

# Home Insurance

## Insurance Product Information Document



**Company: Coast**

**Product: Static Caravan Insurance**

Coast is a trading name of Park Home Insurance Services Ltd. The Old Bank, High Street, Wadhurst, East Sussex, TN5 6AB. 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?

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 of the caravan (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
- ✓ Personal accident cover up to £20,000
- ✓ Ground rent payable when the static holiday home is rendered uninhabitable as a result of loss or damage
- ✓ Alternative accommodation if the static holiday home is rendered uninhabitable
- ✓ 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

#### Optional cover

- Malicious damage by tenants



#### What is not insured?

- ✗ Depreciation, deterioration, manufacturing defects, wear and tear, damage by moths, mildew, fungus, frost, wet or dry rot or damage that happens gradually
- ✗ Electrical or mechanical breakdown, failure or damage
- ✗ Money, credit/debit/charge cards, photographic equipment, phones, pedal cycles, fishing rods/accessories, glasses or contact lenses, sports equipment, vehicles and draft and their accessories
- ✗ The cost of repairing or replacing any undamaged parts of the caravan or contents which form part of a pair, set or suite
- ✗ Family Legal Solution claims that do not have a 51% or more chance of success or 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?

- ! The excess (the amount you have to pay on any claim)
- ! Monetary limits for certain covers
- ! Theft is only covered if the caravan has been broken into or out of or entry has been forced
- ! 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
- ! Personal accident cover is not available to any person over 70 years old and cover is limited to £500 for those under the age of 15
- ! 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 risk address as noted on your schedule



## 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, by cheque or by BACS. Payments may also be made via a 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 claim has been made, we'll refund the premium you've 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.

After the 14 day period described above has passed, we will refund the premium for the exact number of days left in the current Period of Insurance applying a mid-term cancellation charge.

To cancel your policy, contact Coast by telephoning 01892 784059 or emailing [info@coastinsurance.co.uk](mailto:info@coastinsurance.co.uk) or writing to The Old Bank, High Street, Wadhurst, East Sussex, TN5 6AB.