under Section 1 - Your Park Home Buildings, **Your Insurers** will pay the full cost of repair as long as:
 - 1.29.1 **Your Park Home Buildings** was in a good state of repair immediately prior to the loss or damage and;
 - 1.29.2 **Your Sum Insured** is enough to pay for the full cost of rebuilding/replacing **Your Park Home Buildings** in their present form.
- 1.30 If **Your Park Home Buildings** was not in a good state of repair prior to the loss, **Your Insurers** may deduct an amount from **Your** claim to reflect the difference in the value of **Your Park Home Buildings** in a good state of repair and the value of **Your Park Home Buildings** in disrepair.
 - 1.30.1 If **You** are under-insured, which means the full replacement cost at the time of loss or damage is more than **Your Sum Insured** for **Your Park Home Buildings**, then **Your Insurers** will only pay a proportion of the claim. For example, if **Your Sum Insured** only covers one half of the cost of rebuilding **Your Park Home**, **Your Insurers** will only pay one half of the cost of repair or replacement.
- 1.31 **Your Insurers** will not pay the cost of replacing or repairing any undamaged parts of **Your Park Home** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.
- 1.32 **Your Sums Insured**
 - 1.32.1 **Your Insurers** will not reduce **Your Sum Insured** under Section 1 - Your Park Home Buildings after **Your Insurers** have paid a claim as long as **You** agree to carry out **Your Insurers** recommendations to prevent further loss or damage;
 - 1.32.2 If **You** are under-insured, which means the full replacement cost at the time of loss or damage is more than **Your Sum Insured** for **Your Park Home**, then **Your Insurers** will only pay a proportion of the claim. For example, if **Your Sum Insured** only covers one half of the cost of rebuilding **Your Park Home**, **Your Insurers** will only pay one half of the cost of repair or replacement.
- 1.33 **Your Insurers** will not pay more than the **Sum Insured** for **Your Park Home Buildings** as shown in **Your Schedule**.

Section 2 – Your Park Home Contents

The following limits apply if a **Sum Insured** is shown against the item in **Your Schedule**:

- **Valuables** up to £1,000 for any one item and a maximum of 20% of **Your Sum Insured** for Section 2 - Your Park Home Contents any one claim unless they are noted separately by **Endorsement** or shown in **Your Schedule**.
- **Personal Possessions** up to £500 for any one item and maximum of 10% of the **Your Sum Insured** for Section 2 - Your Park Home Contents for any one claim unless they are noted separately by **Endorsement** or shown in **Your Schedule**.
- Pedal cycles up to £2,500 any one pedal cycle and £4,000 in total for pedal cycles unless they are noted separately by **Endorsement** or shown in **Your Schedule**.
- **Money** and **Credit Cards** up to £300.

Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** shown in **Your Schedule**, **Your Insurers** will only insure **Your Contents, Valuables, Personal Possessions** at **Your Park Home** shown in **Your Schedule** for loss or damage directly caused by one or more of the following defined **Perils**:

Your Insurers will cover **You** for:

- 2.1 fire, lightning, explosion, smoke or earthquake.
- 2.2 aircraft and other flying devices or items dropped from them.
- 2.3 storm, **Flood**, weight of snow.

- 2.4 escape of water, Liquid Petroleum Gas (LPG), **Escape of Oil**.
 - i) escape from fixed water tanks, apparatus, pipes, washing machines, dishwashers or freezers;
 - ii) frost damage to fixed water tanks, apparatus, pipes or interior fixed domestic heating installations.

Your Insurers will not pay for:

- 2.1.1 loss or damage caused by repeated exposure or any gradually operating cause;

- 2.3.1 loss or damage caused by **Subsidence, Heave** or **Landslip** other than as covered under Section 2- Your Park Home Contents 2.9.

- 2.4.1 loss or damage caused by **Subsidence, Heave** or **Landslip** other than as covered under Section 2- Your Park Home Contents 2.9;
- 2.4.2 damage to the installation or appliance itself;
- 2.4.3 loss or damage due to wear and tear or any gradually operating cause;
- 2.4.4 loss or damage caused by faulty workmanship.

Section 2 – Your Park Home Contents continued

Your Insurers will cover **You** for:

- 2.5 theft or attempted theft.
- 2.6 collision by any vehicle or animal.
- 2.7 any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously.
- 2.8 wilful/deliberate acts, malicious damage or vandalism.

Your Insurers will not pay for:

- 2.5.1 theft or attempted theft
 - 2.5.1.1 whilst **Your Park Home** is **Unoccupied** unless involving forcible or violent entry to or exit from **Your Park Home**;
 - 2.5.1.2 whilst **Your Park Home** is let out for hire and reward unless Endorsement 1- Let Property is shown on **Your Schedule** and the loss or damage follows a violent and forcible entry;
 - 2.5.1.3 whilst **Your Park Home** is lent to **Your Family** or friends unless the loss or damage follows a violent and forcible entry;
 - 2.5.1.4 by loss or damage caused by **You**, **Your Family**, any tenant or person lawfully in **Your Park Home**;
 - 2.5.1.5 by loss or deception unless deception is only used to gain entry to **Your Park Home**;
 - 2.5.1.6 by loss of **Money** and **Credit Cards** unless involving forcible and violent entry to or exit from **Your Park Home**;
 - 2.5.1.7 by loss or damage to **Valuables** or **Personal Possessions** away from **Your Park Home**;
 - 2.5.1.8 of any amount over £1,000 of **Your Sum Insured** for **Your Contents** other than **Garden Furniture** whichever is greater, within detached domestic outbuildings and garages.
- 2.6.1 loss or damage caused by any tenant or person lawfully in **Your Park Home**;
- 2.6.2 damaged caused by domestic pets or insects.
- 2.7.1 loss or damage when **Your Park Home** is **Unoccupied**;
- 2.7.2 loss or damage unless the loss or damage follows a violent and forcible entry;
- 2.7.3 loss or damage caused by **You**, **Your Family**, any tenant or person lawfully in **Your Park Home**.
- 2.8.1 loss or damage caused by persons lawfully in **Your Park Home**.

Section 2 – Your Park Home Contents continued

Your Insurers will cover **You** for:

2.9 **Subsidence, Landslip or Heave** of the site upon which **Your Park Home** stands.

2.10 loss or damage caused by falling trees, telegraph and other utility poles or lamp-posts.

2.11 **Accidental** loss or damage to **Your Park Home Contents**;

The above optional cover applies only if shown in **Your Schedule** and the appropriate additional **Premium** has been paid.

