

Park Home Insurance Services Ltd

Touring Caravan Insurance - Summary of Cover

Underwritten by Zurich Insurance Company

keyfacts®

This policy summary does not contain full details and conditions of this insurance, these are located in your policy wording. WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER.

Type of Insurance and Cover

- This insurance provides cover for touring caravans used solely for holiday purposes.
- We will insure only those sections you request and we agree to insure.
- The maximum amount we will pay is the value shown within your policy wording or on the policy schedule.

Duration: This is an annually renewable policy. The period of insurance will be shown on your schedule.

Features and benefits included Automatically	Significant Exclusions or Limitations	Policy section information can be found in
Loss or damage to the Caravan and equipment - (including fixtures and fittings and equipment including refrigerators, gas bottles, steps, batteries, stabilisers, wheel clamps, generators and the like).	<ul style="list-style-type: none"> • Theft: Caravans left unattended for 2 hours or more, will not be covered for theft or attempted theft unless on single axle caravans a proprietary wheel clamp and hitch lock are fitted or on twin axle caravans 2 wheel clamps and a hitch lock or a wheel clamp and hitch lock are fitted and burglar alarm in operation. • Theft of any item left in an unlocked caravan. • Any loss or damage whilst the caravan is let for hire or reward other than when on a fixed site. • Awnings are excluded unless specified on the schedule - see <i>Optional Cover for further details</i>. 	Section A - Caravan, Contents, Personal Effects and Awnings.
Replacement as New - following total loss of or destruction beyond economic repair of the caravan, subject to the loss or damage occurring within 10 years, from purchase new and the sum insured representing the present day purchase price of the caravan.	<ul style="list-style-type: none"> • The sum insured must represent the present day purchase price as new of the caravan or its equivalent model. 	Section A - Caravan, Contents, Personal Effects and Awnings. <i>Basis of Claims settlement.</i> <i>The Policy Schedule. If this cover is in force it will show on your schedule of insurance.</i>
Liability to the Public - indemnity in respect of injury to third parties up to £2 Million.	<ul style="list-style-type: none"> • While the caravan is attached to a mechanically propelled vehicle. • If the caravan or part thereof becomes detached from any towing vehicle. • Any liability in respect of any vehicle being used for the transportation of the caravan. 	Section B - Liability to the Public.
Loss of Use - cover for alternative accommodation or the hire of a similar caravan.	<ul style="list-style-type: none"> • Cover up to £50 per day, £1500 in total. 	Section C - Loss of Use and Hiring Charges.
Continental Touring Use - cover for temporary visits to Europe for a total of 180 days in any one year.	<ul style="list-style-type: none"> • Cover is restricted to Continental Europe, Mediterranean Islands, Mediterranean Coastal Lands, Madeira and the Canary Islands. • The following countries are excluded: Albania, Bulgaria, Czech and Slovak Republics, Hungary, Poland, Romania and the former Union of Soviet Republics. 	Definitions - Territorial Limits.
Personal Accident Benefits - cover for compensation if bodily injury is suffered which results in death or permanent disablement up to £20,000.	<ul style="list-style-type: none"> • Cover is not available to any person over 70 years of age. • Cover is limited to £500 for persons under the age of 16. 	Section D - Personal Accident Benefits.
Optional Cover	Significant Exclusions or Limitations	Policy section information can be found in
Loss or damage to Contents and Personal Effects (including clothing, luggage and general household goods used in conjunction with the caravan).	<ul style="list-style-type: none"> • A single article limit of £300 applies. • Excluding: money, credit or charge cards or business books, watches, jewellery, furs, gold, silver, contact lenses, spectacles, sports equipment over £50, photographic equipment, binoculars, camcorders, mobile phones, computer hardware or software, motor driven vehicles of any kind or their accessories, pedal cycles or waterborne craft. 	Section A - Caravan, Contents, Personal Effects and Awnings. <i>If this cover is in force it will show on your schedule of insurance.</i>
Awning Replacement as New - in the event of the awning being lost or damaged beyond economic repair within 10 years from the date of purchase as new, the Underwriters will replace the awning with a new one of the same manufacture and model.	<ul style="list-style-type: none"> • Subject to a limit of £2,500. • We are unable to insure awnings over 10 years of age. • Theft or accidental loss from the awning except outside furniture when the caravan is in use, subject to an overall limit of £500. • Any available discount will be taken into account in the settlement. • Loss or damage to the Awning when erected and attached to the caravan when the caravan is left unoccupied for seven days or more. 	Section A - Caravan, Contents, Personal Effects and Awnings. <i>If this cover is in force it will show on your schedule of insurance.</i>

