

# summary of cover

HOLIDAY HOME INSURANCE



UNDERWRITTEN BY



ARRANGED BY



# Contents

<a href="#">Introduction</a>	<a href="#">3</a>
<a href="#">Buildings cover</a>	<a href="#">4</a>
<a href="#">Contents cover</a>	<a href="#">6</a>
<a href="#">Personal possessions</a>	<a href="#">8</a>
<a href="#">Personal accident</a>	<a href="#">9</a>
<a href="#">General condition - Gas cylinders</a>	<a href="#">10</a>
<a href="#">General information</a>	<a href="#">11</a>

# This is a summary of the cover provided by the Parksure Holiday Home Insurance Policy underwritten by Ecclesiastical Insurance Office plc

## The policy document

This summary does not contain all the terms and conditions that may apply to the policy. You will find the terms and conditions in the policy document, which can be obtained from Parksure or Ecclesiastical.

- Household goods including non-permanent fixtures and fittings like carpets and curtains.
- Personal Accident benefits for you and family members who normally live with you.

## Duration of your policy

Your Holiday Home Insurance policy will be valid for 12 months from the start date shown on your policy schedule. The policy is renewable annually.

## This policy offers you insurance cover for

- Your holiday home with all fixtures, fittings and furnishings.
- Service connections, skirting, fixed chests, steps and landscaping.
- Outbuildings including sheds, garages, patios, decking, verandas, terraces, carports and boundary fences/walls within the same site.



# Buildings

## Features and benefits

We will provide cover up to the sum insured for buildings which you have chosen as shown on your schedule.

*See the policy document for the full list of events that we cover.*

Cover for your legal liabilities as owner of your holiday home.

Theft or attempted theft and damage by malicious persons.

Damage to internal plumbing installations by frozen pipes.

Escape of water or oil.

## Significant exclusions and limitations

If the sum insured you choose is not adequate, we will reduce any claim you make in proportion to the amount you are underinsured by.

*Limit*  
£5,000,000 any one event including legal costs and expenses.

- We exclude damage caused by you, your guests, hirers, tenants or their guests.
- For theft or attempted theft we exclude damage to any touring caravan, used and insured as a static caravan, unless certain security measures are taken.
- If the holiday home is left unoccupied for more than 24 hours during the period 1st November to 15th March cover is excluded unless
  - all water supplies have been turned off at the mains and water drained from the system with all taps left open and sinks and plug holes left unobstructed or

continued

## Features and benefits

Accidental damage to the serviced pitch or any cable, pipe or underground sewerage tank (which you are responsible for) providing a service to the buildings.

We will pay either your alternative accommodation costs or loss of rent or ground rent for a maximum of 21 days if your holiday home is made uninhabitable following covered damage

## Excess

We will discount your premium if you choose an additional voluntary excess.

## Settling your claim

We will arrange for damage to be repaired or pay you the cost of repairs on either a Reinstatement (new for old) or Indemnity (wear and tear) basis whichever is shown in your schedule.

## Significant exclusions and limitations

- central heating systems containing antifreeze are professionally fitted and maintained to the manufacturer's specifications and a minimum temperature of 10 degrees centigrade maintained.

- Up to the sum insured you have selected.

### *Limit*

20% of the buildings sum insured any one claim.

You will have to pay the first £50 of each claim except for subsidence heave or landslip where you will pay the first £500 of each claim.

**We** will not pay for the cost of replacing any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour, including carpets.

# Contents

## Features and benefits

We will provide cover up to the sum insured for contents of your holiday home (including valuables) which you have chosen as shown on your schedule.

*See the policy document for the full list of events that we cover.*

Cover for loss or damage to valuables including jewellery, items of precious metal, collections such as stamps or coins and brittle items such as porcelain and china.

Covers your legal liability in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man for injury or damage you cause in a personal capacity.

Cover for you as an employer of domestic help at your holiday home.

Theft or attempted theft and damage by malicious persons.

## Significant exclusions and limitations

The most we will pay is the sum insured as shown on your schedule.

If the sum insured you choose is not adequate, we will make a deduction for wear and tear or loss of value from any claim you make.

*Limit*  
Any single article 5% of the sum insured or any other limit as shown in your schedule.  
  
Overall limit of 35% of the contents sum insured.

*Limit*  
£5,000,000 any one event including legal costs and expenses.

*Limit*  
£10,000,000 for domestic employee cover (£5,000,000 if terrorism related) any one event.

- We exclude malicious damage caused by you, your guests, any hirer or tenant or their guests.