Your Insurers will not pay for:

2.9.1 loss or damage to solid floors unless the walls of **Your Park Home** are damaged at the same point by the same event;

2.9.2 loss or damage for properties located within the **United Kingdom** for domestic fixed fuel-oil tanks, **Swimming Pools**, hot tubs, soft tubs drives, patios and terraces, walls, gates and fences unless **Your Park Home** is also damaged at the same time by the same event;

2.9.3 loss or damage caused by faulty or unsuitable materials or design or poor workmanship;

2.9.4 loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law;

2.9.5 loss or damage caused by coastal or river bank erosion;

2.9.6 loss or damage whilst **Your Park Home Buildings** are undergoing any structural repairs, structural alterations, extensions or demolition;

2.9.7 the first £1,000 of every claim;

2.9.8 loss or damage to properties outside of the **United Kingdom**.

2.10.1 loss or damage caused by felling or lopping of trees;

2.10.2 more than £1000 in total in any one **Period of Insurance** for the removal costs of falling trees, telegraph and other utility poles or lamp-posts.

2.11.1 loss or damage or any proportion of damage which **Your Insurers** specifically exclude elsewhere under Section 2 – **Your Park Home Contents**;

2.11.2 loss or damage while **Your Park Home** is being altered, repaired, cleaned, maintained or extended;

2.11.3 loss or damage to **Your Contents** in outbuildings and garages;

2.11.4 loss or damage while **Your Park Home** is let out for hire and reward unless Endorsement 1 – Let Property is shown in **Your Schedule**;

2.11.5 the cost of general maintenance;

2.11.6 damage caused by infestation, corrosion, damp, wet or dry rot, mould or frost;

Section 2 – Your Park Home Contents continued

Your Insurers will cover **You** for:

- 2.12 the cost of repair or replacement following **Accidental** damage to:
- i) mirrors;
 - ii) glass tops;
 - iii) fixed glass in furniture;
- all forming part of **Your Park Home**.
- 2.13 loss or damage caused by the breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings masts.

Your Insurers will not pay for:

- 2.11.7 damage caused by chewing, tearing, scratching or fouling by animals, or damage caused by insects, vermin or infestation;
 - 2.11.8 damage caused by faulty or unsuitable materials, or design or poor workmanship;
 - 2.11.9 damage from mechanical or electrical faults or breakdown;
 - 2.11.10 damage caused by dryness, dampness, extremes of temperature or exposure to light;
 - 2.11.11 damage caused by or contributed to or arising from any kind of pollution and/or contamination;
 - 2.11.12 loss or damage to contact, corneal or micro corneal lenses;
 - 2.11.13 damage or deterioration of any article caused by dyeing, cleaning, repair or renovation of the item, or whilst it is being worked upon;
 - 2.11.14 any amount over £5,000 in total for porcelain, china, glass and other brittle articles;
 - 2.11.15 **Money, Credit Cards**, documents or stamps.
- 2.12.1 damage whilst **Your Park Home** is **Unoccupied**;
- 2.12.2 damage while **Your Park Home** is let out for hire and reward unless Endorsement 1-Let Property is shown in **Your Schedule**;
- 2.12.3 damage to or the cost of removing or replacing frames.
- 2.13.1 loss or damage to the actual radio and television aerials, satellite dishes, their fitting and masts.

Section 2 – Your Park Home Contents continued

Your Insurers will cover **You** for:

- 2.14 alternative accommodation or loss of rent
- i) the reasonable costs of **Your** temporary accommodation;
 - ii) loss of rent payable to **You**
 - iii) ground rent, council tax or rates which continue;
 - iv) emergency kennelling for **Your** domestic pets during the period necessary to restore **Your Park Home** to a habitable condition;
 - v) loss of rent payable to **You** as a result of damage caused to property in the vicinity of **Your Park Home** preventing or hindering the use of **Your Park Home** or access to it if Endorsement 1- Let Property is shown in **Your Schedule**.

following loss or damage which is covered under Section 2 - Your Park Home Contents – 2.1 to 2.11.

2.15 **Your Park Home Contents** are covered whilst they are temporarily out of **Your Park Home** against loss or damage directly caused by:

- i) any of the events insured under Section 2 - Your Park Home Contents 2.1 to 2.11 above:
 - a) in any occupied private dwelling;
 - b) in any buildings where **You** are living or working;
 - c) in any building for valuation, cleaning or repair;
 - d) in any storage facility;
 - e) in any bank or safe deposit;
- ii) fire, lightning, explosion, earthquake, theft or attempted theft whilst **Your Contents** are being moved to **Your new Park Home Contents** or to or from any bank, safe deposit or storage facility.

2.16 loss of metered water, domestic heating oil and Liquefied Petroleum Gas (LPG) for which **You** are legally liable following **Accidental** damage to fixed domestic water or heating installations situated in or around **Your Park Home**.

2.17 the reasonable costs of replacing locks to safes, alarms and external door locks to **Your Park Home** if **Your** keys are stolen or lost.

Your Insurers will not pay for:

- 2.14.1 more than 20% of **Your Park Home Contents Sum Insured** or up to £30,000 which ever is the lesser amount;
- 2.14.2 any loss of rent payable unless at the time of the incident that gave rise to the damage there was a signed tenancy agreement in place.

2.15.1 **Money** and / or **Credit Cards**;

2.15.2 more than 20% of the **Your Sum Insured** for **Your Park Home Contents** in a storage facility.

2.16.1 more than £1,000 any one claim;

2.16.2 loss or damage while **Your Buildings** are **Unoccupied**.

2.17.1 more than £500 any one claim.

Section 2 – Your Park Home Contents continued

Your Insurers will cover **You** for:

- 2.18 the contents of domestic frozen food cabinet(s) or domestic refrigerator(s) against deterioration or decomposition due to a change in temperature following:
- i) breakdown of the refrigeration machinery;
 - ii) failure of the public electricity or gas supply;
 - iii) the action of refrigeration fumes escaping from the equipment.
- 2.19 **Garden Furniture** in **Your Garden** in the event of loss or damage caused by any of the events insured under 2.1 & 2.2 and 2.4,2.5,2.6 & 2.7 above.
- 2.20 **Your Park Home Contents Sum Insured** is automatically increased by 10% for 30 days before New Years Eve.
- 2.21 **Accidental** damage caused by external and visible means to audio and audio visual units including television sets, video recorders, DVD players and home computers and their accessories within **Your Park Home**.
- 2.22 loss or damage to electrical equipment caused by a surge in power of the electricity supply.
- 2.23 **Your Park Home Contents** caused by **Accidental** damage while in the course of removal from **Your Park Home** to any new permanent home within the **United Kingdom** provided the removal is carried out by professional removal contractors.

