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Summary of Cover Park Home Insurance

We welcome you as a prospective Coast policyholder. Below you will find a brief Summary of Cover. This does **NOT** contain all details nor the full terms and conditions of the insurance, which can be found in the Policy Document, a copy of which is available on request.

The policy is an annual contract. The sums insured on Buildings and Contents are automatically index-linked. However, index-linking does **NOT** apply to sums insured and limits under the optional Personal Possessions extensions.

The Park Home (Buildings, Contents and Personal Possessions section of this policy) is underwritten by Zurich Insurance plc.

The Family Legal Solutions section of this policy is provided by ARAG plc.

The Family Legal Solutions insurance is underwritten by Brit Syndicate 2987 at Lloyd's.

SUMMARY OF COVER

The Park Home Insurance Policy covers your Buildings and Contents against the standard perils of Fire, Storm, Flood, Theft, Escape of Water or Oil, Impact, Subsidence, Vandalism and Accidental Damage, etc.

Additional Cover under the Buildings section also includes:

- Accidental damage to fixed glass, sanitary fittings and ceramic hobs
- Accidental damage to underground services
- Alternative accommodation and/or loss of rent up to 20% of the sum insured
- Cost of debris removal, architects', surveyors', legal and other fees
- Replacement of external door locks following theft of keys up to £300

Additional cover under the Contents section also includes:

- Property in the open within the boundaries of your home up to £500
- Accidental damage to home entertainment and personal computer equipment
- Loss of money up to £500 whilst in the home
- Replacement of external door locks following theft of keys up to £300
- Refrigerated and frozen food up to £1,000
- December and wedding gifts increase. 10% increase in the sums insured on Contents in

the home during the month of December and for one month before and one month after a family wedding.

- Legal and Personal Liability: up to £2,000,000 for any one occurrence
- Employer's Liability: up to £10,000,000 for any one occurrence

Cover under the optional Personal Possessions section includes:

Accidental damage or loss anywhere in the UK and for up to 60 days anywhere in the world for:

- Unspecified Items: being clothing and other articles normally worn, used or carried, including jewellery, furs, watches and photographic equipment, other than those defined below. Maximum value any one item £1,000
- Specified Items: mobile phones, laptops computers, video cameras and camcorders, contact or corneal lenses, hearing aids, musical instruments and all items valued at over £1,000 must be specified. For items valued at over £2,000 a copy valuation or receipt, not more than 2 years old, is required
- Sports Equipment: maximum value £250 any one item (eg. a golf club)
- Pedal Cycles: all pedal cycles must be specified. Maximum value any one pedal cycle £1,000
- Personal Money and Credit Cards: standard limit £500

SUMMARY OF MAIN EXCLUSIONS

- The policy will not pay for the costs of replacing undamaged items of a set, suite or combination of similar items where replacements cannot be matched (pages 7, 13, 22 and 26)
- Direct or indirect losses of any kind incurred by you or the family (page 27)
- Wilful damage by you or the family (page 26)
- Damage resulting from gradually operating causes, wear & tear, or lack of maintenance (pages 27 and 28)
- After your home has been left unoccupied for more than 60 days or is left unfurnished, your policy will not pay for Theft, Vandalism, Escape of water or oil, Frozen pipes or Accidental damage (pages 6, 8, 14, 16, 18, 19 and 21)
- Accidental damage caused by domestic pets (pages 4, 8, 10, 11, 15, 16, 17, 18 and 23)
- Property or money held or used for business or professional purposes (page 27)
- Pre-existing damage (page 26)
- Seizure or confiscation of property by Customs or other authorities (page 26)

These exclusions and others relating to specific sections of the policy can be found in the Policy Document, a copy of which is available on request.

Excess

A policy excess of £50 applies to all sections of the policy except subsidence, where an excess of £100 applies.

Making a claim (Park Home, Contents and Personal Possessions section)

Telephone Coast on **01892 786099** with brief details, quoting your policy reference, and they will send you a claim form for completion.

Please complete this as quickly and fully as possible and return it to:
Coast, Helix House, High Street, Wadhurst, East Sussex TN5 6AA.

Any estimates, invoices, valuations, or other supporting documentation should also be sent to Coast as soon as possible, either with the completed claim form, or under separate cover quoting the appropriate reference.

When you contact us about a claim, you will need to tell us:

- 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

(Static Holiday Home, Contents and Personal Possessions section)

Our commitment to customer service

We value the opportunity to look into any concerns you may have with the service we've provided and we're committed to dealing with all complaints fairly, consistently 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 Coast as they will generally be able to provide you with an immediate response to your satisfaction.

