

POLICY WORDING

Please read carefully and retain



Property Insurance for Park Homes in the United Kingdom

Welcome to Intasure Property Insurance

Designed specifically for Park Homes in the United Kingdom



Please read this policy carefully and see that it meets with your requirements. If not, or if there is anything you do not understand, please contact Intasure through whom this policy was arranged as soon as possible.

Introduction

This policy is underwritten by the insurers and arranged through Intasure in accordance with the authority granted under the Agreement Number(s) stated in the schedule of insurance.

This insurance relates ONLY to those sections which are shown in the schedule of insurance as being included.

You must take all reasonable steps to prevent loss or damage and keep your unit in a good state of repair.

This document should be read together with your schedule of insurance and any endorsement(s). Please keep this policy in a safe place - you may need to refer to it if you have to make a claim.

Your premium has been based upon the information shown in the schedule of insurance and you should ensure that you are clear which sections of cover you have included, what each section covers and the restrictions and exclusions that apply; and what your responsibilities are under the policy as a whole.

Various words and phrases have a standard meaning within this contract of insurance and such meanings are defined in the section headed Definitions.

The headings are for ease of reference only and are not to be construed as part of the policy wording.

We will, in consideration of the of the payment of the premium, insure you, subject to the terms and conditions of this policy, against the events set out herein during the period of insurance or any subsequent period for which we agree to accept payment of premium.

Regulatory Information

The insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority.



for and on behalf of Intasure®

Intasure

Oakhurst House
77 Mount Ephraim
Tunbridge Wells
Kent
TN4 8BS

ENQUIRIES: +44 (0)345 111 0670

Monday - Friday 9am - 5.30pm

CLAIMS: +44 (0)345 111 0672 (24 hours)

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. www.intasure.com

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Customer Service

Our objective is to give an excellent service to all our customers and to deal with any claim helpfully, promptly and fairly. You can help us to achieve this objective by:

- reading this policy wording together with **your schedule of insurance** without delay and
- contacting **us** immediately if **you** have any questions and
- keeping **your** documents in a safe place and
- letting **us** know if **you** change address or replace **your Unit** and
- telling **us** if the **sums insured** are not up to date as they represent the maximum **insurers** will pay.

Information You Have Given Us

In deciding to accept this insurance and in setting the terms and **premium**, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information we will treat this insurance as if it never existed and decline all claims.

If **we** establish that **you** carelessly provided **us** with false or misleading information it could adversely affect **your** insurance and any claim. For example **we** may:

- treat this insurance as if it had never existed and refuse to pay all claims and return the **premium** paid. **we** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered; or
- amend the terms of your insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness; or
- charge **you** more for your insurance or reduce the amount **we** pay on a claim in the proportion the **premium you** have paid bears to the **premium we** would have charged **you**; or
- cancel **your** insurance in accordance with the "Cancelling this insurance" section below.

We will write to **you** if **we**:

- intend to treat this insurance as if it never existed; or
- need to amend the terms of **your** insurance; or
- require **you** to pay more for **your** insurance.

If **you** fail to notify us that information **you** have provided is inaccurate, or **you** fail to notify **us** of any changes, this insurance may become invalid and **we** may not pay **your** claim, or any payment could be reduced.

Notifying Us Of Any Changes

You must take all reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, or renew **your** policy.

Please tell **us** within 14 days of becoming aware of any changes to the information **you** provided when applying for this insurance.

Please contact **us** if **you** require a copy of **your** Statement of Fact or **your schedule of insurance**.

You must also tell **us** within 14 days of becoming aware:

- of any intended alterations, extension or renovation to the **Unit**. **You** do not need to tell **us** about internal alterations to the **Unit**.
- if someone other than **your family** is going to live in the **Unit**.
- of any change that may result in an amendment to the amounts insured or the limits that are shown in **your schedule of insurance**.
- of any change to the use of the **Unit**, e.g. if the **Unit** is to be lent, let, sub-let, or used for business purposes (other than occasional clerical work)
- of any change to the occupancy of the **Unit** e.g. if the **Unit** is to stop being **your permanent residence** or is to be **Unoccupied** for any continuous period exceeding 180 days, or
- that any member of **your** household or any person to be insured by this policy is charged with, or convicted of a criminal offence (other than motoring offences).

When **we** are notified of a change, **we** will tell **you** whether this affects **your** policy, e.g. whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or a revised **premium** being applied to **your** policy. If **we** are not able to accept the change and it becomes necessary to cancel this insurance, **we** will do so as described within the cancellation conditions contained within the policy.

Important Notice:

Please note that if the information provided by **you** is not complete and accurate **we** may:-

- cancel **your** policy and refuse to pay any claim, or
- not pay any claim in full, or
- revise the **premium** and/or change any **excess**, or
- revise the extent of cover or terms of this insurance.

Cancelling This Insurance and Cooling-Off Period

(a) Your right to cancel through the cooling off period:

You have a right to cancel **your** policy during a period of 30 days from the day of the purchase of the contract or the day

Customer Service

on which **you** receive **your** policy documentation, whichever is the later. There may be a cancellation charge should the policy have been in force.

A full refund of any **premium** paid will be made where **you** cancel this policy during the cooling off period, subject to no claims being made.

(b) **Your right to cancel after the cooling off period:**

You are entitled to cancel this policy after the cooling off period by notifying **us**.

Any return **premium** due to **you** will be calculated at a proportional daily rate depending on how long the policy has been in force, subject to no claims being made. If the **premium** is paid in full this excludes administration fee, and there is no refund on DD payments already made. In the event of a claim, no refunds are available.