Your Insurers will not pay for:

- 2.18.1 the deliberate act of any electricity or gas supply authority or the exercise by any such authority of its power to withhold or restrict supply;
- 2.18.2 failure of the electricity or gas supply due to any strikes or any other withdrawal of labour by employees or any electricity or gas authority;
- 2.18.3 frozen food cabinets or refrigerators greater than 10 years old;
- 2.18.4 any amount exceeding £500 in any one **Period of Insurance**.
- 2.19.1 more than £1,000 in total in any one **Period of Insurance**;
- 2.19.2 for any unfixed items not kept in a locked building;
- 2.19.3 for damaged caused by 2.3 storm, **Flood**, weight of snow;
- 2.19.4 theft of electric or mechanically driven garden machinery unless from a locked building.
- 2.21.1 damage to or deterioration directly caused by cleaning, repair, renovation, maintenance or while being worked on;
- 2.21.2 tapes, discs or computer software;
- 2.21.3 more than £10,000 in total any one **Period of Insurance**.
- 2.22.1 up to the amount shown in **Your Schedule**.
- 2.22.2 for damage caused to fuses where not caused by fire or the explosion of a nearby object;
- 2.22.3 for wear and tear or any mechanical operating defect;
- 2.22.4 for any items covered by a supplier, manufacturer or installer guarantee.
- 2.23.1 more than **Your Park Home Contents Sum Insured**;
- 2.23.2 **Money and Credit Cards**;
- 2.23.3 loss or damage to china, glass, earthenware and other items of a brittle nature unless packed for removal by professional packers;
- 2.23.4 any amount which is the liability of the carrier.

Section 2 – Your Park Home Contents continued

Your Insurers will cover **You** for:

- 2.24 **Your Insurer's** will pay **You** or a member of **Your Family** in respect of unrecoverable earnings and expenses arising from service as a juror.
- 2.25 when **You** have contracted to sell **Your Park Home** the purchaser will have the benefit of cover under the terms of Section 1- Park Home Buildings of this insurance in respect of loss or damage occurring between the exchange of contracts and completion of the sale of **Your Park Home**.
- 2.26 loss or damage to **Your Park Home Contents** whilst temporarily removed from **Your Park Home** for the purposes of attending boarding school, college or university.
- 2.27 loss or damage to **Personal Possessions** and **Valuables** belonging to a guest while in **Your Park Home**.
- 2.28 loss of or damage to wedding gifts while in **Your Park Home** occurring during the period 30 days before and 30 days after **Your** wedding.
- 2.29 battery powered mobility scooters for fire, theft, storm and **Accidental** loss or damage if **Accidental** loss or damage is included in **Your Policy Schedule**.

Your Insurers will not pay for:

- 2.24.1 more than £50 per day for a maximum of 20 days.
- 2.25.1 any loss or damage insured under any other insurance;
- 2.25.2 any amount payable under Section 1 - Your Park Home Buildings 1.16.
- 2.26.1 more than £1,500 in any one **Period of Insurance**;
- 2.26.2 for loss or damage unless kept within a locked building of **Standard Construction**;
- 2.26.3 for loss or damage by theft or attempted theft unless by forcible or violent entry.
- 2.27.1 more than £1,500 in any one **Period of Insurance**;
- 2.27.2 loss or damage unless kept within a locked building of **Standard Construction**.
- 2.28.1 more than 10% of **Your** total **Sum Insured** for **Your Park Home Contents**.
- 2.29.1 the first £100 of each and every claim;
- 2.29.2 loss or damage caused to or by electrical or mechanical breakdown, punctures, flat batteries, keys, accessories unless attached to the scooter at the time of the loss or damage;
- 2.29.3 theft or attempted theft unless from a locked building;
- 2.29.4 any loss or damage caused by any other person than **You** or **Your Family**. Liability to third parties is covered.

Section 2 – Your Park Home Contents continued

EXCLUSIONS

The following exclusions apply to the whole of Section 2 – Your Park Home Contents

Your Insurers will not pay for:

- 2.30 the amount of the **Excess** as shown in **Your Schedule**;
- 2.31 any loss or damage caused outside of the boundaries of **Your Park Home** as shown in **Your Schedule** except where shown by **Endorsement**;
- 2.32 loss of value of **Your Insured Property** because of age and use;
- 2.33 loss of value of **Your Insured Property** after it has been repaired;
- 2.34 any previous damage that is not repaired or any unsettled theft or attempted theft claim, in the event of a total loss;
- 2.35 any personal expenses **You** pay because of loss of or damage to **Your Insured Property**, unless **Your Insurers** have agreed in advance;
- 2.36 loss or damage to motorised vehicles or waterborne craft or their accessories unless they are shown in **Your Schedule** or by **Endorsement**;

CLAIMS LIMITATIONS

The following Claims Limitations apply to the whole of Section 2 – Your Park Home

Contents. How **Your Insurers** deal with **Your** claim under Section 2 - Your Park Home

Contents

- 2.37 If **Your** claim for loss or damage to **Your Contents** is covered under Section 2 - Your Park Home Contents, **Your Insurers** will at their option repair, replace or pay **You** for the replacement item.
- 2.38 If **Your** claim for **Your Contents** is a total loss and is covered under Section 2 - Your Park Home Contents, **Your Insurers** will replace the item with new as long as :
 - i. the new item is as close as possible to but not an improvement on the original article when it was new and **You** have paid and **Your Insurers** have authorised the cost of the replacement;
 - ii. **Your Insurers** will not pay more than £10,000 in total in any **Period of Insurance** for televisions, radios, video recorders, DVD players, hi-fi systems and computers and games consoles;
 - iii. **Your Insurers** will not pay more than £150 in total in any **Period of Insurance** for discs, tapes and software relating to cassettes, compact discs, mini discs, videos, DVDs and computers;
 - iv. **Your Insurers** will deduct an amount for wear and tear and depreciation for clothes and pedal cycles.
- 2.39 **Your Insurers** will not pay the cost of replacing or repairing any undamaged parts of the **Your Contents** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.
- 2.40 **Your Sums Insured**
 - 2.40.1 **Your Insurers** will not reduce **Your Sum Insured** under Section 2 - Your Park Home Contents after **Your Insurers** have paid a claim as long as **You** agree to carry out **Your Insurers** recommendations to prevent further loss or damage.
 - 2.40.2 If **You** are under-insured, which means the full replacement cost at the time of loss or damage is more than **Your Sum Insured** for **Your Contents**, then **Your Insurers** will only pay a proportion of the claim. For example if **Your Sum Insured** only covers one half of the cost of repairing or replacing **Your Contents**, **Your Insurers** will only pay one half of the cost of repair or replacement.
- 2.41 **Your Insurers** will not pay more than the **Sum Insured** for **Your Contents** at **Your Park Home** shown in **Your Schedule**.

Section 3 – Accidents to Domestic Staff

Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** shown in **Your Schedule**, **Your Insurers** will insure **You** if shown as insured in **Your Schedule**.

Your Insurers will cover **Your** legal liability:

- 3.1 for amounts **You** become legally liable to pay, including costs and expenses which **Your Insurers** have agreed in writing in advance, for bodily injury by **Accident** happening during the **Period of Insurance** anywhere in the **United Kingdom** to **Your** domestic staff employed in connection with **Your Insured Property** shown in **Your Schedule**.

