

# Parksure Home Insurance

## Insurance Product Information Document

### Ecclesiastical Insurance



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**This document provides a summary of the key information relating to this Parksure Home insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.**

#### What is this type of insurance?

This is an insurance policy for your residential park home. The policy covers the structure of your home with all fixtures, fittings and furnishings supplied by the manufacturer, service connections, skirting, fixed chests, sheds and decking. If you insure your contents this covers your household goods and personal belongings in the home and outbuildings within the same site.



#### What is insured?

- ✓ A range of sudden and unforeseeable events such as fire, theft, escape of water, storm or flood and subsidence
- ✓ Accidental damage cover. This will cover accidents such as spillages on carpets (contents). We will also pay for accidental damage to the serviced pitch if you are responsible for it (buildings)
- ✓ Cover for damage by vermin
- ✓ Personal liability up to £5,000,000
- ✓ Emergency glass replacement helpline

#### Buildings cover

- ✓ The cost of repairing your home up to £500,000. You select whether in the event of a claim you want your buildings repaired on a new for old basis (reinstatement) or for a cheaper premium, have an amount deducted for wear and tear (indemnity). Your schedule will show which basis you have opted for
- ✓ We will pay up to 20% of the buildings sum insured for alternative accommodation costs and rent payable by you if your home is uninhabitable following covered damage

#### Contents cover

- ✓ The cost of replacing your contents up to the sum insured shown in the schedule. If we replace your contents as a result of a claim we will replace as new unless the sum insured is not adequate where we will deduct an amount from the claim payment for wear and tear
- ✓ Your money in the home up to £500

#### Optional covers available on request:

Accidental loss or damage to portable items such as pedal cycles and sporting equipment which you take away from your home within the UK and up to 90 days worldwide, up to £1,000 per item (bicycles up to £250 each). For example this could include cameras and jewellery

Higher limits are available upon request



#### What is not insured?

- ✗ Wear and tear or costs for maintenance of your property
- ✗ Reduction in value of your home or contents not related to a claim
- ✗ The excess that you need to pay for claims. The amount that will apply varies depending on the cause of the claim
- ✗ Losses that happened before the start of the insurance policy
- ✗ Storm damage to gates and fences
- ✗ Loss resulting from war or terrorism



#### Are there any restrictions in cover?

- ! If your home is left unoccupied or unfurnished for more than 30 days we exclude theft, malicious damage, escape of water and oil and accidental damage unless security precautions are in place. After 90 days of unoccupancy none of the cover listed above will be provided
- ! Theft is not covered if caused by you, your guests, tenants or tenants guests
- ! Theft from an unattended vehicle unless it is fully locked
- ! There is no cover for the cost of replacing any undamaged items which form part of a pair, set, suite or matching design including carpets
- ! If you have chosen to insure your portable items the most we will pay for any one claim from an unattended vehicle is £1,000



### Where am I covered?

- ✓ The United Kingdom
- ✓ The Channel Islands
- ✓ Isle of Man



### What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out, make changes to, and renew your policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair
- You must tell us as soon as reasonably possible of any event which may result in a claim



### When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your credit agreement.



### When does the cover start and end?

The cover starts on the date that we have agreed with you (as shown in the schedule) and lasts 12 months. We will send you notice when your policy is approaching renewal.



### How do I cancel the contract?

You can cancel this policy **within 14 days** of the start of cover (or your renewal date) or the date you receive your policy documentation, if this is later. If you contact us in this time no charge will be made and we will refund any premium already paid, unless you have made a claim.

You may still cancel after this period and we will refund any premium you have paid after the date of cancellation, unless you have made a claim. We will not refund any amount less than £15.

Please contact your insurance intermediary in the first instance. If you are unable to contact your intermediary, please contact us by telephone, in writing or by email.

Telephone: 0345 604 7082 Email: [schemes@ecclesiastical.com](mailto:schemes@ecclesiastical.com)