(c) **Our right to cancel:**

We are entitled to cancel this policy, if there is a valid reason to do so, including for example:

- (i) any failure by **you** to pay the **premium**; or
- (ii) a change in risk which means we can no longer provide **you** with insurance cover; or
- (iii) non-cooperation or failure to supply any information or documentation we request, such as details of a claim or circumstance;

by giving **you** thirty days' notice **in writing**. Any return of **premium** due to **you** will be calculated at a proportional daily rate depending on how long the policy has been in force, provided that there have been no claims either paid, reported or outstanding.

Law and Jurisdiction Applicable to this Contract

Your policy will be governed by and construed in accordance with English Law, and subject to the exclusive jurisdiction of the Courts of England. The language of the policy and all communications with **you** will be in English.

How to Make a Claim

You must comply with the following conditions. If **you** fail to do so, we may not pay **your** claim, or any payment could be reduced.

1. **You** must notify Intasurè as soon as possible giving full details of what has happened.
2. **You** must provide Intasurè with any other information **we** may require.
3. **You** must forward to Intasurè as soon as possible, but no later than fourteen (14) days, if a claim for liability is made

against **you**, any letter, claim, writ, summons or other legal document you receive.

4. **You** must inform the Police as soon as possible following any loss caused by malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
5. **You** must not admit liability or offer or agree to settle any claim without our written permission.
You must take all reasonable care to limit any loss, damage or injury.
6. **You** must retain ownership of your property at all times. **We** will not take ownership of, or accept liability for, any of **your** property unless we agree with you **in writing** in advance to do so.

Details of how **we** will deal with **your** claim can be found at the end of each section of cover.

Defence of claims

We may, at our discretion:

- * take full responsibility for conducting, defending or settling any claim in your name; and
- * take any action we consider necessary to enforce your rights or our rights under this insurance.

Fraudulent claims

1. If **you** make a fraudulent claim under this insurance, **we**:
 - (a) are not liable to pay the claim; and
 - (b) may recover from **you** any sums paid by **us** to **you** in respect of the claim; and
 - (c) may by notice to **you** treat this insurance as having been terminated with effect from the time of the fraudulent act.
2. If **we** exercise **our** right under clause 1. (c) above:
 - (a) **We** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under this insurance (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
 - (b) **We** need not return any of the **Premium** paid.

Complaints Procedure

We do recognise that on occasion things can go wrong and, if **you** are unhappy with **our** service, please let **us** know. The Complaints Procedure along with all appropriate contact details are set out below.

If at any time **you** have a complaint about the insurance or services that **we** provide for **you**, then **you** should contact:

Customer Service

The Managing Director
Intasure
Oakhurst House
77 Mount Ephraim
Tunbridge Wells
Kent
TN4 8BS
United Kingdom
Tel: +44 (0)345 111 0670

We take all complaints we receive seriously and will handle any complaint promptly and fairly. If **you** make a complaint, **we** will acknowledge it promptly, explain how **we** will handle **your** complaint, tell **you** what **you** need to do, and how **your** complaint is progressing.

Full details of **our** complaints procedure are available on request.

We will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

In the event that **you** remain dissatisfied with **our** response then **you** may refer the matter to the Complaints team at Pen underwriting:

Pen Complaints Officer
Spectrum building
55 Blythswood Street
Glasgow
G2 7AT

Tel: 0141 285 3539

Email: pencomplaints@penunderwriting.com

Details of Pen Underwritings complaints procedures are available at: <http://www.penunderwriting.co.uk/Pages/complaints.aspx>

If **we** are unable to resolve the complaint to **your** satisfaction then **you** may refer it to the Financial Ombudsman Service provided that it falls within their jurisdiction. The Financial Ombudsman Service can normally deal with complaints from small businesses with an annual turnover of less than €2 million. They can be contacted at the address shown below.

The Financial Ombudsman Service's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

If **you** are not happy with the outcome of **your** complaint **you** may be eligible to refer your complaint to:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567 (if calling from landline) or
0300 123 9 123 (if calling from a mobile)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Compensation

Financial Services Compensation Scheme (FSCS)

Insurers are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **insurers** cannot meet their obligations. This depends upon the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information about compensation scheme arrangements is available from the FSCS on their website at www.fscs.org.uk/ or by telephone on 020 7892 7300.

Short Form Privacy Notice

Intasure is the trading name of Arthur J. Gallagher Insurance Brokers Limited. **We** are the data controller of any personal information **you** provide to **us** or personal information that has been provided to **us** by a **third party**. **We** collect and process information about **you** in order to arrange insurance policies and to process claims. **Your** information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing **your** information with third parties such as **insurers**, reinsurers, other brokers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, **our** regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help **us** monitor and improve the service we provide. For further information on how **your** information is used and **your** rights in relation to **your** information please see **our** privacy notice at www.intasure.com. If **you** are providing personal data of another individual to **us**, **you** must tell them **you** are providing their information to **us** and show them a copy of this notice.

Details of **your Insurers** Privacy Notice is available at <https://www.penunderwriting.co.uk/Privacy-Policy>

Sanctions

We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Customer Service

Contract (Rights of Third Parties) Act 1999 Clarification

A person who is not a party to this insurance has no right under the Contract (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a **third party** which exists or is available apart from that Act.

Several Liability

The liability of **insurers** is several and not joint and is limited solely to the extent of their individual proportions. The **insurers** are not responsible for the subscription of any co-subscribing insurer or any other insurer or co-insurer who for any reason does not satisfy all or part of its obligations.

Your Insurer

This policy is Insured by Fairmead Insurance Limited. Fairmead Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Conduct Authority and Prudential Regulation Authority. Financial Services Register number 202050. Registered in England and Wales number 00423930. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1BD.

Fairmead Insurance Limited is Part of the Liverpool Victoria General Insurance Group.