Your Insurers will not pay for **Your** legal liability:

- 3.1.1 for bodily injury arising directly or indirectly;
 - 3.1.1.1 from the use of any vehicle outside **Your Park Home**;
 - 3.1.1.2 from any vehicle used for racing, pace making or speed testing;
 - 3.1.1.3 from any communicable disease or condition;
 - 3.1.1.4 from any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation.
- 3.1.2 for bodily injury arising directly or indirectly from any communicable disease or condition

CLAIMS LIMITATIONS

The following Claims Limitations apply to the whole of Section 3 – Accidents to Domestic Staff.

How **Your Insurers** deal with **Your** claim under Section 3 – Accidents to Domestic Staff.

- 3.2 **Your Insurers** will not pay more than £5,000,000 for any one **Accident** or series of **Accidents** arising out of any one event, plus the costs and expenses which **Your Insurers** have agreed in writing in advance.

Section 4 – Legal Liability to the Public

Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** shown in **Your Schedule**, **Your Insurers** will insure **You** if shown as insured in **Your Schedule**.

4.1 applies in the following way:

- (i) Section 1 – Your Park Home Buildings only are insured, **Your** legal liability as an owner only but not as occupier is covered – 4.2 (i) only
- (ii) Section 2 – Your Park Home Contents only are insured, **Your** legal liability as an occupier only but not as owner is covered – 4.2 (ii) only
- (iii) Section 1 – Your Park Home Buildings & Section 2 - Your Park Home Contents are insured, **Your** legal liability as owner or occupier is covered – 4.2 (i) & (ii)

Your Insurers will cover **Your** legal liability:

- 4.2 (i) as owner or occupier up to the amounts shown in **Your Schedule** for any amounts **You** become legally liable to pay as damages for:
 - a) bodily injury;
 - b) damage to property; caused by an **Accident** happening at **Your Park Home** during the **Period of Insurance**.

Your Insurers will not pay **Your** legal liability claims:

- 4.2.1 for bodily injury to
 - 4.2.1.1 **You**;
 - 4.2.1.2 any person who at the time of sustaining such injury is employed by **You**;
- 4.2.2 for bodily injury arising directly or indirectly from any communicable disease or condition;
- 4.2.3 arising out of any criminal or violent act to another person or property;
- 4.2.4 for damage to property owned by or in the charge or control of:
 - 4.2.4.1 **You**;
 - 4.2.4.2 any person engaged in **Your** service;
- 4.2.5 in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the **Period of Insurance**;
- 4.2.6 arising directly or indirectly out of any profession, occupation, business or employment of **Yours**;
- 4.2.7 which is **Your** legal liability by having entered into a contract and which would not otherwise be covered;
- 4.2.8 arising out of **Your** ownership, possession, occupation or use of:
 - 4.2.8.1 any motorised or horse drawn vehicle or golf buggies other than:
 - i) domestic gardening equipment used within **Your Insured Property** and
 - ii) domestic pedestrian controlled gardening equipment;
 - iii) battery powered mobility scooters if shown in **Your Schedule** (not covered if registered for road use).

Section 4 – Legal Liability to the Public continued

Your Insurers will cover **Your** legal liability:

Your Insurers will not pay **Your** legal liability claims:

- 4.2.8.2 by any power-operated lift other than stairlifts;
- 4.2.8.3 by any aircraft, watercraft, mechanically propelled toys, toy models or drones other than stand up paddle board, rowing boats, punts or canoes;
- 4.2.8.4 by any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation;
- 4.2.9 in respect of any kind of pollution and/or contamination unless it is:
 - 4.2.9.1 caused by an **Accident** which happens in its entirety at a specific moment of time during the **Period of Insurance** at the **Your Park Home** shown in **Your Schedule**and
 - 4.2.9.2 reported to **Your Insurers** no later than 30 days from the end of the **Period of Insurance**;
- 4.2.10 arising out of **Your** ownership, occupation, possession or use of any land or building that is not within **Your Park Home** boundaries.

CLAIMS LIMITATIONS

The following Claims Limitations apply to the whole of Section 4 – Legal Liability to the Public

How **Your Insurers** deal with **Your** claim under Section 4 – Legal Liability to the Public.

- 4.3 **Your Insurers** will pay no more than £5,000,000 in total in respect of pollution and/or contamination.
- 4.4 **Your Insurers** will pay no more than £5,000,000 in total for any one **Accident** or series of **Accidents** arising out of any one event, plus the costs and expenses which **Your Insurers** have agreed in writing in advance.

Optional Extension to Section 4 - Legal Liability to the Public (property owners liability)

Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** shown in **Your Schedule** **Your Insurers** will insure **You** if shown as insured in **Your Schedule**.

4.5 If **Your Park Home Contents** only is shown as insured in **Your Schedule** this insurance extends to indemnify **You** as an owner for any amounts **You** become legally liable to pay as damages for;

- i. bodily injury;
- ii. damage to property;

caused by an **Accident** happening at **Your Park Home** that **You** own and are legally liable for during **Your Period of Insurance**.

Section 5 – Valuables and Personal Possessions

Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** shown in **Your Schedule** **Your Insurers** will insure **You** or **Your Family's** for **Valuables** and **Personal Possessions** if shown in **Your Schedule**.

Your Insurers will cover **You** for:
loss or damage anywhere in the world to

- 5.1 (i) unspecified **Valuables** and **Personal Possessions** up to the amount shown in **Your Schedule**.
- (ii) **Valuables** and **Personal Possessions** as shown in **Your Schedule**.
- (iii) unspecified sports equipment.
- (iv) sports equipment as shown in **Your Schedule**.
- (v) pedal cycles or golf buggies shown in **Your Schedule**.
- (vi) mobile telephones, computer equipment and video cameras shown in **Your Schedule**.

Your Insurers will not pay for:

- 5.1.1 loss or damage from electrical or mechanical faults or breakdown;
- 5.1.2 loss or damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon;
- 5.1.3 loss or damage to guns caused by rusting or bursting of barrels;
- 5.1.4 loss of or damage to contact, corneal or micro corneal lenses;
- 5.1.5 theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under **Your** personal supervision;
- 5.1.6 unspecified mobile telephones, computer equipment and video cameras;
- 5.1.7 more than £500 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised person;
- 5.1.8 more than £2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during **Your** absence from such rooms;
- 5.1.9 any electric or mechanically driven golf buggies/pedal cycles while being used on the road;
- 5.1.10 damage to or loss of tyres, lamps or other accessories to any golf buggies or pedal cycles shown in **Your Schedule** unless the vehicle or pedal cycle is lost or damaged at the same time;
- 5.1.11 loss or damage by theft to golf buggies or pedal cycles unless in a locked building or securely locked to a fixed object while left unattended;
- 5.1.12 whilst golf buggies or pedal cycles are being used for racing, pacemaking or trials;

Your Insurers will not pay for:

- 5.1.13 unspecified pedal cycles and golf buggies unless shown in **Your Schedule**;
- 5.1.14 more than £1,000 for any one item applies including articles forming a pair or set;
- 5.1.15 more than £100 single article limit and no more in total than £1,000 for unspecified sport equipment.

