GoldPark

CARAVAN HOLIDAY HOME & LODGE INSURANCE

Policy Wording

Effective 1st October 2025

Contents

Your Policy Wording

Welcome

Thank **You** for choosing to insure **Your** property with GoldPark which is a trading name of Plum Underwriting Limited. Plum Underwriting Limited is a trading entity of Brown & Brown (Europe) Limited.

With over 30 years' experience GoldPark is a highly respected insurance underwriting team which specialises in providing insurance for **Holiday Homes**. **Our** aim is to deliver excellence through **Our** products and with a first-class service; build long term relationships with all of **Our** policyholders.

We choose **Our** insurers who cover the risks in **Your Policy** very carefully, based on their financial strength and service capabilities. The insurer(s) for **Your Policy** is as detailed on **Your** Schedule. **Our** claims service is designed to respond when **You** need it most – 24 hours a day, 7 days a week.

We are delighted to be given the opportunity to provide **You** with an insurance **Policy** and can assure **You** that **We** will do all **We** can to keep **You** as a valued customer for many years ahead.

Our Holiday Home insurance **Policy** is designed to protect **You** against the risk of things happening suddenly which **You** could not have expected such as fire, theft, **Flood** and **Storm**. It is not designed to protect **You** against losses that arise due to the gradual deterioration, wear & tear and/or poor maintenance of **Your** property.

Your Policy is a contract of insurance between **You** and **Us** and is reliant on **You** providing **Us** with accurate information. Failure to provide this may invalidate the contract or affect the settlement of any claim under **Your Policy**. For more information, please refer to the 'General Conditions'.

In return for payment of the full premium shown on **Your** Schedule, **We** agree to insure **You**, subject to the terms and conditions contained in or endorsed on **Your Policy**, against loss or damage **You** sustain or legal liability **You** incur for accidents happening during the **Period of Insurance** shown on **Your** Schedule.

It is essential that **You** read all documents forming part of **Your Policy** to ensure that **You** fully understand the cover that **We** have provided.

Your Schedule details which sections are operative and which insurer is providing the cover under each section.

Upon request **We** can provide Braille, audio or large print versions of **Your Policy**. If **You** require an alternative format, **You** should contact **Us** directly.

The language of this insurance contract and all communications relating to it will be in English.

The law applicable to this policy

We and **You** can choose the law which applies to this **Policy**. **We** propose that the laws of England and Wales apply. Unless **We** and **You** agree otherwise the laws of England and Wales will apply to this **Policy**.

How to make a claim

To make a claim, **You** can contact **Us** by telephone or email. Please refer to the section 'How to Make a Claim' on **Your** Schedule for the contact details.

When notifying a claim, please provide **Your** name, **Policy** number (shown on **Your** Schedule) and full details of the loss or damage.

There are several claims conditions that operate. Please refer to the 'Claims Conditions' section of this **Policy** wording booklet which explains **Your** duties in the event of a claim and how **Your** claim is managed.

To maintain a quality service, telephone calls may be monitored or recorded.

How to Use this Policy

Please read this **Policy** Wording with **Your Policy** Schedule in order to make sure that **You** are satisfied with **Your** insurance. If **You** have any questions please contact GoldPark.

Why some words are shown in bold type

Certain words and phrases printed in **bold type** have defined meanings throughout this **Policy**. **You** can find the meanings of these defined terms in the Definitions section.

Cover details

You will find the following headings on many pages:

What is covered	What is not covered
These sections give detailed information on the insurance provided and must be read with **'What is not covered'** at all times.	These sections draw **Your** attention to what is not included in **Your Policy**.

To help you further...

We have included some explanatory notes in **Your Policy**. These are printed in gold.

Making sure your cover stays in place

We asked **You** a number of questions when **You** purchased **Your Policy** and it is important **You** tell **Us** if any of these things change.

These parts of **Your Policy** are called conditions. In other words, **Your** cover remaining intact may be conditional on **You** giving **Us** the right information at the start of **Your Policy** and then letting **Us** know if **Your** circumstances change.

