

# Home Insurance

## Insurance Product Information Document



**Company: Coast**

**Product: Static Caravan Insurance**

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.

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?

Static Caravan Insurance protects you against loss or damage to your caravan and its contents. It covers loss or damage by such things as fire, flood, storm, theft, 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?

- ✓ Loss or damage to the structure (including any veranda, decking, fixed storage units, built-in equipment, fixtures, fittings, furnishings and utensils supplied with the static holiday home at the time of purchase)
- ✓ Clearing and removal of debris up to the limit shown in your schedule
- ✓ Optional cover for malicious damage by tenants
- ✓ 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 to pursue or defend you and your family's legal rights
- ✓ Up to £50,000 Family Legal Solutions cover for site owner disputes



#### Are there any restrictions on cover?

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
- ! We'll only cover against theft if the static holiday home has been broken into or out of or entry has been forced
- ! Damage that occurs when the static holiday home is not sited or connected to services
- ! Loss or damage when the static holiday home is empty or not in use during the period of 31st October – 1st March in respect of escape of water from any tank, apparatus or pipe unless the main stopcock to the static holiday home has been turned off and all equipment fully drained down or the central heating system is left on at a minimum of 15°C at all times
- ! Up to £3,000 for accidental damage to gas, water pipes, drains, sewage, telephone and electricity cables from the static holiday home to the mains for which you are responsible
- ! Up to £1,500 in any one year of insurance for television sets, radios, video or DVD recorders, computers and hi-fi systems
- ! 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



#### What is not insured?

- X Depreciation, deterioration, manufacturing defects, wear and tear, damage by moths, mildew, fungus, frost, wet or dry rot or damage that happens gradually
- X Electrical or mechanical breakdown, failure or damage
- X Money, credit, debit or charge cards
- X Photographic equipment, binoculars, camcorders or mobile telephones
- X Cycles, fishing rods and accessories or outboard motors, contact lenses, spectacles, sports equipment, vehicles and craft and their accessories
- X Damage to tyres – unless caused by an accident or vandalism
- X The cost of repairing or replacing any undamaged parts of the Caravan or Contents which form part of a pair, set or suite
- X Family Legal Solution claims that do not have a 51% or more chance of success
- X Family Legal Solution claims for circumstances existing before cover starts
- X 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



## 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 a claim has been made, we'll reduce your refund to pay for the time you were covered.

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

To cancel your policy, contact Coast.