Contact details are provided on correspondence that Zurich or our representatives have sent to you. You will find them:

- on your welcome or renewal letter pack
- on claim acknowledgement letters
- or the 'Making a Claim' section of this policy

If we cannot resolve your complaint straight away, we will aim to resolve your concerns as soon as possible and we will keep you informed of progress whilst our enquiries are continuing.

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

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 for free on **08000 234 567** for people phoning from a "fixed line" (for example a landline at home), **0300 123 9 123** for mobile phone users who pay a monthly charge for calls starting 01 or 02, or e-mail: **complaint.info@financial-ombudsman.org.uk**

This is a free and impartial service and will not affect your legal rights. You are entitled to contact the FOS at any stage of your complaint.

Compensation (Park Home, Contents and Personal Possessions section)

Zurich Insurance plc is 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. Further information is available on www.fscs.org.uk or by contacting FSCS directly on 0800 678 1100.

Governing Law (Park Home, Contents and Personal Possessions section)

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.

FAMILY LEGAL SOLUTIONS SECTION

Family Legal Solutions

This summary provides an overview of Family Legal Solutions. The full terms and conditions of this insurance contract can be found in the policy document.

Cover empowers you to pursue or defend your legal rights in the future. With support from ARAG, you and your family could be protected from legal costs arising from:

- a dispute with your landlord or site owner relating to your ownership of your home*
- the sale or purchase of goods and services, even those relating to work carried out on your home*
- in resolving insurance claims, where there is a dispute over the benefits of the policy (excluding policies from Park Home Insurance Services Ltd trading as Coast)
- your identity being used by another person to commit fraud or other crimes
- an employment dispute such as a claim for unfair dismissal or redundancy, or if during the course of your employment a criminal charge is or could be brought against you
- pursuing a claim for death or injury against a negligent third party
- a formal aspect or full enquiry into your personal tax affairs
- disputes with your neighbours regarding a boundary dispute, noise or other legal nuisance, affecting your home*

* Under the terms of the policy, "home" is defined as: "your park or holiday home or static caravan as declared in your proposal for insurance."

Our claims staff, and those appointed on your behalf, will be available to answer your questions, by telephone or e-mail and to provide you with the reassurance you need at what can be a very difficult time.

When a claim does occur, we will appoint a solicitor or another professional with the expertise in the area of law that matches your problem; this being a key component to providing maximum impact at the outset.

FAMILY LEGAL SOLUTIONS SECTION (continued)

Family Legal Solutions also gives you access to:

- a 24 hour, 365 day legal helpline to provide advice on any personal legal matter
- a UK tax telephone advice helpline, 9am to 5pm on weekdays
- an online service enabling you to download over 170 personal legal documents, many of which are free

These include power of attorney, buying and selling your home, and even issues relating to pets and travel

- a free will writing facility via our legal document service

Additionally, we can also help you find the right solicitor, even if the matter is not covered by this policy for example when moving home, or if you have matrimonial issues.

The following table tells you about the main features and limitations of this section of cover

Significant Features & Benefits	Significant Exclusions or Limitations	Where Found
The insurer will pay the insured's legal costs & expenses and communication costs up to £50,000 including the cost of appeals for claims reported during the period of insurance for the following:	<ul style="list-style-type: none"> • It must always be more likely than not that your claim will be successful • The insured must report their claim during the period of insurance and as soon as they become aware of the circumstances that could lead to a claim • The insured always agrees to use an appointed advisor chosen by us before the issue of proceedings or in any claim falling under the jurisdiction of the small claims court 	<p>YOUR POLICY COVER</p> <p>4.</p> <p>5.</p> <p>WHAT IS NOT COVERED BY THIS POLICY</p> <p>1.</p>
<p>1. Employment</p> <p>We will cover a dispute with a current, former or prospective employer relating to your contract of employment or related rights</p>	The cost of an employer's internal disciplinary or employee's grievance hearing or appeal	What is not covered under INSURED EVENT 1
<p>2. Contract</p> <p>We will cover a dispute arising from an agreement entered into by the insured for:</p> <ul style="list-style-type: none"> • Buying or hiring consumer goods or services including your home • Privately selling goods including your home • Renting your home as a tenant or occupying it under lease 	<ul style="list-style-type: none"> • Disputes with tenants. • Loans, mortgages, savings, banking, pensions or investment products. • An insured's business, venture for gain or employment. • A contract involving a motor vehicle. • Construction work or designing, converting or extending any building where the contract value exceeds £6,000 including VAT. 	What is not covered under INSURED EVENT 2
<p>3. Property</p> <p>We will cover a dispute relating to visible property following:</p> <ul style="list-style-type: none"> • Physical damage to the insured's property • Private or public nuisance or trespass <p>We will also cover a dispute with your landlord or site owner relating to your ownership of your home (as defined)</p>	The first £250 of each claim relating to nuisance or trespass	What is not covered under INSURED EVENT 3

