

Insurance Product Information Document

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.

AmTrust Europe Limited. Registered office: Market Square, St James's Street, Nottingham, NG1 8FG. 01229676.

HDI Global Security SE. Registered office: Roderbruchstraße 26, 30655 Hannover, Germany. FRN: 659331.

ARAG plc. Registered office: 9 Whiteladies Road, Clifton, Bristol, BS8 1NN. FCA Register Number 452369.

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 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 document. 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/destruction to the park home (including any veranda, decking, fixed storage units, built in equipment, fixtures, fittings, furnishings supplied with the park home at the time of purchase).
- ✓ Accidental damage to the building, including underground services for which you are responsible.
- ✓ Alternative accommodation and property owner's liability.
- ✓ Accidental damage to your contents including refrigerated/frozen food.
- ✓ Clearing and removal of debris.
- ✓ Public liability up to £5m.
- ✓ 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

- Items valued over £1,000 in the home and away from home.
- Mobile phones, pedal cycles, sports equipment, hearing aids, laptops, computers & credit cards.
- Cover for valuable items (over £1,000).



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
- ! Refrigerated and frozen food limit is £1,000
- ! Contents in outbuildings limit is £1,000.
- ! Any Family Legal Solutions claim must always be more likely than not to be successful.
- ! Legal and tax advice in the Family Legal Solutions cover is restricted to personal legal matters.

Permanent Residences Only

- ! All items over £1,000 must be specified.
- ! Cover is reduced if your home is unoccupied or unfurnished for more than 60 days.
- ! Sports equipment must be specified & the 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)



What is not insured?

- ✗ Depreciation, deterioration, manufacturing defects, wear and tear, lack of maintenance or any damage by domestic pets, moths, infestations, woodworm, mildew, 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.
- ✗ Property or money held/used for business or professional purposes.
- ✗ Pre-existing damage or wilful/deliberate damage by you or the family.
- ✗ Certain risks if the home is unoccupied for more than 60 days or left unfurnished.

Permanent Residences Only

- ✗ 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.

Holiday Homes Only

- ✗ Malicious damage by tenants
- ✗ Cash belonging to the tenant.
- ✗ No cover for valuables or items valued over £1,000.
- ✗ There is no cover for items away from the home
- ✗ No cover for mobile phones, pedal cycles, sports equipment, hearing aids, laptops, computers & credit cards.



Where am I covered?

- ✓ The park home and contents are covered at the risk address noted on your schedule
- Permanent Residences Only**
- 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?

Payments can be made by credit/debit card or by cheque or BACs. Payments may also be made via a credit agreement which uses a monthly Direct Debit but it will cost you more to pay this way. 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 may cancel your insurance, without giving a reason, by contacting Coast:

- Within 14 days of the policy starting or (if later) within 14 days of you receiving the policy documents, we will refund your premium in full. This refund is subject to no incidents having occurred, which give rise to a claim.
- After the 14 day period, we will refund the part of your premium which applies to the remaining period of insurance (as long as you have not made a claim within the period of insurance).
- We will not make a pro-rata refund on Direct Debit cases where the refund is less than one month’s instalment as you will only have paid for the cover you have already received.

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

You may also be required to pay a cancellation fee, please refer to Coast’s Terms of Business which confirms what these charges are.