

# Platinum Park Home Insurance

## Insurance Product Information Document



### Company: Coast

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. Aviva Insurance Limited. Registered in Scotland Number 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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?

Our Platinum Park Home insurance protects you against loss or damage to your park home, its contents and your personal possessions away from the home. 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 document. Our insurance also includes Family Legal Solutions cover to pursue or defend your legal rights.



#### What is insured?

- ✓ Physical loss, physical damage/destruction to the park home, its contents or your personal possessions (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
- ✓ Alternative accommodation and/or loss of rent you still have to pay, if your home is uninhabitable as a result of loss or damage up to 20% of the sums insured
- ✓ Property owners liability for damages and claimants' costs and expenses
- ✓ Contents cover for refrigerated and frozen food if your fridge or freezer breaks down or is accidentally damaged
- ✓ Personal cash up to £500
- ✓ Accidental damage to fixed glass, sanitary fittings and ceramic hobs
- ✓ Accidental damage to your home entertainment and personal computer equipment
- ✓ Cover for possessions valued below £1,000 away from the home as standard
- ✓ Clearing and removal of debris up to the limit shown in your schedule
- ✓ Personal accident cover (no upper or lower age limit) for you, your spouse, partner or children if they suffer bodily injury while in the Park Home or within the boundaries of the permanent site, including injuries suffered while engaged in routine minor maintenance
- ✓ 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



#### What is insured? continued...

- ✓ Up to £50,000 Family Legal Solutions cover for site owner disputes

#### Optional cover

- Valuable items (over £1,000) within the home
- Mobile phones, pedal cycles, sports equipment, hearing aids, laptops, computers and credit cards
- Personal possessions valued over £1,000 away from the home



#### What is not insured?

- ✗ 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 war, radioactivity, pollution, sonic bangs, terrorism, cyber attack or computer virus
- ✗ Any valuable item that exceeds £1,000 unless it is specified
- ✗ 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



## Are there any restrictions on cover?

Certain limitations may apply to your policy, for example:

- ! This product is only available to residences on a 12 month licensed site
- ! The excess (the amount you have to pay on any claim)
- ! Monetary limits for certain covers
- ! 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
- ! You will not be covered for certain risks if the home is unoccupied for more than 60 days or left unfurnished (please see the policy document for full details)
- ! Cover is reduced if your home is temporarily unoccupied for more than 60 consecutive days or is unfurnished (see policy document for full details)
- ! All items over £1,000 must be specified
- ! Items are covered when you're on holiday for a period up to 60 days
- ! Personal accident cover does not include bodily injury suffered while engaged in the construction or installation of the park home
- ! Refrigerated and frozen food cover is limited to £1,000
- ! £1,000 for contents stored in outbuildings
- ! Sports equipment limit is £3,500 per any one claim
- ! Pedal Cycle limit is £2,500 per bicycle
- ! 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



## Where am I covered?

- ✓ The park home is covered at the risk address noted on your schedule
- ✓ Your contents are covered both at home and away from home and when you're on holiday (anywhere in the world). If you have specified items valued at over £1,000, they are automatically covered away from home and when you're on holiday



## 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?

Payments can be made by credit/debit card or by cheque. Payments may also be made via credit agreement which uses a monthly Direct Debit. Please discuss your payment options 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 have the right to cancel your policy at any time. Any potential refund will be calculated as follows:

- If You wish to cancel, and Your insurance cover has not commenced, You will be entitled to a full refund of the Premium paid.
- If cover has commenced and You are within 14 days, if no claims have been made Coast will refund the Premium You have paid. If a claim is made You will be charged for the days You have had cover and then refunded the remainder of the Premium You have paid.
- The administration fees mentioned in Coast's terms of business may also be payable.

To cancel your policy, contact Coast by telephoning 0800 614 849 or emailing [info@coastinsurance.co.uk](mailto:info@coastinsurance.co.uk) or writing to The Old Bank, High Street, Wadhurst, East Sussex, TN5 6AB.