Significant Features & Benefits	Significant Exclusions or Limitations	Where Found
4. Personal Injury We will pursue a claim following a sudden event directly causing the insured physical injury or death	<ul style="list-style-type: none"> • An illness which develops gradually over time • Nervous shock, depression or psychological symptoms where the insured has not sustained physical injury to their body 	What is not covered under INSURED EVENT 4 1. 2.
5. Clinical Negligence We will pursue a claim where the insured has been physically injured by clinical negligence	Claims pursued under a contract	What is not covered under INSURED EVENT 5 1.
6. Tax We will cover a formal aspect or full enquiry into your personal tax affairs	<ul style="list-style-type: none"> • Late or inaccurate tax returns • A business or venture for gain of the insured • Where Disclosure of Tax Avoidance Scheme Regulations apply • Wealth assets or money located outside of Great Britain and Northern Ireland • An investigation by the Specialist Investigations Branch of HM Revenue & Customs 	What is not covered under INSURED EVENT 6 1. 2. 3. 4. 5.
7. Legal Defence We will cover: <ul style="list-style-type: none"> • Work-related prosecutions and legal action against the insured for unlawful discrimination • The defence of a motoring prosecution • An investigation or disciplinary hearing brought by any professional or regulatory body 	<ul style="list-style-type: none"> • Owning or driving a vehicle without motor insurance or driving without a valid licence • Parking offences 	What is not covered under INSURED EVENT 7 1. 2.
8. Loss of Earnings We will cover lost salary or wages while the insured attends a court or tribunal at the request of the appointed advisor or to perform jury service	The maximum the insurer will pay is £1,000	What is not covered under INSURED EVENT 8
9. Identity Theft We will cover a dispute arising from the mis-use of the insured's personal information to commit fraud or other crimes	Money claimed, goods, loans or other losses incurred following identity theft	What is not covered under INSURED EVENT 9
10. Legal and Tax Advice Access by phone to legal and tax experts for EU-wide legal advice and UK tax advice	<ul style="list-style-type: none"> • We will not put advice in writing • Advice is restricted to personal legal matters • Advice on UK tax law is available Monday to Friday between 9 am and 5pm (except bank holidays) • We cannot advise on financial planning or financial service products • Services are subject to fair and reasonable use 	Legal and Tax Advice

Significant Features & Benefits	Significant Exclusions or Limitations	Where Found
Identity Theft Advice & Resolution Service <ul style="list-style-type: none"> • Advice about keeping your identity secure and fraud prevention tips • Resolution service offers help with contacting the three credit reference agencies, bank or credit card companies to amend or dispute any incorrect data held • The insurer will pay communication costs following identity theft 	<ul style="list-style-type: none"> • Advice on identity theft is available between 8am and 8pm • You will have to settle communication costs and claim them back from us 	Identity Theft Advice & Resolution Service
Consumer Legal Services website <ul style="list-style-type: none"> • Visit our Consumer Legal Services website at www.araglelegal.co.uk and register using your voucher code to download legal documents that can assist you with day-to-day legal issues. These include a free will and consumer complaint letters • Many documents offer legal review services • You can access our online law guide 	<ul style="list-style-type: none"> • Documents are restricted to personal legal matters • Some documents can only be used in England and Wales • Many documents are free while others attract a modest charge • Legal review services are subject to a fee 	Consumer Legal Services website
	<p>Territorial Limit The UK, Channel Islands and the Isle of Man except for contract and personal injury where cover extends to the EU, Norway and Switzerland</p> <p>Period of Insurance Unless otherwise agreed the period of insurance shall be for twelve months</p> <p>Legal Costs & Expenses</p> <ul style="list-style-type: none"> • Reasonable costs incurred by the appointed advisor • The other side's legal costs • Communication costs 	<p>MEANING OF WORDS & TERMS Territorial Limit</p> <p>MEANING OF WORDS & TERMS Period of Insurance</p> <p>MEANING OF WORDS & TERMS Legal Costs & Expenses</p>

Who is ARAG?