Definitions

The definitions of certain words, shown below in alphabetical order, have specific meanings whenever they appear in bold in this policy.

Average

If the sum(s) insured immediately prior to the **incident** does not represent the full cost of replacement **insurers** will only pay the same proportion of the loss or damage as the sum insured bears to the full cost of replacement.

Clerical Business Equipment

Computer, telecommunication and office equipment, office furniture and stationery, owned by **You** or **Your family**.

Clerical business equipment does not include business stock or business **money** or credit cards and no cover is provided for:

- the cost of replacing paper records, except for their value as stationery;
- any loss or erasure of, or any damage, distortion or corruption to records, data, programs and software.

Contents

The following items whilst in **your Unit** but not in a motor vehicle: Household goods, clothing, personal documents, **personal belongings, clerical business equipment** and **money** which belongs to **you**, or **your family**, or for which **you** are legally responsible.

Contents does not include:

- motor vehicles and children's motor vehicles whether licensed for road use or not, mechanically propelled or assisted vehicles (other than garden machinery and pedestrian controlled vehicles), aircraft, trains and boats (other than models), pedal cycles, gliders, hang gliders, wet bikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed;
- animals;
- anything used for trade, professional or business purposes except **clerical business equipment**;
- fixtures and fittings;
- credit cards.

Excess

The **excess** is the first amount of any one claim (for each separate **incident**) that **you** pay. **your excess** is set out in **your schedule of insurance**.

Family

Your spouse or partner and children, including foster children who permanently reside with **you**.

Floation Device

A device designed to keep **your Unit** afloat and unharmed, above flood waters.

Heave

Upward and/or lateral movement of the **site** on which **your Unit** stands caused by swelling of the ground.

In Writing

Any reference to **in writing** in the policy wording includes any written information provided to **you**. This can include any of the following:

- **Schedule of insurance**
- Statement of Fact
- Endorsements
- Any other policy documentation
- Individual "stand-alone" letters.

Incident

A sudden, unexpected, specific event which occurs at an identified time and place resulting in loss, damage, liability or injury.

Insurers

The Underwriters who are **your insurers** as set out in the **schedule of insurance**.

Landslip

Downward movement of sloping ground.

Market Value

The cost at the date the **incident** occurred, of a used replacement of the lost or damaged item of the same age and condition after taking into account wear, tear and depreciation. In the case of **your Unit**, the cost will also include debris removal, delivery charges, charges made by the **site** owner and re-siting costs.

The maximum amount **insurers** will pay is limited to the sum insured shown in the **schedule of insurance**.

Money

Money of any kind, including cash, bankers drafts, cheques, credit/debit or charge cards or any other type of financial instrument.

Definitions

New for Old

The cost of a new replacement of the lost or damaged item, or the nearest equivalent. In the case of **your Unit**, the cost will also include debris removal, delivery charges, charges made by the **site** owner and re-siting costs.

The maximum amount **insurers** will pay is limited to the **sum insured** shown in **your schedule of insurance**. All cash settlements will be on a **market value** basis only.

Period of Insurance

The length of time, shown on **your schedule of insurance**, during which cover applies.

Permanent Residence

A home where **you** live permanently without any restrictions that prohibit **you** from sleeping there overnight at any time during the year. If the **Unit** is on a holiday park that closes, and **you** are not allowed to stay there during the closed season, then the **Unit** does not fall under the definition of a **permanent residence**.

Personal Belongings

Jewellery, watches and personal items which **you** or **your family** normally wear or carry and which are owned by **you** or **your family**.

Personal belongings does not include:

- household goods and domestic appliances;
- external television and satellite receiving equipment;
- motor vehicles and children's motor vehicles whether licensed for road use or not, mechanically propelled or assisted vehicles, aircraft, trains and boats (other than models), pedal cycles, gliders, hang-gliders, wet bikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed;
- animals;
- **money**, credit cards, securities and documents of any kind;
- anything used for any trade, professional or business purposes (other than portable computer equipment and mobile phones);
- china, glass, pottery and any other items of a similar nature which are fragile.
- **sports equipment**.

Premium

The payment **you** make in return for **insurers** giving **you** insurance.

Schedule of Insurance

The document providing evidence of **your** contract of insurance with the **insurers** and identifying the details on which **insurers** have based the terms and conditions of this insurance as well as the Sections and amount of cover **you** have bought.

Settlement

Downward movement as a result of soil being compressed by the weight of the **Unit** within ten years of construction.

Site

The park or location where **your Unit** is located as shown in **your schedule of insurance**.

Sports Equipment

Fishing rods, wet suits, surf boards, golf clubs and inflatable dinghies up to 14 feet or 427 cm in length kept at **your Unit** which belongs to **you**, or **your family**, or for which **you** are legally responsible.

Subsidence

Downward movement of the **site** on which **your Unit** stands by a cause other than the weight of the **Unit** itself.

Sums Insured

The most **Insurers** will pay for losses or damage to **your Unit**, **Contents** or **Sports Equipment** are the **sums insured** shown in **your Schedule**.

Third Party

Any person other than **you**, a member of **your family** or an employee of **you** or **your family**.

Unit

A structure that belongs to **you** or for which **you** are responsible as stated in the **schedule of insurance** and is designed for human residential habitation and meets the specification of British Standards 3632, that is pre-fabricated either in parts or as a whole and is assembled and sited in accordance with the manufacturer's instructions, including:

- Standard fixtures, fittings and equipment supplied by the manufacturer/builder when new,
- Tennis courts, swimming pools, drives, paths, patios and terraces, walls, gates and fences and fixed fuel tanks,
- Ancillary domestic outbuildings, fixed storage chests, steps, balconies, patios, skirting and associated fences and gates,
- Solar panels permanently attached to the main private dwelling

which **you** own or for which **you** are legally responsible within the premises named in the **schedule of insurance**.