Examples of changes **We** need to know about are:

- If **You** make any improvements or additions that change the value of **Your Structure** or **Contents**.
- If **You** think **You** need to make a claim.

Checking for changes to your cover

If **You** have varied the basic terms of **Your Policy** with **Us**, this will be stated on **Your** Schedule.

In addition, **We** may apply **Endorsements** that can include things like a requirement to have a burglar alarm fitted, a certain type of lock on **Your** doors, a larger **Policy Excess** on a specific section, or an increased limit for one of **Your** valuable items.

GoldPark

Helpful Hints

Below are some helpful hints which if followed can help to prevent or reduce the effects of a loss and although these are not **Policy** conditions it is strongly recommended that these points are followed.

Please note however that in some circumstances **We** may require **You** to follow some of the points noted below as a condition of **Your Policy**. If so, these will be detailed on **Your** Schedule via an **Endorsement(s)**.

Collision

If someone crashes into **Your** fence or **Your Holiday Home**, make sure **You** record their name, address, vehicle registration and contact details. **We** will need this information to help **Us** try to recover **Your Excess**.

Escape of water

Your cover for escape of water is designed to cover damage to **Your** property caused by water leaks. One of the biggest risks of water damage occurs when **You** are away during the winter when pipes can freeze and burst, causing large amounts of damage.

In addition, many claims occur due to water leaks caused when the seals around **Your** bath or shower have worn away.

Pipes often burst because they have worn out. If this happens, **We** will be able to pay for the damage the water causes but not to repair the pipe itself.

Fires

A large percentage of fires start in the kitchen and are caused by faulty electrical appliances or unattended cooking pans and equipment – particularly chip pans. In addition candles, cigarettes, electric blankets and overloaded plug sockets cause a significant fire risk.

Please ensure **You** bear these risks in mind and take adequate precautions to protect everyone in **Your Holiday Home**.

Smoke alarms save many lives and significant damage every year. Please ensure that **You** have them fitted and check them regularly.

Floods

If water has or is expected to enter(ed) **Your** property, **You** should secure **Your Holiday Home** and move **Your Valuables** and essentials to an elevated place. **You** should also turn off all the utilities like power, water and gas supplies at their main source and disconnect all electrical appliances if possible.

If **You** know that **Your Holiday Home** is in an area which is prone to flooding, there are additional steps **You** can take to protect it. **We** would recommend contacting **Your** local Environment Agency for further advice or call Floodline on 0345 988 1188.

Storms

Properties are designed to withstand damage by all but the most extreme weather conditions. Normal weather conditions should not cause damage to a well maintained property and damage to poorly maintained holiday homes is not covered by this **Policy**. It is therefore important that **You** keep **Your** property in a good state of repair. Areas that **You** should focus on include blocked or broken gutters or down-pipes and loose or damaged roof tiles.

Some areas like flat roofs are difficult to inspect. So if **You** cannot check them yourself, **You** should employ a relevant expert to do this for **You**.

Subsidence

Damage caused by **Subsidence** is the result of ground movement affecting the site on which **Your Holiday Home** sits.

The most common signs of this are visible cracks to the base. New properties and/or newly made-up ground will often move for reasons other than **Subsidence** and this natural **Settlement** is not covered.

Subsidence and other types of ground movement can be difficult and complex to repair. It is important that **You** tell **Us** as soon as possible if **You** think **Your Holiday Home** may be affected.

Thefts

Many thefts are committed by so called 'opportunist' criminals. **Your** property is significantly more likely to be burgled if accessible entrances are not locked and secured.

Storage chests, garages and sheds are attractive to criminals as they are easier to break in to and often contain valuable items such as tools. Locking these is another important step to minimising the risk of a theft.

Definitions

Where **We** explain what a word means, that word will have the same meaning wherever it is used in the **Policy** or Schedule.

These words are highlighted by the use of **bold print** and start with a capital letter.