ARAG plc is a legal expenses and assistance insurance provider, operating nationwide from its headquarters in Bristol. ARAG plc is part of ARAG SE and is recognized as a global leader, generating an annual premium income of over €1.5 billion.

Claims Procedure

If you need to make a claim you must notify us as soon as possible.

1. Under no circumstances should you instruct your own lawyer or accountant as the insurer will not pay any costs incurred without our agreement.
2. You can request a claim form, between 9am and 5pm, Monday to Friday (except bank holidays) by telephoning 0117 917 1698 or by downloading one at www.arag.co.uk/newclaims.
3. We will issue you with a written acknowledgement within one working day of receiving your claim form.
4. Within five working days of receiving all the information needed to assess the availability of cover under the policy, we will write to you either:
 - confirming the appointment of a suitably qualified representative who will promptly progress the claim for you; or
 - if the claim is not covered, explaining in full why and whether we can assist in another way.
5. When a lawyer is appointed they will try to resolve your dispute without delay, arranging mediation whenever appropriate. Matters cannot always be resolved quickly particularly if the other side is slow to cooperate or a legal timetable is decided by the courts.

About ARAG and your Insurer

ARAG plc and Brit Syndicate 2987 at Lloyd's which is managed by Brit Syndicates Limited, are authorised and regulated by the Financial Conduct Authority, registration number 452369 and 204930 respectively. This can be checked by visiting the FCA website at www.fca.org.uk or by contacting the FCA on 0800 111 6768. ARAG plc is covered by the Financial Ombudsman Service.

What happens if I have a complaint? (Family Legal Solutions section)

▪ Step 1

If at any time you have any query or complaint regarding the policy, you should in the first instance contact Coast who sold the policy to you:

- ☎ 01892 784059
- @ info@coastinsurance.co.uk
- ✉ Compliance Manager, Coast, Helix House, High Street, Wadhurst, East Sussex TN5 6AA

▪ Step 2

If your complaint cannot be resolved straight away, you should contact ARAG:

- ☎ 0844 472 2938 (hours of operation are 9am-5pm, Monday to Friday excluding bank holidays)
- @ customerrelations@arag.co.uk
- ✉ ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

▪ Step 3

Should you remain dissatisfied you may be entitled to pursue your complaint further with Lloyd's. They can be contacted in the following ways:

- ☎ 0207 327 5693, Fax: 0207 327 5225
- @ complaints@lloyds.com
- ✉ Policyholder & Market Assistance, Market Services, Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN

▪ Step 4

If Lloyd's is not able to resolve the complaint to your satisfaction then you may refer it to the Financial Ombudsman Service (FOS) provided that your complaint falls within its jurisdiction.

- ☎ 0845 080 1800
- @ enquiries@financial-ombudsman.org.uk
- ✉ Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

Compensation

Brit Syndicate 2987 at Lloyd's is 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. Further information is available on www.fscs.org.uk or by contacting FSCS directly on **0800 678 1100**.

Making a claim (Family Legal Solutions section)

To report a claim, please telephone ARAG on 0117 917 1698, or go to www.arag.co.uk/newclaims

For legal and tax advice, please telephone ARAG on 0844 844 1541.

YOUR CANCELLATION RIGHTS

(Park Home, Contents and Personal Possessions
and Family Legal Solutions sections)

You are free to cancel this policy at any time by contacting:
Coast, 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.

You may cancel the policy at any time by telling us, either in writing or over the phone. A cancellation charge will be payable. We may cancel your policy by giving you 7 days written notice to your last known address. We will give you a refund in proportion to the time left until your current period of insurance is due to run out. No refund is payable in respect of that part of the premium applicable to insurance under the Family Legal Solutions section or the administration charge.



Coast

Coast is a trading name of Park Home Insurance Services Ltd.

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

Registered in England and Wales number 2979679.

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

FCA register number is 306716.

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

Underwritten by:

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales. Registration No. BR7985

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority.

Details about the extent of its regulation by the

Financial Conduct Authority are available from Zurich on request.

FCA registration number is 203093. These details can be checked on the FCA's register by visiting its website

www.fca.org.uk or by contacting them on 0800 111 6768.

Legal Expenses Insurance provided by:

ARAG plc

9 Whiteladies Road, Clifton, Bristol BS8 1NN. Registered in England and Wales number 2585818

ARAG plc is authorised and regulated by the Financial Conduct Authority.

FCA register number is 452369.

Legal Expenses Insurance Underwritten by:

Brit Syndicate 2987 at Lloyd's

Brit Syndicate 2987 at Lloyd's is managed by Brit Syndicates Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority, registration number 204930.

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