

### 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?

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

- ✓ Physical loss, physical damage or physical destruction to the park home (including any veranda, decking, 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)
- ✓ 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
- ✓ Accidental damage cover for fixed glass, sanitary fittings and ceramic hobs
- ✓ Accidental damage cover for home entertainment and personal computer equipment
- ✓ 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
- ✓ Personal cash up to £500 within the home
- ✓ Personal accident cover (no upper or lower age limit) while in the Park Home or within the boundaries of the permanent site including injuries suffered while engaged in minor routine 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
- ✓ Up to £50,000 Family Legal Solutions cover for site owner disputes

##### Optional Cover - Permanent Residences Only

- Cover for possessions away from the home
- Cover for mobile phones, sports equipment, hearing aids and pedal cycles
- Cover for valuable items (over £1,000)



#### 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 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

##### 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
- ✗ Cash belonging to a tenant



## 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
- ! Theft from the park home is covered only if the home is occupied, furnished, or is not caused by a family member, or if let or sub-let 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
- ! Personal accident cover does not include bodily injury suffered while engaged in the construction or installation of the home
- ! Refrigerated and frozen food cover is limited to £1,000
- ! £1,000 for contents stored in outbuildings
- ! 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 matter

### Permanent Residences Only

- ! All items over £1,000 must be specified
- ! Cover is reduced if your home is temporarily unoccupied for more than 60 consecutive days or is unfurnished (see policy document for full details)

### Optional Cover

- Sports equipment limit is £3,500 per any one claim
- Pedal Cycle limit is £2,500 per bicycle

### Holiday Homes Only

- ! 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?

- ✓ Your park home and contents are covered at the risk address noted on your schedule

### Optional Cover

- Any specified items (over £1,000) are covered both at home and away from home
- Personal possessions provides cover for anywhere in the world for up to 60 days



## 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. 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 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](mailto:info@coastinsurance.co.uk) or writing to The Old Bank, High Street, Wadhurst, East Sussex, TN5 6AB