



## Key features of your Park Home Insurance policy

### ABOUT THIS DOCUMENT

This document will outline specific cover features and benefits. This policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the policy booklet.

#### Insurer

Policy Underwritten by certain underwriters at Lloyd's under binding authority B0621P33098517 administered and arranged by Quote 2 Insure.

#### Type of insurance and cover

**You** can choose from **Park Home** Buildings and Contents insurance and may add further cover to suit **your** needs. **Your** Insurance Advisor will provide **you** with details of the cover **you** have chosen and will confirm the sums insured and limits.

#### Period of Insurance

The policy offered is a 12-month contract. The policy may be renewed each year, but renewal will be subject to the terms and conditions that apply at the time of renewal.

#### Review of cover

You may need to review and update your cover periodically during the term of your policy to ensure that it remains adequate.

#### Language and law applying to the insurance

This insurance is written in English and all communications about it will be in English. Unless **we** have agreed otherwise with **you**, English law will apply to this insurance.

#### Claim Phone Number

Making a claim: **0161 875 8960**

**Making a claim:** This phone number is for registering new claims and is open 24 hours a day, 365 days a year.

#### Cover specific features and benefits

Below is a list of events **you** are covered for under each section of **your** policy. Note: The section limits may be limited to per claim or period of insurance, therefore please refer to **your** policy booklet to confirm the full extent of coverage.

#### Buildings - Section one

For an additional premium **you** may be able to select the optional cover of **Accidental Damage** for **your buildings** and/or **contents** which will cover **you** for any single and sudden unexpected event resulting in physical damage.

Section one	Section Limits
<p><b>We</b> will insure the <b>building</b> against loss or damage caused by:</p> <ul style="list-style-type: none"><li>Fire, smoke;</li><li>Earthquake;</li><li>Explosion;</li><li>Lightning;</li><li>Aircraft and other flying objects or anything dropped from them;</li><li>Riot, civil commotion, strikes and labour or political disturbances;</li><li>Impact by any vehicle, train or animal;</li><li>Breakage or collapse of radio or television aerials, fixed satellite dishes their fittings or masts;</li><li>Falling trees or branches, telegraph poles or lamp posts;</li><li>Theft or attempted theft;</li><li>Malicious acts or vandalism;</li><li>Flood;</li><li>Escape of water and leakage of oil;</li><li>Subsidence, heave or landslip; and Storm.</li></ul>	<p>As per the amount shown on the Policy Schedule</p>

Extra Benefits included with Buildings	Section Limits
Loss of rent or costs for alternative accommodation	Up to 15% of the sums insured
Selling <b>your home</b> , if <b>you</b> sell the <b>home</b> , from the date <b>you</b> exchange contracts <b>we</b> will give the buyer the benefit of cover until the sale is completed.	Up to the amount shown on the schedule
Building fees and the cost of removing debris	Up to 12.5% of the building sum insured
<b>Accidental damage</b> to underground cables, pipes and tanks.	Up to buildings limit
Trace & Access	£10,000
Metered water	£1,000
Liability as the owner of <b>your</b> present and previous <b>home</b>	£2,000,000
Accidental breakage to fixed glass, Sanitary Ware and ceramic glass in cooker hobs of built-in units forming part of the <b>buildings</b>	Up to buildings limit

#### Significant Exclusions and Limitations

The first £50 of every claim other than claims for:

- subsidence, heave or landslip where the excess will be £500
- escape of water or oil leaking or spilling from any domestic water or heating installation, swimming pool, hot tub, jacuzzi, spa, aquarium, washing machine or dishwasher where the excess will be £250
- or as specified by endorsement.

**We** will not pay any escape of water claim resulting from:

- water overflowing from Sanitary Ware.
- the failure or lack of grout and/or sealant.

#### Contents - Section two

For an additional premium **you** may be able to select the optional cover of **Accidental Damage** for **your buildings** and/or **contents** which will cover **you** for any single and sudden unexpected event resulting in physical damage.

Section Two	Section Limits
<p><b>We</b> will insure <b>your contents</b> against loss or damage caused by:</p> <ul style="list-style-type: none"> <li>Fire, smoke;</li> <li>Earthquake;</li> <li>Explosion;</li> <li>Lightning;</li> <li>Aircraft and other flying objects or anything dropped from them;</li> <li>Riot, civil commotion, strikes and labour or political disturbances;</li> <li>Impact by any vehicle, train or animal;</li> <li>Breakage or collapse of radio or television aerials, fixed satellite dishes their fittings or masts;</li> <li>Falling trees or branches, telegraph poles or lamp posts;</li> <li>Theft or attempted theft;</li> <li>Malicious acts or vandalism;</li> <li>Flood;</li> <li>Escape of water and leakage of oil;</li> <li>Subsidence, heave or landslip; and storm.</li> </ul>	As per the amount shown on the Schedule

Extra Benefits included with contents	Section Limits
Household goods and <b>personal belongings</b> ;	Up to Contents limit specified on the schedule
<b>Money</b>	£300
<b>Credit Card</b>	£500
<b>Valuable single article limit</b>	£2,000
Free-standing hot tubs, jacuzzis or spas	£1,000
Free-standing wind turbines and solar panels	£500
<b>Business contents</b>	£500
Pedal cycles	£250 in total Unless Specified on the schedule
Heating oil	£2000
Guests' <b>personal belongings</b>	£250
Accidental damage to Radio or television aerials, satellite receivers and masts fixed to or in the <b>home</b>	Up to contents limit
Accidental Breakage to glass tops, fixed glass in furniture, ceramic glass in cooker hobs and mirrors	Up to contents limit
Temporary accommodation	Up to 15% of the sum insured
<b>Accidental damage</b> to television sets, video and audio equipment and computers	Up to contents limit
Metered water	£2000
Theft of <b>contents</b> in outbuildings	£1,000 in total
<b>Contents</b> temporarily removed from the <b>home</b> for up to 60 days in one <b>period of insurance</b>	Up to 20% of the contents sum insured
<b>Contents</b> in the garden	£2500
Wedding Gifts	Up to 10%
Religious festivals and birthday or wedding anniversaries	Up to 10%
Replacing locks and keys	£250
Compensation for death	£10,000
Reinstatement of Documents	£500
Tenants' <b>fixtures and fittings</b>	Up to the contents sum insured
Personal liability	£2,000,000
Accidents to domestic employees	£5,000,000
Unpaid damages	£100,000
Downloaded electronic information	£500
Accidental loss or damage of <b>contents</b> while moving <b>home</b>	Up to contents limit

