

summary of cover

HOME INSURANCE



Underwritten by



Arranged by



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This is a summary of the cover provided by the Parksure 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.

This policy offers you insurance cover for

- your home with all fixtures, fittings and furnishings supplied by the manufacturer.
- service connections, skirting, fixed chests, steps and landscaping.
- outbuildings including sheds, garages, patios, decking, verandas, terraces, carports, landscaping and boundary fences/walls within the same site.

- household goods, including non-permanent fixtures and fittings like carpets, curtains (not supplied by the park home manufacturer).
- personal belongings in the home, outbuildings, garages and sheds within the same site.

Duration of your policy

Your Home Insurance policy will be valid for 12 months from the start date shown on your policy schedule.

The policy is renewable annually.



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 home.
- Theft or attempted theft and damage by malicious persons.
- Escape of water or oil.

Significant exclusions and limitations

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

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

- We exclude damage caused by you, your guests, tenants or tenants' guests.
- If your home is left unoccupied or unfurnished for more than 30 consecutive days we exclude cover unless all security precautions are put into place and the home is inspected weekly (a record of such inspections must be kept). After 90 consecutive days of unoccupancy no cover will be provided unless agreed by us.
- If your home is left unoccupied or unfurnished for more than 30 consecutive days we exclude cover unless the home is inspected weekly (a record of such inspections must be kept). After 90 consecutive days of unoccupancy no cover will be provided unless agreed by us.

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.
- Cost of locating the source of a leak of oil or water from any fixed water or heating system at your home.
- We will pay either your alternative accommodation costs or loss of rent or ground rent if your home is made uninhabitable following covered damage.

Excess

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

Significant exclusions and limitations

If the home is left unoccupied for more than 24 hours during the period 31st October to 1st April cover is excluded unless the central heating is maintained at 15 degrees centigrade or water supplies are turned off and system drained.

- Up to the sum insured you have selected.

Limit
£5,000 any one claim.

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.

Features and benefits

Settling your claim

We will arrange for damage to be repaired or pay you the cost of repairs but not so that it is better or more extensive than when new.

Significant exclusions and limitations

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 which you have chosen as shown on your schedule.

You choose the sum insured you wish to insure for.

To reduce the possibility of being underinsured, you should regularly review your contents sum insured and request an increase if necessary.

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

Cover for loss or damage to jewellery, precious stones, articles of gold or other precious metal, furs, pictures, works of art and collections of stamps, coins or medals porcelain, china, crystal and glass collectables.

Covers you for your legal liability for injury or damage you cause in a personal capacity.

Cover for you as occupier of your home or as an employer of domestic help there except for care or nursing personnel.

Significant exclusions and limitations

The most we will pay (subject to the specific limits shown below) 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 depreciation from any claim you make.

Limit

Any single article 5% of the sum insured or any other limit as shown on your schedule.

Overall limit of 35% of the contents sum insured or any other limit as shown on your schedule.

Limit

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

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

Worldwide cover is limited to 90 days in any one period of insurance.

Features and benefits

Theft or attempted theft and damage by malicious persons.

Accidental breakage of fixed glass (which includes double-glazing) sanitary ware and ceramic hobs or tops.

Replacement door locks if your keys are lost or stolen.

Metered water.

Trees, plants and shrubs.
Damage caused by an event covered under this section.

Significant exclusions and limitations

- We exclude malicious damage caused by you, your guests, tenants or tenants' guests.
- We exclude theft of money or theft which occurs while the home or any part of it is let, lent or shared unless the theft involves violent and forcible entry to or exit from the home.
- If your home is left unoccupied or unfurnished for more than 30 consecutive days we exclude cover (unless otherwise agreed by us).

If your home is left unoccupied or unfurnished for more than 30 consecutive days we exclude cover (unless otherwise agreed by us).

Limit
£1,000 any one claim.

Limit
£1,000 any one claim.

Limit
£250 per item up to £2,500 in any one period of insurance.
We exclude damage caused by storm or flood, frost, weight of snow or damage by animals.

Features and benefits	Significant exclusions and limitations
Damage to freezer contents caused by a change in temperature or contamination by refrigerant or refrigerant fumes.	
Contents temporarily removed to another building.	<i>Limit</i> 20% of the sum insured any one claim.
We will pay either your alternative accommodation costs or the rent payable by you if your home is made uninhabitable following covered damage.	<i>Limit</i> 20% of the contents sum insured any one claim.
Money in the home.	Money in excess of £500
Gifts and provisions in connection with a family celebration or religious festival.	<i>Limit</i> Up to an additional 20% of the sum insured.
Fatal injury benefit.	<i>Limit</i> £5,000 per person and £10,000 in total for any one fire, accident or assault.
Cover for accidental damage in your home to: <ul style="list-style-type: none">■ audio and visual equipment.■ business equipment which includes personal computers, keyboards, monitors, modems, printers, facsimile machines, telecommunications equipment, photocopiers and other office equipment.	We exclude accidental damage to office furniture. Limit for business equipment £10,000.

Features and benefits

Contents cover for members of your family still living at home, but temporarily away in student accommodation or boarding school.

Guests' personal belongings whilst in your home not otherwise insured.

Automatic cover, for a family member who lives in a care home. You can claim for their belongings under this policy if there is no other insurance in force.

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

Limit

£5,000 for all claims in any one period of insurance.

Limit

£2,500 any one claim.

Limit

£1,000 for any one claim and £5,000 for all claims in any one period of insurance.

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, including carpets.

Personal possessions (Optional cover)

Features and benefits

Accidental loss or damage to items designed to be worn or carried that you normally take out of the home or on holiday, such as jewellery, cameras, sports equipment and pedal cycles.

Cover also applies elsewhere in the world for up to 90 days in any one period of insurance.

Excess

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

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 of boot.
- Limit*
- £250 any one pedal cycle.
- £1,000 any one claim for theft from an unattended motor vehicle.
- 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 must itemise any single items worth over £1,000.

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

Features and benefits

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 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.

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

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

Email:

complaint.info@financialombudsman.org.uk

Web: www.financial-ombudsman.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



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