EXCLUSIONS

The following exclusions apply to the whole of Section 5 – Valuables and Personal Possessions **Your Insurers** will not pay for:

- 5.2 the amount of the **Excess** as shown in **Your Schedule**.

CLAIMS LIMITATIONS

The following Claims Limitations apply to the whole of Section 5 – Valuables and Personal Possessions Conditions applicable :

- 5.3 If **You** claim for loss or damage to **Valuables** and **Personal Possessions** **Your Insurers** will at their option repair, replace or pay for any article covered under Section 5 – Valuables and Personal Possessions. For total loss or destruction of any article **Your Insurers** will pay **You** an amount reflecting the type, condition and age of the article lost or destroyed.

Your Sums Insured

- 5.4 If the total value of unspecified items at the time of the loss or damage is more than **Your Sum Insured** for such items, then **Your Insurers** will only pay for a proportion of the claim. For example if **Your Sum Insured** only represents one half of the total value of unspecified items **Your Insurers** will only pay one half of the cost of repair or replacement. However, if **Personal Possessions** are lost or damaged away from **Your Park Home** **Your Insurers** will not take account of the value of **Your Personal Possessions** in **Your Park Home** at the time of such loss or damage.

Limit of Insurance

- 5.5 **Your Insurers** will not pay more than the **Sum(s) Insured** shown in **Your Schedule**.

Section 6 – Money and Credit Cards

Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** shown in **Your Schedule** **Your Insurers** will insure **You** or **Your Family's** for **Money** and **Credit Cards** if shown in **Your Schedule**.

Your Insurers will cover **You** for:

- 6.1 (i) theft or loss of **Money**;
- (ii) any amounts which **You** become legally liable to pay as a result of unauthorised use following loss or theft of **Your Credit Card(s)** within the world.

Your Insurers will not pay for:

- 6.1.1 any shortages due to error or omission;
- 6.1.2 loss of value;
- 6.1.3 more than £1,500 in any one **Period of Insurance**.

EXCLUSIONS

The following exclusions apply to the whole of Section 6 – Money and Credit Cards

Your Insurers will not pay for:

- 6.2 the amount of the **Excess** as shown in **Your Schedule**;

CLAIMS LIMITATIONS

- 6.3 **Your Insurers** will not pay more than the amount shown in **Your Schedule**.
- 6.4 **You** have complied with all other conditions under which **Your Credit Card(s)** were issued to **You**.
- 6.5 within 24 hours of **You** discovering any such loss or theft, **You** have notified the police and, in the case of **Credit Card(s)**, the card issuing company.

Section 7 – General Policy Exclusions

The following exclusions apply to the whole of **Your Policy**. **You** are not covered for any loss, damage, liability or injury directly or indirectly caused by or contributed to or arising from:

7.1 War Exclusion

Your Insurers will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to **Your Insured Property** by or under the order of any government or public or local authority.

7.2 Radioactive Contamination and Nuclear Assemblies Exclusion

Your Insurers will not pay for:

- 7.2.1 loss or destruction of or damage to any of **Your Insured Property** whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
- 7.2.2 any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

7.3 Sonic bangs

loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

7.4 Seizure or Confiscation

Your Insurers will not pay for any loss or damage to any property caused during seizure of or confiscation or attempts at either of these by Customs or other authorities.

7.5 Electronic Data Exclusion Clause

Your Insurers will not pay for loss or damage to any **Insured Property** whatsoever, or any loss or expenses whatsoever; or

- 7.5.1 any legal liability of whatsoever nature; or
- 7.5.2 directly or indirectly caused by or contributed to by or arising from:
 - i) computer viruses, erasure or corruption of electronic data; or
 - ii) the failure of any equipment to correctly recognise the time or date or change of time or date;

For the purposes of this exclusion “computer virus” means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature.

7.6 Riots and civil commotion

any loss, damage or liability caused by or happening through riot or civil commotion outside the **United Kingdom**.

7.7 Wear and Tear

Your Insurers will not pay for damage caused by wear and tear or any other gradually operating cause.

7.8 Wear and Tear

Your Insurers will not pay for damage caused by wear and tear or any other gradually operating cause.

Section 7 – General Policy Exclusions continued

7.9 Wear and Tear

Your Insurers will not pay for damage caused by wear and tear or any other gradually operating cause.

7.10 Loss of Value

Your Insurers will not pay for any reduction in value of the property insured following repair or replacement paid for under this contract of insurance.

7.11 Non-standard use of **Your Park Home**

Unless it is shown in **Your Schedule** or amended by **Endorsement You** are not insured if **You** use **Your Park Home**:

7.11.1 for hire out or let unless **Endorsement 1 – Let Property** is shown in **Your Schedule**

7.11.2 for anything except **Your** own social, domestic and private pleasure purposes;

7.12 Liability Under Contract

any liability which arises only because **You** have entered into a contract which makes **You** legally liable.

7.13 Loss or damage not associated with the Incident

any loss, damage or liability that is not directly associated with the incident that caused **You** to claim, except where that loss or damage is expressly included within this insurance.

7.14 Cyber Attack

7.14.1 Subject only to clause 7.14.2 below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to, by, or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

7.14.2 Where **Your Policy** covers risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising there from, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, clause 7.14.1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and / or guidance system and / or firing mechanism of any weapon or missile.

7.15 Sanction Limitation and Exclusion

Your Insurers shall not be deemed to provide any cover and shall not be liable to pay any claim or provide any benefit under **Your Policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Your Insurers** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

7.16 Terrorism

Your Insurers will not pay for loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this insurance an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear. **Your Insurers** will not pay for loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

7.17 Infectious or Contagious Disease Exclusion

Your Insurers will not pay for any loss, damage, liability, cost or expense, in any way caused by or resulting from:

a) infectious or contagious disease;

b) any fear or threat of a) above; or

c) any action taken to minimise or prevent the impact of a) above.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

Section 8 – General Policy Conditions

You must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply with them **Your Insurers** may cancel **Your Policy** or refuse to handle **Your** claim or reduce the amount of any claim payment.