Definitions are listed alphabetically.

Computer Systems	Computer or other equipment or component or system or item which processes stores transmits or receives **Data**.
Contents	The definition of contents can be found within the section called Contents Cover within this **Policy**.
Cyber Act	An unauthorised, malicious or criminal act or series of related unauthorised, malicious and criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer Systems**.
Cyber Incident	• Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer Systems**; or • Any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer Systems**.
Data	Any data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever.
Denial of Service Attack	Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability or performance of networks, network services, network connectivity or **Computer Systems**. Denial of service attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, the generation of excess or non-genuine traffic between and amongst networks and the procurement of such actions or instructions by other **Computer Systems**.
Domestic Staff	A person employed to carry out domestic duties associated with the **Holiday Home** and not employed by **You** in any capacity in connection with any business, trade, profession or employment other than in connection with the renting of the **Holiday Home** to **Guests**.
Endorsement(s)	A change to the terms of the **Policy** as shown under Endorsements in the Schedule.

Definitions continued

Excess	The amount **You** are required to pay as the first part of each and every claim made.
Family	**Your** spouse, partner, civil partner, children (including adopted and foster children), parents, and other relatives who permanently live with **You**.
Flood	An invasion of the property by a large volume of water caused by a rapid build-up of or sudden release of water from outside the **Structures**.
Friends	Persons other than **You** or **Your Family** occupying the **Holiday Home** who are not paying a commercial rent to occupy the **Holiday Home**.
Guests	Persons paying a rent to occupy the **Holiday Home**.
Hacking	Unauthorised access to any **Computer Systems**, whether **Your** property or not.
Heave	The upward or sideways movement of the site on which **Your Structures** are situated caused by swelling of the ground.
Holiday Home	The **Structure** shown in the Schedule including its Garages and **Outbuildings** if they form part of the property.
Landslip	Sudden movement of soil on a slope, or gradual creep of a slope over a period of time.
Money	Coins and bank notes in current use, cheques, postal orders, postage stamps which are not part of a collection, trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, gift vouchers or gift cards, money orders, travel tickets including season tickets, petrol coupons, phone cards, pre–booked event and entertainment tickets and electronic money cards. This does not include credit card, debit card or cash dispenser card liability.
Outbuildings	• Storage lockers • Sheds • Greenhouses • Summer houses • Other **Structures** but not including motor homes or **Structures** made of canvas, PVC or any other non-rigid material which do not form part of the structure of the main part of the **Holiday Home** and are used or occupied for domestic purposes.
Period of Insurance	The dates shown on the Schedule.
Personal Effects	Items of a personal nature likely to be worn, used or carried, other than clothing. For example portable radios and TVs, hand held games consoles, MP3 players, mobile phones and **Sports Equipment**.
Phishing	Any access or attempted access to **Data** made by means of misrepresentation or deception.

Definitions continued

Policy — **Your** Policy Wording and most recent Schedule which includes any **Endorsement(s)**.

Settlement — The natural movement of new properties in the months and years after they are built.

Sports Equipment — Pedal cycles, fishing rods, wet suits, surf boards, golf clubs and inflatable dinghies up to 14 feet or 427cm in length kept at **Your Holiday Home**.

Storm — A period of violent weather defined as:

- Wind speeds with gusts of at least 48 knots (55mph)* or
- Torrential rainfall at a rate of at least 25mm per hour or
- Snow to a depth of at least one foot (30cm) in 24 hours or
- Hail of such intensity that it causes damage to hard surfaces or breaks glass.

*Equivalent to Storm Force 10 on the Beaufort Scale.