Definitions

United Kingdom

England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man.

Unfurnished

Left insufficiently furnished for full habitation for more than 30 consecutive days.

Unoccupied

Not lived in by **you** or any other person authorised by **you**, for more than 180 consecutive days.

We/Us/Our

The **Insurer** stated in the **schedule** and Intasure as administrators of the policy.

You/Your

The name of the person appearing in the **schedule of insurance** as the insured.

Section 1 - Standard Cover

Your Schedule of Insurance tells You if this Section is in force. Unit, Contents and Sports Equipment.

What is covered

Loss or damage to **your Unit** (including the resulting cost of debris removal and re-siting of a replacement **Unit**), **contents** and **sports equipment** during the **period of insurance** caused by the following perils:

1. Fire, smoke, explosion, lightning, thunderbolt, earthquake, riot, civil commotion, strikes, labour disturbances, aircraft and other aerial devices or anything dropped or falling from them.

2. Storm or Flood.

What is not covered

The **excess** applicable, as set out in **your schedule of insurance**.

Your Unit unless it is designed and built to meet regulations for residential Park Homes and meets British Standard 3632.

Loss of or damage to **money** if left in the open.

Loss or damage to **contents** left in the open if such loss or damage occurred:

- a) during the course of a permanent removal to or from **your Unit** other than whilst in the process of loading onto or unloading from a vehicle.
- b) during a time **your Unit** is unattended.
- c) when they are outside the boundaries of the land of **your Unit**.

Any single item of **contents** exceeding £2,500, any item of **personal belongings** exceeding £1,000, or any item of **sports equipment** exceeding £500 unless identified on **your schedule of insurance**.

The first £1,000 of any claim caused by earthquake.

Loss or damage by frost.

Loss or damage arising from seepage of water into **your Unit** through seams or seals unless as a result of rising flood water.

Loss or damage by weight of snow.

The first £500 of any claim for damage to Solar Panels

Loss or damage suffered if a storm causes **your Unit** to fall over or become dislodged unless it is securely:

- a) storm anchored at all four corners of the chassis or
- b) 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.

Loss or damage to fences and gates unless **your Unit** is damaged at the same time from the same cause.

Property left in the open unless it is garden furniture and **you** have been in **your Unit** within 48 hours of the **incident** or **we** have previously agreed **in writing**.

Section 1 - Standard Cover

Your Schedule of Insurance tells You if this Section is in force.
Unit, Contents and Sports Equipment.

What is covered

3. Theft or attempted theft.

4. a) Escape of water or oil from any fixed domestic water or heating installation.

or

Water freezing in any fixed domestic water or heating installation.

b) **Insurers** will also pay the cost of removing and replacing any part of the **Unit** necessary to repair a household heating system or water system that has caused an escape of water or oil.

The maximum **insurers** will pay under 4 b) is £5,000 in any one **period of insurance**.

5. Impact or damage by any animal or vehicle or aircraft or by any articles dropped or falling from them.

6. Breakage or collapse of television or radio aerials, satellite receiving dishes, their fittings or masts.

7. Malicious acts or vandalism.

8. Falling trees, telegraph poles or lamp posts or any parts of them.

What is not covered

Loss or damage by any person lawfully in **your Unit**.

Loss or damage if **your Unit** is unattended and unlocked

Loss or damage by the hirer or tenant.

Loss or damage while **your Unit** or any part is lent, let, or used for trade or business purposes, unless a person has used violent force to enter or leave **your Unit**.

Property left in the open apart from inflatable dinghies up to 14 feet or 427 cm in length or garden furniture where such items are padlocked to an immovable object by a stout chain or wire that is designed for the purpose and a closed shackle padlock.

Loss or damage if **your Unit** is not lived in by **you** or any other person authorised by **you**, for more than 2 consecutive days during the period from 1st October to the 31st March unless:

- the water has been turned off at the mains and all equipment fully drained other than in respect of a proprietary sealed central heating system containing antifreeze which has been professionally fitted and is maintained to the manufacturers' specifications, or
- a full central heating system has been set to operate daily and overnight at a minimum temperature of 10°C to avoid frost damage.

Loss or damage to the installation itself unless the damage is caused by water freezing.

Any loss arising from damage caused by pets, moth or vermin.

Loss or damage arising from erection, dismantling, repair or maintenance.

The first £500 of any claim for damage to Solar Panels

Breakage or collapse of television or radio aerials, satellite receiving dishes, their fittings or masts is not covered under **your contents** sum insured.

Loss or damage by any person lawfully in **your Unit**.

The cost of removing them other than from the immediate vicinity of the damaged **Unit** and disposing of them.

Loss or damage to fences and gates unless **your Unit** is damaged at the same time.

Loss or damage arising from felling, lopping or topping of trees.

Section 1 - Standard Cover

Your Schedule of Insurance tells You if this Section is in force. Unit, Contents and Sports Equipment.

What is covered

9. **Subsidence, heave or landslip** of the land or pitch on which **your Unit** stands and for which **you** are legally responsible.

For **your contents, you** do not have to show **you** are legally responsible for the land or pitch on which **your Unit** stands.

What is not covered

Loss or damage caused by:

- the normal **settlement** or bedding down of new **Units**
- the **settlement** or movement of made-up ground;
- normal **settlement**, shrinkage or expansion;
- demolition, structural alteration or repair;
- defective design, faulty workmanship or the use of defective materials or inadequate construction of foundations.
- the coast or a riverbank being worn away or any other form of erosion.

Loss or damage to solid floor slabs or damage resulting from their movement unless the foundations beneath the external walls of **your Unit** are destroyed or damaged at the same time and from the same cause.