8.1 Un-occupancy Clause

- 8.1.1 When **Your Park Home** is left without any **Occupant** for 30 consecutive days or more **You** must ensure that a responsible person is appointed to check the property both internally and externally at least once every 30 days.
- 8.1.2 When **Your Park Home** is left without any **Occupant** for 30 consecutive days **Your Valuables** are not covered.
- 8.1.3 Between 1st November to 31st March (both days inclusive), if **Your Park Home** is left without any **Occupant** for more than 48 hours **You** must ensure that the water supply is turned off at the internal stop cock where the water supply enters **Your Park Home** and all water tanks are fully drained.

or:

- 8.1.4 Between 1st November to 31st March (both days inclusive), if **Your Park Home** is left without any **Occupant** and **You** leave the water supply turned on **You** must ensure **Your Park Home** is fitted with a thermostatically controlled fixed central heating system which is used to maintain a minimum temperature of 15 degrees Celsius and, where fitted, the loft hatch door left open. **You** must provide **Your Insurers** with any bills for any utilities being supplied to **Your Park Home** at the time of any loss or damage resulting from escape of water.

You must comply with the above conditions to have the full protection of **Your Policy**. If **You** do not comply with them **Your Insurers** may cancel **Your Policy** or refuse to handle **Your** claim or reduce the amount of any claim payment.

8.2 Fraudulent claims

You must not act in a fraudulent manner.

- 8.2.1 If **You** or anyone acting for **You**:
 - 8.2.1.1 make a claim under **Your Policy** knowing the claim to be false or fraudulently exaggerated in any respect; or
 - 8.2.1.2 make a statement in support of a claim knowing the statement to be false in any respect; or
 - 8.2.1.3 submit a document in support of a claim knowing the document to be forged or false in any respect; or
 - 8.2.1.4 make a claim in any respect of any theft, loss or damage caused by **You**, **Your Family** or guests malicious acts or vandalism or with **Your** connivance.
- 8.2.2 **Your Insurer** may:
 - 8.2.2.1 not pay the claim;
 - 8.2.2.2 declare the **Policy** void and retain **Your Premium**;
 - 8.2.2.3 inform the police.

Section 8 – General Policy Conditions continued

8.3 Cancellation

Cancellation conditions:

8.3.1 If **You** wish to cancel **Your Policy**:

8.3.1.1 If **You** find **Your Policy** does not meet **Your** requirements, **You** may cancel **Your Policy** within the first 14 days of **You** buying this insurance or within 14 days of when **You** receive **Your Policy** documents whichever is later. **Your Insurers** will provide a full refund of the **Premium** paid if **You** have not made a claim on this **Policy**. If **You** have made a claim, **Your Insurers** will not refund any **Premium**.

8.3.1.2 If **You** wish to cancel after this period, **You** may cancel **Your Policy** by giving prior notice to **Your Insurance Adviser**. Any return **Premium** due to **You** will be calculated on a proportional daily rate basis depending on how long **Your Policy** has been in force. **Your Insurers** will not refund any **Premium** if **You** have made a claim on this **Policy**.

8.3.2 If **Your Insurers** wish to cancel **Your Policy**:

8.3.2.1 **Your Insurers** may cancel this contract of insurance by giving **You** 14 days' notice in writing. Any return **Premium** due to **You** will be calculated on a proportional daily rate basis depending on how long **Your Policy** has been in force.

8.3.2.2 **Your Insurers** will only cancel **Your Policy** or any part of it for a valid reason or if there are serious grounds to do so such as:

- i) non payment of **Premium**;
- ii) non –cooperation or failure to supply any information or documentation upon **Your Insurers** request;
- iii) the use of threatening or abusive behaviour or language;
- iv) failure to take reasonable care of **Your Park Home**.

8.3.2.3 Any **Premium** due to **You** will be calculated on a proportional daily rate basis depending on how long **Your Policy** has been in force. No return of **Premium** will be given if a claim has occurred during the **Period of Insurance**.

8.3.2.4 In deciding to accept this insurance and in setting the terms and **Premium**, **Your Insurers** have relied on the information **You** have given **Your Insurers**. **You** must take reasonable care to provide complete and accurate answers to the questions **Your Insurers** ask **You**. If the information provided by **You** is not complete and accurate **Your Insurers** may:

- i) cancel **Your Policy** and refuse to pay any claim, or
- ii) not pay any claim in full, or
- iii) revise the **Premium** and/or change any **Excess**, or the extent of the cover may be affected.

8.3.2.5 If **Your Insurers** establish that **You**:

- a) deliberately or recklessly provided **Your Insurers** with incorrect information **Your Insurers** will treat **Your Policy** as if it never existed and decline all claims; or
- b) If **Your Insurers** establish that **You** were careless in providing **Your Insurers** with the information **Your Insurers** have relied upon in accepting **Your Policy** and setting its terms and **Premium** **Your Insurers** may:
 - i) treat **Your Policy** as if it had never existed and refuse to pay all claims and return the **Premium** paid. **Your Insurers** will only do this if they provided **You** with insurance cover which **Your Insurers** would not otherwise have offered;
 - ii) amend the terms of **Your Policy**. **Your Insurers** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **Your** carelessness;

Section 8 – General Policy Conditions continued

- iii) charge **You** more for **Your Policy** or reduce the amount **Your Insurers** pay on a claim in the proportion that the **Premium You** have paid bears to the **Premium Your Insurers** would have charged **You**.

8.3.2.6 **Your Insurers** will cancel **Your Policy** in accordance with the cancellation condition;

8.3.2.7 **Your Insurers** or **Your Insurance Adviser** will write to **You** if **Your Insurers**:

- a) intend to treat this **Policy** as if it never existed;
- b) need to amend the terms of **Your Policy**; or
- c) require **You** to pay more for **Your** insurance.

8.4 Other Insurances

If **You** make any claim under this **Policy** and there is another insurance policy that insures the same loss **Your Insurers** will only pay their share of the claim.

8.5 Choice of Law

The parties are free to choose the law applicable to this contract of insurance. Unless specifically agreed to the contrary this contract of insurance shall be governed by the laws of England and subject to the exclusive jurisdiction of the courts of England and Wales.

8.6 **Your** duty of care

8.6.1 Information **Your Insurers** and **Your Insurance Adviser** need to know:

You must provide complete and accurate answers, to the best of **Your** knowledge, to the questions **Your Insurers** and **Your Insurance Adviser** ask when **You** take out, make changes to or renew **Your Policy**. **Your Policy** may not be valid or may not cover **You** fully if the information provided by **You** is not complete and accurate or if **You** do not tell **Your Insurers** and **Your Insurance Adviser** about any changes.

You must let **Your Insurers** and **Your Insurance Advisers** know if there are any changes to the information set out in **Your Schedule**. **You** must also tell **Your Insurers** and **Your Insurance Advisers** within 14 days in the event of any of the following:

- i) Any additional people to be insured or any insured person to be taken off the **Policy**;
- ii) Any criminal convictions for any of the people insured or to be insured;
- iii) Any change in **Your Park Home's** address;
- iv) Any change to **Your Park Home's** original specification;
- v) Any modifications to **Your Park Home**;
- vi) Any change affecting ownership of **Your Park Home**;
- vii) Any change in the way that **Your Park Home** is used (to include any change from private and pleasure use to residential / holiday letting).