Structures — The main part of the **Holiday Home** including fixtures and fittings and the following if they form part of the property:

- Any furnishings included as standard by the manufacturer of the **Holiday Home**.
- Oil and gas tanks, cesspits, septic tanks.
- Fixed hot tubs or Jacuzzis, ornamental ponds, fountains.
- Walls, gates, fences, hedges, skirting, patios, decking, railings, gazebos, pergolas, awnings.
- Car ports, garages including garages on nearby sites.
- External lighting, alarm systems and surveillance equipment, solar heating systems, wind turbines.
- Fixed recreational toys and brick built barbecues that **You** have installed or commission and which are situated directly adjacent to **Your Holiday Home**.
- Laminated, wooden effect or vinyl floor covering that could not reasonably be removed and re-used.
- Inspection hatches and covers all supplying **Your Holiday Home**.
- **Outbuildings**.

Subsidence — Downward movement of the site on which the **Structures** are situated by a cause other than the weight of the **Structures** themselves.

Unfurnished — The **Holiday Home** does not contain enough furniture and furnishings for normal living purposes.

Unoccupied — Not lived in and not occupied overnight by **You**, **Your Family**, **Friends** or **Guests** for more than 60 consecutive days.

Valuables — Jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, cameras, camera lenses, binoculars, watches, furs, paintings and other works of art and collections of stamps, coins and medals.

Definitions continued

Vehicles

1. Electronically or mechanically propelled or assisted vehicles including motor cycles, powered transporters (including e-scooters and Segways), quad bikes and children's quad bikes.
2. Aircraft (including gliders and hang gliders), drones, boats, hovercraft and any type of craft designed to be used in or on the water including hand or foot propelled craft, sailboards, electric surfboards and windsurfers.
3. Trailers, carts, wagons, towed caravans and horse boxes.
4. Parts, accessories, tools supplied with the vehicle and/or used for commercial purposes, fitted radios, cassette players and compact disc players and satellite navigation systems for any of the items in 1 – 3 above.

The following items are not included in this definition:

- Ride on lawn mowers only used for domestic purposes within the boundaries of the land belonging to **Your Holiday Home**.
- Wheelchairs, mobility scooters and invalid carriages, provided they are only being used for their intended purpose and by the intended user, and they do not need to be registered for road use.
- Surfboards (non-electric), water-skis, snowboards and skis.
- Toys and models.
- Pedal cycles and electrically assisted pedal cycles (the motor should have a maximum power output of 250 watts and should not be able to propel the bike when it's travelling more than 15.5mph).
- Golf trolleys which are controlled by someone on foot.
- Portable satellite navigation devices or global positioning devices but not those fixed to a vehicle.

Virus or Similar Mechanism

Program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to damage, interfere with, adversely affect, infiltrate or monitor computer programs, **Computer Systems**, **Data** or operations, whether involving self-replication or not. The meaning of virus or similar mechanism includes but is not limited to trojan horses worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to damage, interfere with, adversely affect, infiltrate or monitor as above.

We/Us/Our

GoldPark (a trading name of Plum Underwriting Limited) acting on behalf of **Your** insurers.

You/Your

The owner(s) of the **Structures** named in **Your** Schedule.

General Conditions

You must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply with them, **We** may take one or more of the following actions:

- Cancel **Your Policy**.
- Declare **Your Policy** void (treating **Your Policy** as if it never existed).
- Change the terms of **Your Policy**.
- Refuse to deal with all or part of any claim or reduce the amount of any claim payment.

Information you have given us

In deciding to accept this **Policy** and in setting the terms including premium **We** have relied on the information which **You** have provided to **Us**. **You** must take care when answering any questions **We** ask by ensuring that any information provided is accurate and complete and tell **Us** or **Your** broker if this information changes. If **You** are in any doubt, please talk to **Us** or **Your** broker. **We** will tell **You** if a change in information affects **Your** insurance.

If **We** establish that **You** deliberately or recklessly provided **Us** with untrue or misleading information **We** will have the right to:

a. treat this **Policy** as if it never existed;

b. decline all claims;

c. retain the premium; and

d. request a refund from **You** of any claim payments already made.

