

Coast is a trading name of Park Home Insurance Services Ltd. Helix House, High Street, Wadhurst, East Sussex, TN5 6AA. Authorised and regulated by the Financial Conduct Authority. FCA Register Number 306716. The company is registered in England and Wales. Company Number 2979679. 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, register number 204930. Park Home Insurance Services Ltd, trading as Coast acts as an agent of Brit Syndicate 2987 at Lloyd's

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) in the policy documents.

What is this type of insurance?

Park Home insurance protects you against loss or damage to your park home and its contents. It covers loss or damage by such things as fire, flood, storm, theft, escape of water or oil, impact, subsidence, vandalism and accidental damage – as described in our policy booklet. Our insurance also includes Family Legal Solutions cover to pursue or defend your legal rights.



What is insured?

Permanent Residences and Holiday Homes

- ✓ Sudden and unexpected loss of or physical damage to the park home (including any veranda, decking, fixed storage units, built-in equipment, fixtures, fittings, furnishings supplied with the park home at the time of purchase)
- ✓ Buildings cover for accidental damage, including underground services (gas, water pipes, drains, sewage and electricity cables from the park home to the mains for which you are responsible) and property owners liability
- ✓ Contents cover for refrigerated and frozen food, accidental damage and cash up to £500
- ✓ Cover for fixed glass, sanitary fittings and ceramic hobs, home entertainment and personal computer equipment against accidental damage
- ✓ Clearance and removal of debris up to the limit shown in your schedule
- ✓ Alternative accommodation and/or loss of rent you still have to pay - up to 20% of the sums insured
- ✓ Public liability up to £5m if you're held legally liable (as the owner or occupier) for injury to a third party or damage to their property
- ✓ Family Legal Solutions cover including a legal helpline, UK tax advice line and on-line access to personal legal documents
- ✓ Up to £50,000 Family Legal Solutions cover for site owner disputes

Permanent Residences Only

- ✓ Cover for possessions away from the home if required
- ✓ Optional cover for mobile phones, sports equipment and pedal cycles
- ✓ Cover for valuable items (over £1,000), if required



What is not insured?

Permanent Residences and Holiday Homes

- ✗ Depreciation, deterioration, manufacturing defects, wear and tear, lack of maintenance, chewing, tearing, fouling or scratching by domestic pets, moths or vermin, mildew, woodworm, fungus, frost, wet or dry rot or damage that happens gradually
 - ✗ Electrical or mechanical breakdown, failure or damage
 - ✗ The cost of repairing or replacing any undamaged parts of the park home or contents which form part of a pair, set or suite
 - ✗ Any property or money held or used for business or professional purposes
 - ✗ Pre-existing damage
 - ✗ Wilful or deliberate damage by you or the family
 - ✗ Any loss or damage as a result of sonic bangs, terrorism or computer virus
 - ✗ Family Legal Solution claims that do not have a 51% or more chance of success
 - ✗ Family Legal Solution claims for circumstances existing before cover starts
 - ✗ Costs under your Family Legal Solutions policy that you incur without consent from ARAG plc or which exceed the sum they would pay a law firm from their panel
- ##### Permanent Residences Only
- ✗ Certain risks if the home is unoccupied for more than 60 days or left unfurnished (please see the policy document for full details)
 - ✗ Any valuable item that exceeds £1,000 unless it is specified
- ##### Holiday Homes Only
- ✗ Certain risks if the home is unoccupied for more than 72 hours (please see the policy document for full details)
 - ✗ Malicious damage by tenants
 - ✗ There is no cover for valuables and/or items valued at over £1,000
 - ✗ There is no cover for items away from the home



Are there any restrictions on cover?

Permanent Residences and Holiday Homes

Certain limitations may apply to your policy, for example:

- ! the excess (the amount you have to pay on any claim)
- ! monetary limits for certain covers, and/or
- ! clauses that exclude certain types of loss or damage
- ! Theft from the park home is covered only if the home has been broken into or out of or entry has been forced
- ! There is no cover for damage that occurs when the park home is not sited or connected to services
- ! Refrigerated and frozen food cover is limited to £1,000
- ! £1,000 for contents stored in outbuildings
- ! Personal accident cover is not available to any person over 70 years old and cover is limited to £500 for persons under the age of 16

- ! Existing legal disputes will not be covered under your Family Legal Solutions cover
- ! Any Family Legal Solutions claim must always be more likely than not to be successful
- ! You must use an appointed advisor chosen by ARAG plc for Family Legal Solutions
- ! Legal and tax advice in the Family Legal Solutions cover is restricted to personal legal matters

Permanent Residences

- ! Sports equipment limit is £3,500 per any one claim
- ! All items over £1,000 must be specified
- ! Pedal Cycle limit is £2,500 per bicycle
- ! Cover is reduced if your home is temporarily unoccupied for more than 60 consecutive days or is unfurnished (see policy document for full details)

Holiday Homes

- ! Exclusions and conditions apply if you are letting your property or it is used as a holiday home (see policy document for full details)



Where am I covered?

- ✓ Any approved site in the United Kingdom



What are my obligations?

- You must take reasonable care to give complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- Please tell Coast immediately if the information set out in the Statement of Fact document or your schedule changes
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell Coast about any event which might lead to a claim as soon as possible
- Coast will tell you what information you need to provide to us to achieve a settlement of any claim. For full details please see the "General Conditions" section in the policy booklet.



When and how do I pay?

Payment options should be discussed with Coast



When does the cover start and end?

From the start date (shown on your schedule) for 12 months



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later)

If you cancel before cover starts, we'll refund the premium you've paid

If cover has started, and you are within 14 days, if no claim has been made, we'll refund the premium you've paid

If you cancel the policy and a claim has been made, no refund will be payable

You can also cancel your policy at any time during your period of cover

To cancel your policy, contact Coast by telephoning 0800 614 849 or emailing info@coastinsurance.co.uk or writing to Helix House, High Street, Wadhurst, East Sussex, TN5 6AA