If **You** do not take reasonable care at inception and during the **Period of Insurance** to provide accurate information, including written records and / or copies of any letters, reports and / or valuations, **Your Insurers** may:

- a) cancel **Your Policy** and refuse to pay any claim; or
- b) pay only part of **Your** claim; or
- c) charge **You** a revised **Premium**; or
- d) change the **Policy Excess**; or
- e) change the extent of the cover provided by **Your Policy**

Section 8 – General Policy Conditions continued

8.6.2 **Your Insurers** will only provide the insurance described in **Your Policy** if anyone claiming under **Your Policy** has met all the relevant conditions. These are:

- i) **You** must take all necessary steps to maintain and keep **Your Park Home, Contents, Valuables** and **Personal Possessions** in a good state of repair;
- ii) **You** must take all necessary steps to protect **Your Insured Property** from theft, loss or damage;
- iii) in the event of an incident likely to give rise to a claim under **Your Policy** **You** must take all necessary actions to minimise and prevent further theft, loss or damage.

8.7 **Your Park Home Value** - **You** must notify **Your Insurance Adviser** as soon as possible if the full value of **Your Park Home Buildings** exceeds the amount shown in **Your Policy Schedule**. If the amount shown on **Your Schedule** represents less than 100% of the full value of **Your Park Home Buildings** (the cost of replacement as new, site clearance, transportation and resiting), we will only be able to settle claims at a percentage **You** are insured for.

8.8 **Your Park Home Contents Value** - **You** must notify **Your Insurance Adviser** as soon as possible if the full value of **Your Park Home Contents** exceeds the amount shown in **Your Policy Schedule**. If the amount shown in **Your Schedule** represents less than 100% of the full value of **Your Park Home Contents** we will only be able to settle claims at a percentage **You** are insured for.

Section 9 – Claims Condition

If **You** have an accident or loss **You** might want to claim for under **Your Policy** **You** must contact the Leisure Claims Team for instructions at:

Davies Group – Leisure Caravan Claims
BOX 2801
Stoke on Trent
ST4 9DN

Telephone: 0330 123 0821

Email: leisure.newclaims@davies-group.com

What **You** must do:

- 9.1 If **You** are asked for **Your** insurance details in respect of injury to another person **You** must advise that **You** are insured with the **Insurers** that are noted in **Your Schedule**.
- 9.2 **Your** claim will not be paid if **You** do not:
 - 9.2.1 advise the Leisure Claims Team within 30 days that **You** are aware of any event, occurrence, prosecution, inquest or inquiry that may give rise to a claim under **Your Policy**;
 - 9.2.2 send all claims letters summonses or legal documents to Leisure Claims Team within 72 hours of receipt. **You** must not reply to any of these documents;
 - 9.2.3 tell the Leisure Claims Team about any claim or potential claim arising from riot or civil commotion within the **United Kingdom** within 72 hours of occurrence;
 - 9.2.4 tell the police immediately about any theft, attempted theft, vandalism, malicious damage or loss of **Your Insured Property**.
- 9.3 **You** must allow **Your Insurers** to take over the defence or settlement of any claim if **Your Insurers** so instruct **You**.
- 9.4 **Your Insurers** may wish to take legal action to recover any payment that **Your Insurers** have made under **Your Policy**. **You** must give **Your Insurers** permission to take this action in **Your** name and **You** must help **Your Insurers** to do this if **Your Insurers** request.
- 9.5 **Your Insurers** can get or may ask **You** to supply estimates for repairs and **Your Insurers** can decide where repairs can be done.

What **You** must not do:

- 9.6 **You** must not admit or deny responsibility for any incident, or offer to pay or negotiate any claim, unless **Your Insurers** have given **You** written permission.

Section 10 – Complaints Procedure

Customer Service and Complaints

Your Insurer's aim is to provide **You** with a high quality service at all times, although they do appreciate that there may be instances where **You** feel it is necessary to lodge a complaint.

If **You** do wish to complain, please note the 3 steps below, along with the relevant contact details for each step.

Step 1:

In the first instance, please direct **Your** complaint to the relevant party referenced in Table 1 below.

<p>If You complaint refers to the handling of a claim You have submitted under Your Policy, please contact:</p>	<p>Leisure Claims Team Davies Group BOX 2801 Stoke on Trent ST4 9DN Telephone: 0330 123 0821 Email: leisure.newclaims@davies-group.com</p>
<p>For all other complaints, please contact:</p>	<p>Your Insurance Adviser or Marine & Leisure@GeoSpecialty Ellenborough House Wellington Street Cheltenham GL50 1XZ Tel: 0345 456 57 58 Email: leisure@geospecialty.co.uk</p>

Step 2:

Should **You** remain dissatisfied with the outcome of **Your** complaint from either Leisure Claims Team or **Your Insurance Adviser** **Your** legal rights are not affected, and **You** may refer **Your** complaint to Lloyd's. Contact information is in Table 2 below.

<p>Complaints Department, Lloyd's, One Lime Street London EC3M 7HA</p>	<p>Telephone: +44 (0)20 7327 5693 Fax: 020 7327 5225 Email: complaints@lloyds.com Website: www.lloyds.com/complaints</p>
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Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at www.lloyds.com/complaints. Alternatively, **You** may ask Lloyd's for a hard copy.

Section 10 – Complaints Procedure continued

Step 3:

If **You** still remain dissatisfied after Lloyd's has considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service. Contact information is in Table 3 below.

Financial Ombudsman Service Exchange Tower London E14 9SR	Telephone: 0800 0234 567 (Calls to this number are now free from "fixed lines" in the UK). Telephone: 0300 1239 123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email: complaint.info@financial-ombudsman.org.uk
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The Financial Ombudsman Service is an independent service in the **United Kingdom** for settling disputes between consumers and businesses providing financial services. **You** can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

This does not affect **Your** right to take legal action if necessary.

Alternatively, if **You** purchased **Your** insurance online please note that **You** can, if **You** wish, also submit **Your** complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the European Union (EU), who have bought goods or services online, get their complaint resolved. **You** can access the ODR Platform by clicking on the following link: <http://ec.europa.eu/consumers/odr/>

This does not affect **Your** right to submit **Your** complaint following the process above. Please note that under current rules the European Commission will ultimately redirect **Your** complaint to the Financial Ombudsman Service detailed above.