If **We** establish that **You** carelessly provided **Us** with untrue or misleading information **We** will have the right to:

i. treat this **Policy** as if it had never existed, refuse to pay all claims and return the premium **You** have paid. **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered;

ii. treat this **Policy** as if it had been entered into on different terms from those agreed, if **We** would have provided **You** with cover on different terms and apply these amended terms to all claims under the **Policy**, including any claims **You** have already made;

iii. reduce the amount **We** pay on any claim in the proportion that the premium **You** have paid bears to the premium **We** would have charged **You**, if **We** would have charged **You** more.

We will notify **You** in writing if (i), (ii) and/or (iii) apply.

If there is no outstanding claim and (ii) and/or (iii) apply, **We** will have the right to:

1. give **You** thirty (30) days notice that **We** are terminating this **Policy**; or
2. give **You** notice that **We** will treat this **Policy** and any future claim in accordance with (ii) and/or (iii), in which case **You** may then give **Us** thirty (30) days' notice that **You** are terminating this **Policy**.

If this **Policy** is terminated in accordance with (1) or (2), **We** will refund any premium due to **You** in respect of the balance of the **Period of Insurance**.

Changes in your circumstances

You must tell **Us** as soon as possible if **Your** circumstances change or if any of the information shown either on **Your** Schedule changes during the **Period Of Insurance**.

Examples of changes **We** must be made aware of are:

- Change of address.
- Structural alteration to **Your Holiday Home**.

We will then tell **You** if there will be any change to **Your** insurance premium or any change in the terms of **Your Policy**.

You must ensure that **You** provide accurate and complete information when asked questions about the changes in **Your** circumstances.

If **You** do not keep **Us** updated on any changes to information or provide untrue or misleading information when updating **Us**, then the remedies outlined in 'Information you have given us' will be applied.

Mains services / heating

If the **Holiday Home** is **Unoccupied** for 72 consecutive hours or more between 1st November to 15th March inclusive, **You** must ensure that either:

a. The water has been turned off at the mains and all equipment fully drained down with all taps left open and sinks and plug holes left unobstructed; or

b. For any time the park remains open prior to the **Holiday Home** being fully drained down, water has been turned off at the mains stopcock, and all taps left open and sinks and plug holes left unobstructed; or

c. Central heating systems containing antifreeze are professionally fitted and maintained to the manufacturer's specifications, and that in the event of a claim **You** are able to provide written evidence that the annual inspection of **Your** central heating system includes a test to ensure that the concentration of the antifreeze solution does not fall below manufacturer's recommendations; or

d. Any central heating has been set in accordance with manufacturer's recommendations to operate daily and overnight to avoid frost damage.

Taking care of your property

You must take all reasonable precautions to avoid injury, loss or damage and take all reasonable steps to safeguard all the property insured from loss or damage.

You must maintain the **Structures** and **Contents** in good repair.

Dual insurance

If any injury, loss, damage or liability is covered by any other insurance then **We** will not pay more than **Our** share.

The value of your structures

You must notify **Us** as soon as possible if the full value of **Your Structures** exceeds the amount shown in **Your Policy** Schedule. If the amount shown on **Your** Schedule represents less than 100% of the full value of **Your Structures**, **We** will only be able to settle claims at the percentage **You** are insured for. For example, if the value of **Your Structures** shown on **Your** Schedule only represents 70% of the full value then **We** will not pay more than 70% of **Your** claims.

Full value means the cost of replacement as new where New for Old cover has been selected or the value after deduction for age and depreciation where Market Value cover has been selected. Please see **Your Policy** Schedule for confirmation of **Your** level of cover.

If the full value of **Your Structures** exceeds the amount shown in **Your** Schedule the cover under the **Policy** will no longer meet **Your** needs.

The value of your contents

You must notify **Us** as soon as possible when the full value of **Your Contents** exceeds the amount shown in **Your Policy** Schedule. If the amount shown on **Your** Schedule represents less than 100% of the full value of **Your Contents**, **We** will only be able to settle claims at the percentage **You** are insured for. For example, if the value of **Your Contents** shown on **Your** Schedule only represents 70% of the full value then **We** will not pay more than 70% of **Your** claims.

