

Company: Coast

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. 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?

Protection for 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?

- ✓ Sudden and unexpected loss or physical damage to the static holiday home and any adjacent locked store and their contents and personal affects
- ✓ Ground rent payable when the static holiday home is rendered uninhabitable as a result of loss or damage
- ✓ 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
- ✓ Alternative accommodation if the static holiday home is rendered uninhabitable
- ✓ Personal accident cover (no upper or lower age limit) for you, your spouse, partner or children if they suffer bodily injury while in the static holiday home or within its boundaries, including injuries suffered while engaged in routine minor maintenance
- ✓ Clearing debris for which you are responsible up to the limit shown in your schedule
- ✓ 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

Optional Cover

- Malicious damage by tenants
- Removing the requirement for draining down the static holiday home/leaving the central heating on at a minimum of 15°C (31st October – 1st March)



What is not insured?

- ✗ Depreciation, deterioration, manufacturing defects, wear and tear, chewing, tearing, fouling or scratching by pets, mildew, fungus, frost, wet or dry rot or damage that happens gradually
- ✗ Electrical or mechanical breakdown, failure or damage
- ✗ Money, credit, debit or charge cards
- ✗ Photographic equipment, binoculars, camcorders or mobile telephones
- ✗ Cycles, fishing rods and accessories or outboard motors, contact lenses, spectacles, sports equipment
- ✗ Vehicles and Craft and their accessories
- ✗ Damage to tyres – unless caused by an accident or vandalism
- ✗ The cost of repairing or replacing any undamaged parts of the static holiday home or contents which form part of a pair, set or suite
- ✗ Any loss or damage as a result of war, radioactivity, pollution, sonic bangs, terrorism, cyber attack 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



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
- ! 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
- ! Standard cover requires the main stopcock to the static holiday home to be turned off and all equipment fully drained down or the central heating system left on at a minimum of 15oC at all times between 31st October & 1st March
- ! 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 does not include bodily injury suffered while engaged in the construction or installation of the static holiday home
- ! 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

Optional Cover - Restrictions

- Removal of drain down requirement:
 - applies during the period of 31st October – 1st March; and
 - applies to escape of water from any tank, apparatus or pipe



Where am I covered?

- ✓ The static holiday home and contents are covered at the risk address 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?

Payment options are available via credit/debit card or cheque. 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:

- Within 14 days of policy purchase, renewal or you receiving your policy documents, We will:
 - Provide a full refund if no claim has been made
 - Not refund any part of the premium if a claim has been made or an incident likely to give rise to a claim is notified to the insurer in the current Period of Insurance
- 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 if no claims have been made applying an administration charge
 - Not refund any part of the premium if a claim has been made or an incident likely to give rise to a claim is notified to the insurer in the current Period of Insurance

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