



TERMS OF BUSINESS

Park Home, Holiday Lodge, Static Caravan, Touring Caravan and Motorhome Insurance

Your Policy

Any quotation or policy of insurance is provided on the basis of the information you have supplied. We understand your requirements are for park home, holiday lodge, holiday home, static caravan, touring caravan or motorhome insurance. Coast's Park Home, Holiday Lodge, Static Caravan and GoldPark Caravan Holiday Home & Lodge insurance including Family Legal Solutions are provided to meet the demands and needs of those requiring cover against loss, damage or liability and legal cover. The AZ Highway Specialist Policy or AXA Motorhome Policy meets the demands and needs of those requiring to insure their motorhome against loss, damage or liability. ARAG Motor Legal Solutions can be purchased with the Coast Touring Caravan and AmTrust Touring Caravan, AZ Highway Specialist Vehicle or AXA Motorhome policy to meet the demands and needs of those requiring cover in respect of motor legal expenses. SilverKnight Rescue cover can be purchased with Motorhome insurance to meet the demands and needs of those requiring cover in respect of breakdown.

The premium quoted includes our administration charge of £23.00 and Insurance Premium Tax at the current rate. If you have chosen to pay by instalments using a credit agreement, full details of the payments and charges will be sent to you by the finance provider, Bexhill UK Ltd. It will cost you more to pay using a Direct Debit than if you paid in one amount.

Information about you

We will use the information that you supply to provide you with a quotation and to manage any policy you may purchase. In order to do this, your personal information will be passed to the insurer(s) providing your policy(ies), its associated companies, re-insurers and agents providing services on our behalf. It may also be disclosed to other parties where required or permitted by law or regulation. We would also like to provide you with further information about our services and will ask your permission to do this. If you change your mind at any point, please notify us at the address at the bottom of this page. Alternatively, please call us on our number, 01892 784059, or email us at info@coastinsurance.co.uk. Please see our Privacy Policy for full details about how we use your personal data.

Please note: Telephone calls may be recorded for business and training purposes. In order to help prevent fraudulent claims your insurer(s) may exchange information with other insurers through various databases. It is important the information you have supplied is kept up to date. Please notify us promptly of any changes so that we may update our records. You are entitled to inspect the data which is held about you. If you wish to make an inspection, please contact the Compliance Manager at the address at the bottom of this letter.

Our Terms of Business

The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

Whose products do we offer?

The products we offer and the insurers we use are:

- Park Home insurance provided by Aviva Insurance Limited and AmTrust Europe Ltd.
- Holiday Lodge insurance provided by AmTrust Europe Ltd.
- Static Caravan insurance provided by Aviva Insurance Limited, AXA Insurance UK plc and AmTrust Europe Ltd.
- Touring Caravan insurance provided by Aviva Insurance Limited and AmTrust Europe Ltd.
- Motorhome insurance provided by Highway Insurance Company (part of the Allianz Group) or AXA Insurance UK plc.
- Family Legal Solutions and Motor Legal Expenses insurance provided by HDI Global Speciality SE and administered by ARAG plc.
- Breakdown insurance offered by SilverKnight Rescue.

Which service will we provide you with?

You will not receive any advice or recommendation from us. We will ask you questions to determine that if we supply any information about a product, that product is applicable to your circumstances. You will then need to make your own choice about how to proceed. You alone are responsible for deciding whether any product you choose to buy is suitable for your needs. Please note that a contract will be formed only after we have accepted your proposal for insurance. Unless otherwise stated, policies sold are for a one year period, and any subsequent renewal is the responsibility of the client. Coast does not accept liability for the consequences of underinsurance or any failure to renew a policy.

The Old Bank, High Street, Wadhurst, East Sussex TN5 6AB

Tel: 01892 784059 ~ Email: info@coastinsurance.co.uk ~ www.coastinsurance.co.uk ~ twitter.com/Coast_Insurance ~ facebook.com/coastinsuranceuk

What will you have to pay us for this service?

You will receive a quotation (statement of price). In addition to the premium charged by the insurers we will make the following charges to cover our administration costs for these specified activities:

- Mid-term cancellations £25.00
- Policy administration charge £23.00 (payable at policy commencement and renewal)
- Mid-term adjustment £10.00
- Duplicate documents £15.00

Please note: When we sell you a policy the insurer pays us a percentage commission from the total premium. In addition there may be further remuneration based on the amount and profitability of business placed with insurers over a specific period. If you choose to pay by direct debit, we also earn a percentage commission from our credit provider from the amount of credit.

What happens to your money?


Any monies relating to premiums, claims or refunds for your policy which are received by Coast, are held as agent of your insurer(s). Interest earned on monies held on behalf of your insurer(s) is payable to Coast.


Who regulates us?

Coast is a trading name of Park Home Insurance Services Ltd, which is a company registered in England and Wales with company number 2979679. The registered and correspondence address is The Old Bank, High Street, Wadhurst, East Sussex, TN6 5AB. Park Home Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Our FCA Register Number is 306716. Our permitted business is selling and administering contracts of general insurance and acting as a credit broker. You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA.

What to do if you have a complaint

If you wish to register a complaint, please contact us:

 Compliance Manager, Coast, The Old Bank, High Street, Wadhurst, East Sussex, TN5 6AB

 01892 784059

 info@coastinsurance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Following the complaints procedure does not affect your legal rights.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

Coast and the insurers we use are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS. (Coast cannot and does not guarantee the solvency or continuing solvency of any Insurer used and does not accept liability for any losses arising in this regard).

What you must tell us

Change of Personal Circumstances - Please tell us immediately of any changes in your personal circumstances. These include, but are not limited to: if you or any member of your family is refused insurance or has special terms imposed; if you or any person living in your home is convicted of, or receives a police caution for, a criminal offence; if you or your partner become bankrupt, involved in a company insolvency or liquidation, or have a County Court Judgment registered against you. If you are in any doubt, please contact us.

Change of Correspondence Address - Please tell us immediately of your new address when you move home.

Change of Caravan/Vehicle - Please let us know as soon as you arrange to buy a new caravan/vehicle. If your new caravan/vehicle is one that we are able to arrange insurance for we will provide you with a quotation for the new one. Your renewal date will remain the same and we will simply adjust your premium on a proportionate basis.

Change of Storage Address - Please inform us as soon as you make arrangements to store your touring caravan or motorhome at a different address. Subject to the location being approved, we will make a note of the new storage address on your file.

Other changes

Please inform us of any other changes affecting your insurance. These include, but are not limited to, any change to the use (as notified to us); the park home/holiday lodge or static caravan being disconnected from mains services; any dispute with the owner of the site; any changes or additions to items to be covered under the policy, such as decking, contents, motor mover, awning, modifications, etc. If you have insured a motorhome we will also need to know of any motoring convictions, fixed penalties, accidents or claims involving the insured or any named driver on the policy, regardless of blame and whether a claim has been made or not.

Please Note: Withholding information about changes or providing inaccurate information may result in your policy becoming invalid, and could mean that part, or all, of a claim may not be paid.

Governing Law

These Terms are governed by the laws of England and Wales and the parties submit to the exclusive jurisdiction of the Courts of England and Wales.