Full value means the cost of replacement as new where New for Old cover has been selected or the value after deduction for age and depreciation where Market Value cover has been selected. Please see **Your Policy** Schedule for confirmation of **Your** level of cover.

If the full value of **Your Contents** exceeds the amount shown in **Your** Schedule the cover under the **Policy** will no longer meet **Your** needs.

Updating sums insured

Although this **Policy** does not specifically provide for increases to take account of inflation, the level of cover selected will be reviewed periodically and **You** will be advised when general increases take place.

However, the value of **Your Structure** or **Your Contents** may be growing faster, perhaps because of acquired items or improvements to the property.

You should ensure that **You** have sufficient cover and if in doubt, **You** should contact GoldPark for assistance.

Fraud

Throughout **Your** dealings with **Us**, **We** expect **You** to act honestly.

If **You** or anyone acting for **You**:

- Knowingly makes a fraudulent or exaggerated claim under the **Policy**, or
- Knowingly makes a false statement in support of a claim (whether or not the claim itself is genuine), or
- Submits a knowingly false or forged document in support of a claim (whether or not the claim itself is genuine), or
- Makes a claim for any loss or damage caused by **Your** wilful act or caused with **Your** agreement knowledge or collusion;

Then:

- **We** will cancel **Your Policy** from the date of the fraudulent act.
- **We** will not pay any fraudulent claims.
- **We** will be entitled to recover from **You** the amount of any fraudulent claim already paid under the **Policy** since the start date.
- **We** may not return any premium paid by **You** for the **Policy**.
- **We** may inform the police of the circumstances.

Sanctions

We will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **Us** or any insurer to:

- any sanctions, prohibitions or restrictions under United Nations resolutions; or
- the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Cancelling your cover

Statutory cancellation rights

You may cancel this **Policy** within 14 days of receipt of the **Policy** documents (the cancellation period), whether for new business or at the renewal date, by giving notice to:

Mail	GoldPark Carlson House, Bradfield Road, Wix CO11 2SP
Tel	0330 131 9484
Email	enquiries@goldparkinsurance.co.uk quoting **Your Policy** number.

If cover has not started **We** will refund the full premium. If cover has started **We** will keep an amount of premium in proportion to the time **You** have been on cover and refund the rest to **You** provided no claims have occurred. If any claims have been made **You** will not receive a refund of premium.

Cancellation outside the statutory period

You may cancel this **Policy** at any time using the contact instructions above.

As long as **You** have not incurred eligible claims during the period **We** have been on cover, **We** will keep an amount of premium in proportion to the time **You** have been on cover and refund the rest to **You**.

If **You** are paying by instalments, **Your** instalments will end and if **You** incur eligible claims **You** will either have to continue with the instalments, until the Policy renewal date, or **We** may, at **Our** discretion, take the outstanding instalments **You** still owe from any claim payment **We** make.

If **You** pay annually and **You** have received payment for or are in the process of making a claim **You** will not receive any refund of premium.

Our right to cancel your cover

We reserve the right to cancel **Your Policy** when there is a valid reason to do so. Valid reasons are:

- **You** provide **Us** with inaccurate or incomplete information.
- **You** make a change to **Your** information which renders the risk no longer acceptable for **Us** to insure. Please see 'Changes in your circumstances'.
- **You** act in a fraudulent manner. Please see 'Fraud' for further information.
- **You** fail to supply requested validation documents. Please see the Claims Conditions section for further information.

If **We** cancel **Your Policy**, **We** shall provide **You** with 14 days prior written notice by recorded delivery to **Your** last known address. Within this notice **We** will advise **You** of **Our** reasons for cancelling **Your Policy** and any premium refund will be calculated in accordance with the above.

Non payment of premiums

We reserve the right to cancel this **Policy** by providing 14 days prior written notice in the event of non payment of the premium or default if **You** are paying by instalments.