Financial Services Compensation Scheme (FSCS)

As **Your Insurers** are members of the Financial Services Compensation Scheme (FSCS), **You** may be entitled to compensation under the scheme if **Your Insurers** are unable to meet their obligations under this contract. If **You** are entitled to compensation under the scheme, how much compensation **You** would receive would depend on the nature of this contract. **You** can get more information about the scheme from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) and on their website at www.fscs.org.uk

Section 11 – Endorsements

These **Endorsements** only apply when they are shown in **Your Policy Schedule**

Endorsement 1 – Let Property

Whilst **Your Park Home** is let or sublet.

Section 1 - Your Park Home Buildings if insured

Your Insurers shall not pay for:-

- theft or attempted theft from **Your Park Home** other than as a result of a violent and forcible entry.

Section 2 - Your Park Home Contents if insured

Your Insurer shall not pay for:-

- the property of any persons renting or letting the property;
- **Accidental** damage or breakage;
- malicious damage caused by persons legally on **Your Park Home**;
- theft or attempted theft from **Your Park Home** other than as a result of a violent and forcible entry.

Section 4 - Liability to the Public

Your legal liability to the public as defined in Section 4 - Legal Liability to the Public is extended to include **Your** legal liability arising out of the letting of **Your Park Home** as shown in **Your Schedule**.

The following duties apply:

The inside and outside of **Your Park Home** must be checked by **You** or **Your** authorised representative prior to every let and at least once every 30 days.

You must comply with any local authority regulations or statutory conditions regarding the letting of the property.

If **You** fail to comply with **Your** duties this may result in **Your** insurance becoming invalid or **Your** claim may not be paid.

Endorsement 2 – Alarm Clause

Your Park Home Contents excludes loss or damage by theft or attempted theft unless:

- (a) The burglar alarm system shall have been in full and effective operation whenever **Your Park Home** is left unoccupied overnight.
- (b) The burglar alarm system is maintained in good order throughout this **Period of Insurance** under a maintenance contract with a company which is a member of the NSI (National Security Inspectorate) or SSAIB (Security Systems and Alarms Inspection Board).

Endorsement 3 – Theft Limitation Clause

You are not covered for theft or attempted theft from the **Your Park Home** other than as a result of violent and forcible entry.

Endorsement 4 – Contractors Exclusion Clause

You are not covered for loss, damage or liability arising out of the activities of contractors.

Endorsement 5 – Non-Standard Construction Clause

Your Park Home is of non **Standard Construction**.

Section 11 – Endorsements continued

Endorsement 6 – Protections Clause

You must ensure that all protections provided for the security of **Your Park Home** and **Your Contents**:-

- are maintained in good working order and
- are in full and effective operation whenever **Your Park Home** is left unoccupied overnight.

If **You** fail to comply with the above **Your Insurers** will not cover **You**

for; Section 1 - Your Park Home Buildings

1.6 theft or attempted theft

1.9 wilful / deliberate acts, malicious damage or vandals).

Section 2 - Your Park Home Contents

2.5 theft or attempted theft

2.8 wilful / deliberate acts, malicious damage or vandals).

Endorsement 7 – Minimum Security Clause

Section 2 - Your Park Home Contents - theft or attempted theft is not covered unless the below minimum protections are fitted and operational.

External Doors: 5 Lever Mortice deadlocks or European equivalent

Patio Doors: In addition to a central locking device, key operated bolts to top and bottom opening sections

Windows: Key operated security locks to all ground floor and other accessible windows.

Endorsement 8 – Safe Clause

You are not covered for 2.5 theft or attempted theft of jewellery from **Your Park Home** unless the jewellery is kept in a locked safe whilst not being worn.

Endorsement 9 – Business Use Extension 1:

Section 4 - Legal liability to the Public 4.2.6 of **Your Policy** is deleted.

Your Policy includes **Your** liability for using **Your Park Home** for **Your** business purposes.

The definition of **Contents** as defined within **Your Policy** extends to include computers and home office equipment up to £2,500 or 15% of **Your Contents Sum Insured**, whichever is the lesser used in connection with **Your** profession, occupation or business or employment.

This extension does not include:-

- Any liability arising out of advice given or services rendered in respect of **Your** profession, occupation or business or employment;
- Loss of magnetism or corruption of data;
- Compensation for **You** not being able to use the computer or any equipment following loss or damage;
- The equipment being confiscated or repossessed;
- Disks, tapes and spools;
- The cost of reconstructing any lost or damaged data;
- Any business stock, **Money** or **Credit Cards** held for business purposes.

Section 11 – Endorsements continued

Endorsement 10 – Business Use Extension 2:

Section 4 - Legal liability to the Public 4.2.6 of **Your Policy** is deleted.

Your Policy includes **Your** liability for using **Your Park Home** for **Your** business purposes.

The definition of **Contents** as defined within **Your Policy** extends to include computers and home office equipment up to £5,000 or 15% of **Your Contents Sum Insured** whichever is the lesser used in connection with **Your** profession, occupation or business or employment.

This extension does not include:-

- Any liability arising out of advice given or services rendered in respect of **Your** profession, occupation or business or employment;
- Loss of magnetism or corruption of data;
- Compensation for **You** not being able to use the computer or any equipment following loss or damage;
- The equipment being confiscated or repossessed;
- Disks, tapes and spools;
- The cost of reconstructing any lost or damaged data;
- Any business stock, **Money** or **Credit Cards** held for business purposes;

Endorsement 11 – Unattended Vehicles Clause

You are not covered for 2.5 theft or attempted theft or disappearance of property from any vehicle when **You** leave the vehicle unattended.

Endorsement 12 – Sewers and Septic Tanks

You are not covered for **Accidental** damage caused by external and visible means from a single identifiable event to:

- Sewers
- Drains
- Septic tanks

Endorsement 13 – Golf Equipment

The Insurers will not pay for 2.5 theft or attempted theft from motor vehicles left by the owner or current driver unless **Your** item, or any bag containing the golf equipment, is hidden from view and all access points to the vehicle are securely locked. A pair or set of items is regarded as a single item, a bag of golf clubs, whether or not by the same manufacturer, is regarded as a set.

Endorsement 14 – Golf Buggy

Section 4 Legal Liability to the Public is extended to include liability arising out of the ownership, possession or use of **Your** Golf Buggy.

Endorsement 15 – Unspecified Valuables Limit

Under the definition of **Contents** **Your** unspecified **Valuables** limit is increased to 30% of **Your Contents Sum Insured**.

Section 11 – Endorsements continued

Endorsement 16 – Extension to Endorsement 7 Minimum Security Clause

Endorsement 7 - Minimum Security Clause is not applicable for a period of eight weeks from inception to enable **You** to arrange for the required security to be installed. If **You** fail to comply with **Endorsement 7** - Minimum Security Clause after this period then theft will be excluded from **Your Policy**.

Endorsement 17 – Flood Exclusion

Your Policy excludes loss or damage caused by **Flood**.



geo/SPECIALTY

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