

Park Homes in the United Kingdom and Overseas Insurance

Insurance Product Information Document (IPID)



Company: Intasure® is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909

Insurers: The Channel Managing Agency Limited (Registered number 08614385) which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product Information Document provides a summary of the cover provided. Full details can be found in the Policy Booklet. You should refer to your own Policy Booklet, your Schedule of Insurance (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

What is this type of insurance?

This is a policy to cover physical loss or damage to your unit and contents (provided that you purchase contents cover). The unit is designed for human residential habitation and meets the specification of British Standards 3632. Contents include household goods, clothing, and personal belongings. In addition this policy covers you for a wide range of perils, including (but not restricted to) fire, flood, storm, theft, escape of water and your legal liability.



What is insured?

- ✓ Loss or damage to your unit and contents caused by fire, smoke, explosion, lightning, thunderbolt, earthquake, riot, civil commotion, strikes, labour disturbances, aircraft and other aerial devices or anything dropped or falling from them.
- ✓ Loss or damage caused by storm or flood, theft or attempted theft.
- ✓ Escape of water or oil from any fixed domestic water or heating installation or water freezing in any fixed domestic water or heating installation.
- ✓ Impact or damage by any animal, vehicle or aircraft or by any articles dropped or falling from them.
- ✓ Loss or damage caused by the breakage or collapse of television or radio aerials, satellite receiving dishes, their fittings or masts.
- ✓ Malicious acts or vandalism.
- ✓ Falling trees, telegraph poles or lampposts or any parts of them.
- ✓ Public Liability cover up to the amount specified in the Schedule.
- ✓ Subsidence, heave or landslip of the land or pitch on which Your Unit stands and for which You are legally responsible.

- ✓ Loss or damage to contents, caused by an insured peril under Section 1, temporarily removed from your unit within the risk country.
- ✓ Reasonable costs for alternative accommodation and pitch fees you are liable to pay for the period the Unit cannot be occupied following loss or damage by an insured peril under Section 1 of the Policy rendering the unit uninhabitable. This is limited to 10% of the total sum insured for your unit for any one claim.
- ✓ Replacing and fitting locks and keys for any external doors, windows, intruder alarms and safes, if you lose your keys.
- ✓ Replacing food in your refrigerators or freezers spoiled or damaged due to accidental breakdown of the appliance, escape of fumes from the appliance or accidental failure of the electricity or gas supply.

Optional Covers

- Accidental Damage Extension cover
- Increased liability cover to £5,000,000
- Cover for items away from the park home



What is not insured?

- X Loss or damage caused by poor or faulty design, workmanship or materials.
- X Loss or damage arising from seepage of water into your unit through seams or seals unless as a result of rising flood water.
- X Loss or damage caused by storm or flood to gates and fences unless your unit is damaged at the same time from the same cause.
- X Loss or damage caused by theft or attempted theft by any person lawfully in your unit or by the hirer or tenant
- X Depreciation, deterioration, manufacturing defects, general wear and tear, damage by pets, moth, vermin, insects, rot, frost or any gradually operating process such as rust or damp.
- X We will not pay for any loss, damage, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of Terrorism.
- X Specific conditions (endorsements) introduce additional terms to your policy meaning that some claims may not be covered. It is very important that you read the full terms of any endorsements listed, as set out in your schedule.

Please see your policy schedule for any endorsements that apply to your policy.



Are there any restrictions on cover?

- ! The standard policy excess and any voluntary excess you have selected will be outlined within your policy Schedule.
- ! Losses or damage to contents left in the open, but within the boundaries of the land of your unit are limited to £500 in total for each claim.
- ! The cost of replacing locks, including keys is limited to £250 for each claim.
- ! Refrigerated and frozen food has a limit £350.
- ! Theft or attempted theft if your unit is left unattended and unlocked.
- ! Subsidence, heave or landslip excludes loss or damage caused by demolition, alteration or repair.
- ! Loss or damage suffered if a storm causes your unit to fall over or become dislodged unless it is securely storm anchored at all four corners of the chassis or, attached to a Floatation Device approved by us and fitted in accordance with the manufacturer's instructions, so that it can float freely above the water in the event of flood.
- ! All individual items of a matching set or suite, carpet or other article of a uniform nature, colour or design are treated as a single item. The Insurer will not pay for the cost or replacing or changing undamaged items.



Where am I covered?

- ✓ In the United Kingdom, Channel Islands, France, Greece, Italy, Portugal, Spain.



What are my obligations?

- You must answer all questions asked of you, honestly and to the best of your knowledge and belief.
- You must inform us as soon as possible within 14 days of any changes which may affect your insurance (see policy wording for details).
- If you make a claim you must provide us with all relevant information about the claim, including estimates for replacement or repair where required.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.
- In some cases, the insurer may apply an endorsement to the policy, setting out, for example, security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy, and will also be shown on the policy schedule that you will receive after you buy.



When and how do I pay?

- You can pay your premium by monthly instalments or as a one-off payment by Debit or Credit card.
- Payment is to be made at the point of sale or renewal of your policy.



When does the cover start and end?

The period of insurance is for a period of 12 months and will start on the date you select when you purchase the policy and will end 12 months later. This information will be shown in your policy Schedule.



How do I cancel the contract?

Please contact Intasure on 0345 111 0680, by post at Oakhurst House, 77 Mount Ephraim, Tunbridge Wells, TN4 8BS or by email at admin@intasure.com to cancel your policy.

- You have a right to cancel your policy within 30 days (cooling off period) from the start date or renewal of your policy or from the day on which you receive your policy or renewal documentation, whichever is later. We will refund the premium in full.
- If you wish to cancel this insurance outside of the 30 day cooling off period, we will refund the premium, less a proportionate amount for the time you have been on cover and any fees paid.
- If you received payment for, or are in the process of making a claim or have suffered a loss for which you are intending to make a claim, we will not refund any premium to you regardless of when you cancel your policy.