If **We** are unable to collect a payment by instalments **We** will use reasonable endeavours to collect the outstanding payment(s) before exercising **Our** right to cancel the **Policy**.

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Claims Conditions

You must comply with the following claims conditions to have the full protection of **Your Policy**.

If **You** do not comply with them, **We** may take one or more of the following actions:

- Cancel **Your Policy**.
- Change the terms of **Your Policy**.
- Refuse to deal with all or part of any claim or reduce the amount of any claim payment.

Brown & Brown Claims (UK) Limited provide the claims handling service for this **Policy**.

For this section the terms **Us**, **We** and **Our** are referring to Brown & Brown Claims (UK) Limited.

The first thing you must do

You must notify the Police or other appropriate local or civil authority immediately **You** become aware that a crime has been committed, obtain a crime or lost property number and notify **Us** in writing no later than 7 days after the date of such incident.

We recommend that **You** check **Your Policy** cover. Check that the loss or damage is covered. This **Policy** contains details of what is covered and how claims are settled.

You should always

- Take all reasonable steps to recover missing property.
- Take all reasonable steps to prevent further damage.
- Notify **Us** as soon as reasonably possible in writing, and on no account later than 30 days after the date of the incident, of any loss, damage, or any claim made against **You**, or any circumstance or occurrence which may subsequently give rise to a claim under this **Policy**.

Claims process

When **You** contact **Us**, **We** will do the following:

a. Take details of the loss.

b. Arrange for an approved tradesperson to provide **Us** with an estimate or undertake emergency repairs immediately.

c. Instruct an approved supplier to contact **You** if appropriate.

d. Where necessary, arrange for someone to call or contact **You** by telephone as soon as possible to discuss **Your** claim. This person may be one of **Our** own claims staff or an independent Chartered Loss Adjuster.

What you must do after making your claim

- Tell **Us** and provide full details in writing as soon as possible if someone is holding **You** responsible for damage to their property or bodily injury to them and send to **Us** any writ, summons, letter of claim or other document.
- If requested, send written details of **Your** claim to **Us** within 30 days.
- To help assist with dealing with **Your** claim **We** may require **You** to obtain estimates for the replacement or repair of the damaged property.
- **We** will only ask for information relevant to **Your** claim and **We** will pay for any reasonable expenses **You** incur in providing the above information as part of **Your** claim.
- If **We** ask **You** must allow **Us**, an approved supplier or a loss adjuster access to inspect the damage to **Your Buildings** or **Contents**.
- To help prove **Your** claim **We** may require **You** to provide documentation as detailed in 'Proof of your claim and its value' below.

Proof of your claim and its value

It is **Your** responsibility to prove any claim. To help prove **Your** claim **We** may require **You** to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, proof of authenticity, utility bills, pre-purchase surveys, plans and deeds of **Your** property or other documents **We** may reasonably require.

What you must not do

- Admit or deny any claim made by someone else against **You** or make any agreement with them.
- Abandon any property to **Us**.
- Dispose of damaged items as an approved supplier or loss adjuster may need to see them.

What we are entitled to do

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **Your** name for **Our** benefit against any other party.

We are entitled to take possession of the property insured and deal with any salvage. **We** may also pursue any claim to recover any amount due from a third party in **Your** name. **We** are entitled to retain the right to communicate directly with **You** regarding **Your** claim, even in situations where **You** have appointed a professional representative, such as a loss assessor or claims management company, to act on **Your** behalf.

We are entitled to assess **Your** claim based on **Our**, an approved supplier's or loss adjuster's view and interpretation, even in situations where **You** have appointed a professional representative, such as a loss assessor or claims management company, to act on **Your** behalf.

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How We Settle Claims

We may repair, reinstate or replace the damaged property. If **We** cannot replace or repair the property **We** may pay **You** for the loss or damage in cash.

Where **We** can offer repair or replacement through a preferred supplier, but **We** agree to pay **You** a cash settlement, then the payment will not exceed the amount **We** would have paid the preferred supplier.