Loss or damage to swimming pools, tennis courts, central heating oil or gas tanks, paved terraces, patios, paths, drives, boundary and garden walls, fences and gates and septic tanks, unless **your Unit** is damaged at the same time and from the same cause.

Loss or damage to the **Unit** if it is covered by an NHBC Certificate of Insurance.

Please also see the General Exclusions and Exclusions applicable to Sections 1, 2, 3, and 4 which are in addition to the exclusions in Section 1.

Section 2 - Extended Cover

What is covered

Losses **you** suffer under the following circumstances but which are not covered under Section 1 – Standard Cover.

1. Contents Temporarily Removed

Insurers will pay for **your contents** if, whilst they are temporarily removed from **your Unit** to anywhere within the **United Kingdom**, they are lost or damaged by a peril that would otherwise be insured under Section 1 – Standard Cover.

The most **insurers** will pay is £5,000 any one claim.

2. Loss of keys

In the event that the keys for **your Unit** are stolen or are accidentally lost, **insurers** will pay **you** the cost of replacing locks, including keys of the same quality, to:

- any external doors and windows; Or
- intruder alarms and safes installed in **your Unit**

3. Refrigerated and Frozen Food

Insurers will pay for the cost of replacing food in **your** domestic refrigerators or freezers in **your Unit** spoiled or damaged as a result of:

- accidental breakdown of the refrigeration or freezer unit
- escape from the unit of refrigerant and/or refrigerant fumes,
- accidental failure of the electricity or gas supply.

4. December and Wedding Gifts Increase

The sum insured on **contents** is automatically increased by 10% on the following occasions:

- during the month of December
- within 30 days of the wedding of **you** or any member of **your family**.

Wedding gifts away from **your Unit** are covered against loss or damage that would otherwise be covered under Section 1 – Standard Cover on the condition that such losses take place within 24 hours of the wedding of **you** or any member of the **family** and that any such losses take place in one of the following locations:

What is not covered

The **excess** applicable, as set out in **your schedule of insurance**.

Any loss or damage that is covered under Section 1.

Loss of money

Loss of or damage to **contents**

- resulting from theft or attempted theft unless they were in any one of the following:
 - any bank or safe deposit or in the course of removal to or from any bank or safe deposit by **you** or a member of the **family**,
 - an occupied private house or flat,
 - any building where **you** or a member of the **family** are employed or engaged in business.
 - any other building provided forcible and violent means of entry or exit are used.
- removed for sale or exhibition or in a furniture depository,
- in the open and loss or damage was caused by or arose from storm or flood,
- removed from **your Unit** and belonging to or the responsibility of any student member of the **family** who is living away from **your Unit**.

Loss by theft not reported to the Police.

Claims are limited to £250 in respect of any one occasion.

Any food in a refrigerator or freezer unit when that unit is over 15 years old.

Any amount in excess of £350.

Loss or damage caused by or involving:

- the deliberate act of the supply authority or company or as a result of any strike or withdrawal of labour.
- a deliberate act of **you** or a member of the **family** or by **your** domestic employees.

Any costs incurred in returning gifts if the wedding is cancelled.

Any loss or damage to unattended wedding gifts in transit, in a building that is not occupied or in an unlocked room.

Section 2 - Extended Cover

What is covered

- i) in an occupied building where the wedding reception is held
- ii) in transit between **your Unit** and the building where the wedding reception is held.

What is not covered

5. Professional Fees and Other Costs

Following loss or damage arising from an **incident** that is insured under Section 1 – Standard Cover **insurers** will pay for:

- i) architects', surveyors, legal and other fees necessary to repair or rebuild the **Unit**,
- ii) the additional costs of rebuilding or repair arising from compliance with government or local authority requirements.

Any claim for costs incurred without **our** prior approval **in writing**.

Any costs incurred in preparing a claim under this Policy.

Costs arising under a notice served by the Government or local authority prior to the loss or damage.

Claims are limited to £500.

6. Title Deeds

Insurers will pay for the cost of preparing new title deeds to **your Unit** if the title deeds are lost or damaged as a result of an **incident** that would be insured under Section 1 – Standard Cover when they were kept in **your Unit** or in a bank or safe deposit.

Claims are limited to £500.

7. Contracting Buyer

If, during the **period of insurance**, **you** contract to sell **your Unit**, **insurers** will extend this **Policy** to cover losses suffered by the purchaser resulting from loss or damage to the structure of **your Unit** arising from an **incident** that would be insured under Section 1 – Standard Cover.

The most **insurers** will pay is the sum insured of **your Unit**.

Loss or damage covered under any other insurance.

Any loss or damage that either occurs outside the **period of insurance** or does not occur between the point of exchange of contracts and the completion of the sale of **your Unit**

Any loss or damage unless the purchaser completes the sale of the **Unit**.

Loss or damage arising from theft or attempted theft.

Any **contents, money, personal belongings** or any other property that is not the subject of the contract of sale and which belongs to the purchaser.

Loss or damage occurring while the **Unit** is **unfurnished** or **unoccupied**.

8. Jury Service

Insurers will pay **you** or a member of **your family** an amount not exceeding £50 per day, for a period not exceeding 20 days, in respect of irrecoverable earnings and expenses arising from service as a juror.

Please also see the General Exclusions and Exclusions applicable to Sections 1, 2, 3, and 4 which are in addition to the exclusions in Section 2.

Section 3 - Accidental Damage Extension

This Section is only included if You have chosen to buy the Accidental Damage Extension and have paid a premium for it.

What is covered

A. Unit

Insurers will cover accidental damage to **your Unit** and underground service pipes and cables for which **you** are responsible.