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## Features and benefits

Accidental breakage of mirrors, fixed glass or plate glass tops in furniture or ceramic hobs forming part of a moveable cooker.

Replacement door locks to your holiday home if your keys are lost or stolen.

Metered water or oil.

Damage to freezer contents caused by a change in temperature or contamination by refrigerant or refrigerant fumes.

## Excess

We will discount your premium if you choose an additional voluntary excess.

## Settling your claim

We will repair, replace or pay the cost of replacing your contents. Replacement or the cost of replacement will be on a new for old basis.

## Significant exclusions and limitations

- We exclude theft of money or theft which occurs while the holiday home is let or lent or occupied by guests unless the theft involves violent and forcible entry to or exit from the holiday home.

### *Limit*

£1,000 any one claim.

### *Limit*

£1,000 any one claim.

### *Limit*

£350 any one claim.

You will have to pay the first £50 of each claim.

**We** will not pay the cost of any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour, including carpets.

# Personal possessions

## Features and benefits

Accidental loss or damage to items such as pedal cycles and sporting equipment which you take away from your holiday home.

## Excess

We will discount your premium if you choose an additional voluntary excess.

## Settling your claim

We will repair, replace or pay the cost of replacing your personal possessions. Replacement or the cost of replacement will be on a new for old basis.

## Significant exclusions and limitations

- We exclude property left in an unattended vehicle unless all doors, windows and boot or hatchback are closed and securely locked and the property is concealed in a glove or luggage compartment or boot.

### Limit

Any single item of personal effects £500, up to a total limit under this section of £2,500.

- We exclude theft of pedal cycles unless they are in a locked building or securely locked to a permanent structure.
- We exclude loss or damage while the pedal cycle is being used for racing.

You will have to pay the first £50 of each claim.

**We** will not pay for the cost of replacing any undamaged items which form part of:

- a pair
- a set
- a suite or
- any other item of a uniform nature, design or colour.



# Personal accident

## Features and benefits

If you, or any member of your family, who normally lives with you suffer a physical injury caused by an accident whilst on holiday in or working on your holiday home, we will pay the appropriate benefit.

Death or injury must have occurred within 52 weeks of the accident directly and independently of any other cause.

## Significant exclusions and limitations

### *Limit*

#### Death

- Up to 15 years £500
- 16 to 69 years £5,000

Persons aged 16 years or over but less than 70 years - £7,500

Persons aged under 16 years - £500

Loss of limb(s) or eye(s) or permanent total disablement for persons aged 16 to 69 years - £7,500

- We exclude self-inflicted injury
- We exclude events caused by alcohol or drugs, unless the drugs are taken as prescribed and directed by a qualified medical practitioner.
- We exclude participation in certain sports and hazardous activities including driving or riding in any kind of race, hang gliding, rock climbing and the like.

## General condition - Gas cylinders

If your holiday home has been continuously unoccupied for more than 15 days there is no cover for damage and liability arising from gas cylinders at the holiday home unless the gas cylinders are securely chained to the exterior of the holiday home or placed within securely locked and approved exterior storage sheds or fixed containers elsewhere in the park.

# General information

## Claims

For all claims you can call either:

Parksure – 01452 314413

Ecclesiastical – 0345 603 8381

## Law applicable

It is our intention to apply the law of England and Wales to this insurance unless you live in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies, it will be English law.

## Your cancellation rights

### **Your right to cancel in the cooling-off period**

You have 14 days from receiving the policy to write to the sender confirming that you do not wish to continue. No charge will be made and any premium you have already paid will be refunded.

### **Your right to cancel after the cooling-off period**

If you do not cancel the policy within the 14-day cooling-off period the policy is in force and you are committed to pay the premium. However you can still cancel the policy providing you give us notice in writing. As long as you have not made a claim you will receive a refund of the part of your premium which covers the cancelled period, providing this exceeds £15. If you have made a claim then the full annual premium is due.

### Complaints

If you have any reason to complain about the advice or service we provide please contact us at:

Ecclesiastical Insurance  
Office plc  
Beaufort House  
Brunswick Road  
Gloucester  
GL1 1JZ

Tel 0345 777 3322  
Fax 0345 604 4486  
Email  
[complaints@ecclesiastical.com](mailto:complaints@ecclesiastical.com)

If you remain dissatisfied or we have not completed our investigation after 8 weeks you can take your complaint to:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0800 0 234 567 or 0300  
123 9123  
Email:  
[complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

### The Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the FSCS should we be unable to fulfil our obligations.

Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk)

# Notes

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