

Platinum Park Home Insurance

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.
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)
- ✓ Accidental damage to the building, including underground services for which you are responsible
- ✓ Alternative accommodation and property owners liability
- ✓ Accidental damage to your contents including refrigerated/frozen food
- ✓ Cover for possessions valued below £1,000 away from the home as standard
- ✓ 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

- Items valued over £1,000 in the home and away from home
- Mobile phones, pedal cycles, sports equipment, hearing aids, laptops, computers and credit cards



What is not insured?

- ✗ Depreciation, deterioration, manufacturing defects, wear and tear, lack of maintenance, chewing, tearing, fouling or scratching by domestic pets, moths, 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 or wilful/deliberate damage by you or the family
- ✗ Certain risks if the home is unoccupied for more than 60 days or left unfurnished
- ✗ 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?

- ! This product is only available to residences on a licensed site for 12 months residential use
- ! The excess (the amount you have to pay on any claim)
- ! Monetary limits for certain covers
- ! All items over £1,000 must be specified
- ! 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
- ! 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



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 by cheque or by BACS. 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.

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 an administration charge.

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.