The most **insurers** will pay are the **sums insured** shown for **your Unit** in **your schedule of insurance**.

What is not covered

The **excess** as set out in **your schedule of insurance**

Any loss or damage caused by an **incident** that is insured or excluded under Section 1 or Section 2.

Loss or damage caused by or arising from any of the following:-

- i) demolition, alteration or repair to **your Unit**
- ii) poor or faulty design, workmanship or materials
- iii) deterioration or any process of cleaning, dyeing, restoration or repair;
- iv) sulphate reacting with any materials from which **your Unit** is built.

The cost of repairing or replacing electrical or mechanical equipment following its breakdown or misuse.

Damage occurring while the **Unit** is **unfurnished** or **unoccupied**.

Damage occurring when the **Unit** or any part of it is lent, let or sub-let.

Loss or damage arising from seepage of water into **your Unit** through seams or seals unless as a result of rising flood water.

The costs of routine maintenance or normal costs of decoration.

B. Contents

Insurers will pay for the cost of replacing or repairing **your contents** if they are accidentally lost, destroyed or damaged.

The most **insurers** will pay under this Extension for any one claim is:

- i) the sum insured shown in **your schedule of insurance** against the article lost or damaged
- ii) the sum insured shown in **your schedule of insurance** for **contents** following any one **incident**.

The **excess** as set out in **your schedule of insurance**.

Loss of or damage to mobile phones, portable satellite navigation device, laptop computers, video cameras and camcorders, contact or corneal lenses, hearing aids, musical instruments, **sports equipment** and other equipment used for sport or vehicles, pedal cycles, wheelchairs, **money** and credit cards, deeds, securities and documents, guns or firearms, living creatures or clothes.

Any single item of **contents** exceeding £2,500, any item of **personal belongings** exceeding £1,000, or any item of **sports equipment** exceeding £500 unless identified on **your schedule of insurance**.

Property more specifically insured either elsewhere in this Policy or on any other policy of insurance.

Please also see the General Exclusions and Exclusions applicable to Sections 1, 2, 3, and 4 which are in addition to the exclusions in Section 3.

Section 4 - Cover Away from the Park Home

This Section is only included if You have chosen to buy Cover Away from the Unit and have paid a premium for it

<p>Losses you suffer under the following circumstances but which are not covered under Section 1, 2, or 3.</p>	<p>The excess applicable, as set out in your schedule of insurance.</p>
<p>1. Personal Belongings Insurers will pay for the accidental loss of or damage to personal belongings that are away from your Unit but are in the United Kingdom and temporarily elsewhere while in the possession of you or your family. However insurers will not pay more than the sums insured shown separately on your schedule of insurance.</p>	<p>Any loss or damage that is covered under Section 1, 2 or 3.</p> <p>Loss or damage to personal belongings in your Unit as these fall under the definition of contents that are insured under Section 1.</p> <p>Theft from motor vehicles unless at the time of the loss or damage someone aged 16 or over was in the motor vehicle; or</p> <ul style="list-style-type: none"> • the motor vehicle was securely locked, and • force and violence were used to get into the motor vehicle; and • the items stolen were out of sight in a locked luggage boot, luggage or glove compartment. <p>Loss or damage after your personal belongings or personal documents have been outside the United Kingdom for a total of more than 180 days during the period of insurance.</p>
<p>2. Loss of Money Insurers will pay for Loss of money in the United Kingdom and temporarily elsewhere while in the possession of any of your family.</p> <p>The most insurers will pay for any one claim is £500.</p>	<p>Loss of money that:-</p> <ol style="list-style-type: none"> a) is held for business purposes, b) does not belong to you or the family or for which you or the family are not legally responsible, c) is not reported to the police within 24 hours after the discovery of the loss, d) arises from depreciation, e) arises from loss of value or loss due to errors or omissions in receipts, payments or accountancy, f) results from theft from motor vehicles unless at the time of the loss or damage someone aged 16 or over was in the motor vehicle.
<p>3. Pedal Cycles and Wheelchairs Loss of or damage to pedal cycles and wheelchairs in the United Kingdom and temporarily elsewhere while in the possession of any of your family.</p> <p>The most insurers will pay is the sum insured shown on your schedule of insurance or £200 for any pedal cycle or wheelchair not specifically identified in your schedule of Insurance.</p>	<p>Loss of or damage to any pedal cycle left unattended in a public place unless it is padlocked to an immovable object by a stout chain or wire that is designed for the purpose and a closed shackle padlock.</p> <p>Loss or damage after any pedal cycle or wheelchair has been outside the United Kingdom for a total of more than 180 days during the period of insurance.</p>
<p>Please also see the General Exclusions and Exclusions applicable to Sections 1, 2, 3, and 4 which are in addition to the exclusions in Section 4.</p>	

Exclusions applicable to Sections 1, 2, 3, and 4

Insurers will not pay for:

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.

Mechanical, electronic or electrical breakdown, failure or damage other than provided under Section 2 Part 3.

Confiscation or detention by customs or other official bodies.

Any claim, including theft, which arises from deception, fraud or the use of stolen, forged, or invalid cheques, bank drafts or bank notes or any other financial instrument unless the only deception is someone tricking their way into **your Unit**.

Any amount in excess of £500 for loss or damage to **contents** left in the open, but within the boundaries of the land of **your Unit**.

Loss or damage to **sports equipment** that:

- was suffered whilst they were in use at the time of the **incident**
- exceed £500 for any single article.

Any loss or damage to inflatable dinghies that are more than 14 feet or 427 cm in length.

Basis of Settlement for Sections 1, 2, 3, and 4

You should ensure that the basis of **your** cover is appropriate for **your** needs and that **your sums insured** are adequate as **insurers** will not pay more than **your sums insured**. In deciding on the appropriate sum insured for **your Unit you** should take account of additional costs such as debris removal, delivery charges, charges made by the **site** owner and re-siting costs. The **site** owner may be able to provide some assistance by letting **you** know what these costs could be.