### Significant Exclusions and Limitations

The first £50 of every claim other than claims for:

- Escape of water or oil leaking or spilling from any domestic water or heating installation, swimming pool, hot tub, Jacuzzi, spa, aquarium, washing machine or dishwasher where the excess will be £250
- Or as specified by endorsement.

**Contents** does not include laminate and vinyl flooring.

We will not pay any escape of water claim resulting from – Water overflowing from **Sanitary Ware** or the failure or lack of grout and/or sealant

## Personal Items - Section three

Theft, accidental loss or **accidental damage** occurring during the **period of insurance** to **valuables** and **personal belongings**.

Section three (optional cover)	Section Limits
Unspecified <b>valuables</b> , clothing and <b>personal belongings</b> single item limit	£1,000
<b>Specified items</b>	As shown in the schedule
Pedal cycles	£250 per cycle
Property left in an unattended vehicle	£500

### Significant Exclusions and Limitations

- We will pay up to £500 for theft or attempted theft from an unattended motor vehicle of unspecified **valuables**, clothing, personal belongings, sports and camping equipment but only if the property was hidden in a glove compartment, locked luggage compartment or locked boot and if all windows and sunroofs were securely closed and all doors locked.
- The first £50 of every claim
- or as specified by endorsement.

More than one excess may apply to a claim, but details of all excesses will be shown in **your** policy booklet (or in **your schedule**)

### Cancellation

**You** may cancel the policy at any time by sending **us** written notice. The charges that will apply are detailed in the General conditions section of the policy booklet.

**Your** right to change **your** mind: **You** may cancel the policy, without giving reason, by sending us written notice within 14 days of it starting or (if later) within 14 days of **you** receiving the policy booklet.

### Complaints

**We** aim to provide a first class service. If **you** have any reason to complain about **your** insurance policy, or **us**, please refer to the complaints procedure below

Step 1	Step 2	Step 3
<p>If <b>you</b> are not happy with the way the matter is dealt with, please write to:</p> <p>The address is:</p> <p><b>Divisional Underwriter - UK Property</b> Quote 2 Insure 6 Concept Park Innovation Close Poole Dorset BH12 4QT</p> <p>Please include <b>your</b> policy number, which is shown on the <b>schedule</b>.</p>	<p>If <b>you</b> are still not satisfied with the way a complaint has been dealt with, <b>you</b> may ask the Complaints Team at Lloyd's to review <b>your</b> case.</p> <p>The address is:</p> <p><b>Complaints Team</b> Lloyd's One Lime Street London EC3M 7HA</p> <p>Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at <a href="http://www.lloyds.com/complaints">www.lloyds.com/complaints</a> and are also available from the above address.</p>	<p>Having followed this procedure <b>your</b> complaint can be referred to the Financial Ombudsman Service (FOS).</p> <p>The address is:</p> <p><b>The Financial Ombudsman Service</b> Exchange Tower Harbour Exchange Square London E14 9SR</p>

These procedures do not affect **your** right to take legal action if necessary

### Financial Services Compensation Scheme(FSCS)

As **we** are members of the Financial Services Compensation Scheme (FSCS), **you** may be entitled to compensation under the scheme if **we** are unable to meet **our** 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](http://www.fscs.org.uk).

## Reasonable care

**You** must take all reasonable care to prevent bodily injury, loss, damage or accidents to **your home**, and maintain the **home** and **your contents** in a good state of repair. If legal proceedings are under way, **you** must tell **us** immediately and take all reasonable steps to reduce the costs of these proceedings.

## Telling us about a change

**You** must tell **us** immediately about any change in the information given to **us** which is relevant to this insurance. If **you** do not, **your** insurance may not be valid or may not cover **you** fully.

**We** have the right to change any terms and conditions of this insurance when **you** tell **us** about a change.

## Disclosing Important Information

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 reasonable care to provide complete and accurate answers to the questions we ask you. If you do not we may:

- treat this policy as if it never existed and decline all claims.
- treat this policy as if it had never existed and refuse to pay all claims returning the premium paid, if we provided you with insurance cover which we would not otherwise have offered;
- amend the terms of your policy;
- charge you more for your policy or reduce the amount we pay on a claim in the proportion to the premium we would have charged you;
- cancel your policy in accordance with the cancellation condition

## Anti-fraud and credit checks

**We** may conduct anti-fraud and credit checks using various databases such as CIFAS, Cue and Hunter at any stage of **your period of insurance** to confirm that all information provided to **us** by **you** is correct.

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

**We** and other organisations may also access and use the information recorded with fraud prevention agencies to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees;
- **We** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

## Data Protection Notice

Any information provided to **Us** by **You** or regarding **You** will be processed by **Us** in compliance with the provisions of the Data Protection Act 1998 for the purpose of providing insurance and handling claims. This may necessitate providing such information to third parties if you have any questions, please contact the Data Protection Officer, Quote 2 Insure, 6 Concept Park, Innovation Close, Poole, Dorset. BH12 4QT.