General Exclusions

- The policy excess excludes the first £50 for any claim except public liability claims.
- Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies.
- Any liability arising or any loss or damage that occurs while the caravan is being used other than for social, domestic and pleasure purposes.
- Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- Loss, destruction or damage to the caravan or equipment or contents and personal effects directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

Your Right to Cancel

You are free to cancel this policy at anytime by contacting Park Home Insurance Services Ltd, Helix House, High Street, Wadhurst, East Sussex, TN5 6AA.

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us of your decision, in writing or by phone using the contact details provided on the covering letter within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax) and then refund the remainder of the premium you have paid.

Claim Notification

Naturally we hope you won't have any accidents or misfortune, but if you do and wish to make a claim under this insurance please contact Park Home Insurance Services Ltd, Helix House, High Street, Wadhurst, East Sussex, TN5 6AA. Telephone: 01892 784059. At the time of making a claim, you will be asked;

- The policy number stated on your schedule.
- Your name, address and telephone number(s).
- The place where the loss or damage occurred.
- What caused the loss or damage.
- The date of the incident.

Our Complaints Procedure

We value the opportunity to investigate any concerns you may have about any aspect of our service and are committed to handling all complaints fairly, thoroughly and promptly.

Who to contact in the first instance

Many concerns can be resolved straight away, therefore, in the first instance, please get in touch with Park Home Insurance Services Ltd. as they will generally be able to provide you with an immediate response to your satisfaction. Contact details are provided below:

Mr William H C Tuke

Park Home Insurance Services Ltd
Helix House
High Street
WADHURST
East Sussex
TN5 6AA

You can telephone on **01892 784059**
Or e-mail: **info@parkhomeinsurance.com**

If your complaint cannot be resolved straight away, and it relates to the terms and conditions of the policy, the complaint will be passed to us to deal with. Otherwise, Park Home Insurance Services Ltd. will carry out a full investigation and provide a response. We and Park Home Insurance Services Ltd. both aim to resolve your concerns as soon as possible and will keep you informed of progress whilst enquiries are continuing.

The majority of complaints that are not resolved straight away are resolved within four weeks of receipt.

Next steps if you are not happy with the response provided

We are dedicated to our customers and seek to do what is right; however, sometimes we may not be able to reach an agreement with you. If this is the case, and you remain dissatisfied once you have received our response to your complaint, we will carry out a further review.

Where the complaint is being handled by us, it will be referred to the Customer Relations Team for a separate review. They will contact you to let you know they have received your complaint and when their review is complete, they will provide you with a final response on behalf of us.

Where the complaint is being handled by Park Home Insurance Services Ltd., it will be reviewed by a Director, and a final response provided.

Complaint Procedure Leaflet

A leaflet containing full details of our complaint procedure will be provided during the complaint handling process and is available on request.

The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response. The FOS contact details are as follows:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

You can telephone on: **0845 080 1800**
Or e-mail: **complaint.info@financial-ombudsman.org.uk**

Compensation

Park Homes Insurance Services Limited and Zurich Insurance Company are both covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if **we** are unable to meet our obligations to you. Compulsory insurance is covered in full. Non-compulsory insurance is protected in full for the first £2,000 and then 90% of any amount above £2,000. Further information is available at **www.fscs.org.uk** or by contacting the FSCS directly on **020 7892 7300**.

Governing Law

Your policy is governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply. You agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, **we** will communicate to you in English.

Park Home Insurance Services Ltd.

Registered Office: Helix House, High Street, Wadhurst, East Sussex, TN5 6AA.

Registered in England & Wales number 2979679.

Park Home Insurance Services Ltd is authorised and regulated by the Financial Services Authority.

Our FSA register number is 306716.

Our permitted business is selling and administering contracts of general insurance.

Underwritten by:

Zurich Insurance Company

UK Head Office: Zurich House, Stanhope Road, Portsmouth, Hampshire PO1 1DU

A limited company incorporated in Switzerland. Registered in the Canton of Zurich. Canton Number CH-020.3.929.583-0.

UK Branch registered in England. Number BR105. Authorised and regulated by the Financial Services Authority.

These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.