Initially, **insurers** will consider claims for household linen and clothing on a **market value** basis and all other claims on the basis of cover shown in **your schedule of insurance**. Any settlement is on condition that **your sums insured** are adequate and **you** actually incur the cost of repair or replacement.

If **your Unit** was for sale at the time of the **incident**, **insurers** will consider **your** claim on a **market value** basis.

If **your sums insured** are too low **insurers** will offer settlement on a different basis, in accordance with the following table:

Basis of settlement initially considered by insurers	Basis of settlement insurers will offer if your sum insured is too low
New for Old	Market Value
Market Value	Insurers will apply Average

All cash settlements are offered entirely at **insurers'** discretion and will be made on a **market value** basis.

Obsolete Parts

In respect of parts required for repair that are no longer manufactured **insurers'** liability is limited to the manufacturer's last list price for those items.

Automatic Reinstatement of sum insured

The sum(s) insured by Sections 1, 2, 3, and 4 shall not be reduced by the amount of any claim providing **you** agree to carry out any reasonable recommendations put forward by **us** to prevent further loss.

Basis of Settlement for Sections 1, 2, 3, and 4

How we deal with your claim - Unit

- We** will pay for the cost of work carried out in reinstating or replacing the damaged parts of **your Unit** and agreed fees and related costs. The amount **we** will pay where reinstatement is carried out will not exceed the lesser of:
 - The cost of the work had it been completed by **our** nominated contractor; or
 - The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors.

If the reinstatement or replacement is not carried out, **we** will pay the lesser of:

 - The decrease in **market value** of **your Unit** due to the damage;
 - The cost of the work had it been completed by **our** nominated contractor if the repair work had been carried out without delay;
 - The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors if the repair work had been carried out without delay.
- Where an **excess** applies, this will be taken off the amount of **your** claim.
- If **your Unit** have not been kept in a good state of repair or if the sum insured at the time of the loss or damage is less than the cost of rebuilding all **your Unit** in the same way, size, style and appearance as when they were new, including fees and related costs, **we** will pay the cost of reinstating or replacing the damaged parts of **your Unit** and **we** will, where appropriate, take off an amount for wear and tear.
- The most **we** will pay for any one claim, including fees and related costs, is the amount it will cost **us** to reinstate the damage to **your Unit** in the same way, size, style and appearance as when they were new, but not more than the sum insured or any limits shown on **your schedule**.
- We** will not pay the cost of replacing or repairing any undamaged parts of the **Unit** 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 specific part.

All **Unit** repairs carried out by **our** preferred suppliers and insured under the Standard Cover section of this policy are guaranteed for 12 months in respect of quality of workmanship.

No allowance will be made for VAT when a cash settlement is made.

How we deal with your claim - Contents

If **you** claim for loss or damage to the **contents**, **we** will repair, replace or pay for any article covered under the Standard Cover Section.

- Where the damage can be economically repaired **we** will pay the cost of repair;
- Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality;
- Where **we** are unable economically to repair or replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value;
- Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.

The above basis of settlement will not apply to:

- Clothes;
- Camping equipment;
- Household linen;

where **we** will take an amount off for wear and tear.

- We** will not pay the cost of replacing or repairing any undamaged parts of the **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 specific part.

Section 5 - Loss of Use

What is covered

If **your Unit** becomes uninhabitable, following loss or damage by an insured peril covered under Section 1 – Standard Cover of this Policy, **insurers** will contribute towards the reasonable costs of:

- 1 alternative accommodation whilst the **Unit** cannot be occupied.
- 2 pitch fees **you** are liable to pay for the period the **Unit** cannot be occupied.

The most **insurers** will pay **you** for any one claim is 10% of the total sum insured of **your Unit**.

What is not covered

Insurers will not pay for any costs incurred without their prior written agreement.

Please also see the General Exclusions, which are in addition to the exclusions in Section 5.

Section 6 - Liability to the Public

Your Schedule tells You if this Section is in force.

What is covered

1. The legal liability of You or Your Family:

- as occupier of **your unit** and its land;
- as individuals;
- as an employer to any of **your family's** domestic employees;

to pay damages and costs to others which arise from any single event occurring during the **period of insurance** which results in accidental death, disease, illness or accidental physical injury to anyone or accidental damage to physical property.

Insurers will pay:

- a) Damages or compensation to a **third party** for the injury or damage caused.
- b) A **third party's** legal costs incurred in claiming compensation from **you** as agreed by **us** or awarded by a court or tribunal.
- c) **Your** legal costs for defending the claim as agreed by **us** or awarded by a court or tribunal if incurred with **our** prior written consent.

You may request that cover under this Section be extended to any named person using the **Unit** with **your** permission. If **insurers** agree **in writing** to this request, cover will be extended and the named person must observe, fulfil and be subject to the terms of this Policy in so far as they can apply.

2. Unrecovered damages

Insurers will pay **you** all sums which **you** have been awarded in Courts of **United Kingdom** jurisdiction and which have not been paid to **you** within 3 months of the date of the award, if:

What is not covered

Liability arising from the **Unit** being used for any trade or business purpose.

Damage to property owned by or in the custody of **you** or **your family**, an employee of **you** or **your family**, or any person to whom the **Unit** is lent.

Liability arising directly or indirectly from any communicable disease or condition.

Liability arising from injury to **you** or **your family** or an employee of **you** or **your family**.

Liability arising from the ownership, use or possession of lifts or mechanically or electrically propelled vehicles (other than domestic garden equipment), aircraft or watercraft.

Liability arising from any employment, trade, profession or business of any of **your family**.

Liability arising under any agreement unless **you** would have been liable had the agreement not been made.

Liability for which compulsory insurance or security is required by any road traffic legislation.

Any fines or penalties.

Liability arising from any of **your family** owning land or buildings other than **your Unit**.

Liability arising from any of **your family** passing on any disease or virus.

Liability arising from arising in connection with the use ownership or custody of firearms (including handguns, shotguns, air rifles and air pistols) and all or any ammunition for such firearms.

Liability arising from the ownership or possession of an animal to which any section of the Dangerous Dogs Act 1991, the Dangerous dogs (Northern Ireland) Order 1991, or the Dangerous Dogs amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation applies.

If your main residence is in the Republic of Ireland arising from the ownership or possession of an animal to which any section of the Control of Dogs Act 1986 or any amending legislation applies.

Any loss excluded under Section 6 Part 1.

Section 6 - Liability to the Public

Your Schedule tells You if this Section is in force.

What is covered

- the cover provided under this Section would have insured **you** if the award had been made against **you** rather than in **your** favour; and
- **you** do not have an appeal pending.

The maximum amount **insurers** will pay in Section 6 for any one claim or series of claims arising out of one event including all legal costs and expenses is shown in **your schedule of insurance**.

What is not covered

Please also see the General Exclusions, which are in addition to the exclusions in Section 6.

Section 7 - Fatal Injury

What is covered

In the event of the death of **you** and/or **your** spouse / partner within 30 days of and as a direct result of bodily injury caused in **your unit** by fire or thieves **insurers** will pay £5,000 to the legal representatives of **you** or **your** spouse / partner.

The most **insurers** will pay under Section 7 is £10,000 in all.

What is not covered

Please also see the General Exclusions, which are in addition to the exclusions in Section 7.

General Exclusions applicable to all Sections of this policy

1. We will not pay for Any loss or damage if **your Unit** is:

- i) being used for trade or business purposes,
- ii) being used as a **permanent residence**,
- iii) not properly sited on the **site** identified in **your schedule of insurance**.

2. We will not pay for loss of use other than provided by Section 5 of the Policy.

3. Radioactive Contamination and Nuclear Assemblies

We will not pay for:

- a) Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from, and
- b) Any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from:
 - Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
 - The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

4. War

We 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 property by or under the order of any government or local authority.

5. Existing and Deliberate Damage

We will not pay for loss or damage:

- Occurring outside of the **period of insurance**;
- Caused deliberately by **you** or any person lawfully in the **Unit**.

6. Pollution or Contamination

We will not pay for loss, damage or liability of any kind directly or indirectly caused by or arising out of pollution and/or contamination other than:

- When caused by oil or water escaping from a fixed oil or fixed water installation, or
- When caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **period of insurance** at the **Unit**, and

- Reported to us not later than 30 days from the end of the **period of insurance**, in which all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident.

7. Contract (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a **third party** which exists or is available apart from that Act.

8. Electronic Data

We will not pay for:

- a) Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from, and
- b) Any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from:
 - Computer viruses, erasure or corruption of electronic data,
 - The failure of any equipment to correctly recognise the change of date.

For the purpose of this exclusion 'computer virus' means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

9. Terrorism

We will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purpose of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), 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(s) or put any section of the public in fear.

10. Confiscation

We will not pay for loss, damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.

General Exclusions applicable to all Sections of this policy

11. Loss of Value

We will not pay for any reduction in **market value** of any property following its repair or reinstatement.

12. Indirect Loss or Damage

We will not pay for any loss or damage 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.

13. Wear and Tear

We will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, rising damp, rising water table, insects, vermin, fungus, condensation, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration or anything reaching the end of its serviceable life.

14. Financial Sanctions

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **period of insurance** we may cancel this policy immediately by giving **you** written notice at your last known address. If we cancel the policy we will refund any **premium** already paid for the remainder of the current **period of insurance**, provided no claims have been paid or are outstanding.

15. Defective Design or Construction

We will not pay for any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or use of faulty materials.

16. Loaned, Leased or Hired

We will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly arising from the **Unit** being loaned, leased or hired to any other person other than **your family** unless previously agreed by **us in writing**.

Conditions applicable to all Sections of this policy

1. Observance of Terms

you must observe the terms, exceptions and conditions of this insurance.

2. Reasonable Precautions against Theft and Damage

you must take all reasonable precautions to protect **your Unit** and other insured items against theft and damage.

3. Maintenance and Siting

You must ensure that **your Unit** is maintained in a sound condition and is correctly sited on the **site** identified in **your schedule of insurance** in accordance with the manufacturer's instructions as **insurers** have offered this insurance on that basis.

4. Floatation Device

If **you** have a **floatation device**, it must be installed in accordance with the manufacturer's instructions and should be inspected regularly, particularly after any flood. Do not attach anything to **your Unit** that would stop the **floatation device** operating freely in the event of a flood and do not store anything under or around **your Unit** that would cause damage as the **floatation device** rises and falls with the level of flood water.

5. Total Loss

In the event of the total loss of **your Unit** all cover under this insurance will cease from the date of the appropriate claim settlement. Any salvage becomes the property of the **insurers** and no refund of **premium** for any remaining **period of insurance** will be payable. Any outstanding **premium** will be payable by **you**.

Insurers retain the right to offer terms to re-instate cover for a replacement **Unit** but they are not obliged to do so.

ENQUIRIES: +44 (0)345 111 0670

Monday - Friday 9am - 5.30pm

CLAIMS: +44 (0)345 111 0672 (24 hours)





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Intasure

Oakhurst House
77 Mount Ephraim
Tunbridge Wells
Kent
TN4 8BS

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