If no equivalent replacement is available then **We** will pay **You** the full replacement cost of the item with no discount applied.

We may appoint an approved supplier to act on **Our** behalf to validate **Your** claim. They are authorised to arrange a quotation, a repair or a replacement.

New for Old

Where **You** have selected New for Old cover **We** will settle claims for loss or damage to the **Structures** and/or **Contents** and/or **Personal Effects** and/or **Valuables** without making a deduction for age and depreciation as long as:

- The damaged items have been maintained in good repair.
- The amount or any higher limit shown in **Your Policy** Schedule is sufficient to cover the full value of all of the **Structures** and/or **Contents** and/or **Personal Effects** and/or **Valuables**.

Market Value

Where **You** have selected Market Value cover **We** will settle claims for loss or damage to the **Structures** and/or **Contents** and/or **Personal Effects** and/or **Valuables** after making a deduction for age and depreciation as long as:

- The damaged items have been maintained in good repair.
- The amount or any higher limit shown in **Your Policy** Schedule is sufficient to cover the full value of all of the **Structures** and/or **Contents** and/or **Personal Effects** and/or **Valuables**.
- In the event of **Your Holiday Home** being beyond economical repair, the minimum settlement under the Structures Cover of **Your Policy** will be £5,000.

If the amount shown on **Your** Schedule represents less than 100% of the full value of **Your Structures** or **Contents**, **We** will only be able to settle claims at the percentage **You** are insured for. For example if the value of **Your Structures** or **Contents** shown on **Your** Schedule only represents 70% of the full value then **We** will not pay more than 70% of **Your** claims.

If the full value of **Your Structures** or **Contents** exceeds the amount shown in **Your** Schedule, the cover under the **Policy** will no longer meet **Your** needs.

Full value means the cost of replacement as new where New for Old cover has been selected or the value after deduction for age and depreciation where Market Value cover has been selected. Please see **Your Policy** Schedule for confirmation of **Your** level of cover.

Matching sets, suites and carpets

Where items originally purchased as part of a set cannot be matched and an appropriate replacement cannot be sourced, **We** will pay for accompanying items from a bathroom suite, three piece suite, or kitchen unit (excluding kitchen appliances) if one individual item is damaged.

In all other circumstances an individual item from a matching set of articles is regarded as a single item. **We** will pay **You** for individual damaged items but not for undamaged companion pieces.

Where floor coverings are damaged beyond repair only the damaged floor coverings will be replaced and not undamaged floor coverings in adjoining rooms.

GoldPark

General Exclusions

These exclusions apply throughout **Your Policy**.

We will not pay for:

Riot /civil commotion

Any loss, damage or liability occasioned by or happening through riot or civil commotion outside the United Kingdom, the Isle of Man or the Channel Islands.

Sonic bangs

Loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Reduction in market value

Any reduction in market value of any property following its repair or reinstatement.

Confiscation

Any loss or damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.

The exclusions above do not apply to the following covers

- Liability to **Domestic Staff**.
- Liability to the public.
- Property owner's liability.

Radioactive contamination

Loss, damage or liability to any property or any other loss, damage or additional expense following on from the event for which **You** are claiming arising from:

- Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
- The radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or of its nuclear component.

War risks

Any loss, damage or liability occasioned by or happening through war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

Terrorism

Any loss, damage, cost or expenses of whatsoever nature directly or indirectly caused, occasioned by, happening through or in consequence of terrorism. Any action taken in controlling, preventing or suppressing any acts of terrorism or in any way relating hereto.

For the purpose of this exclusion, 'terrorism' means the use of biological chemical and/or nuclear chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons, whether acting alone or on behalf of or in connection with, any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public in fear. However, losses caused by or resulting from riot, attending a strike, civil commotion and malicious damage are not excluded hereunder.

Pollution /contamination

Any loss, damage, liability or bodily injury arising directly or indirectly from pollution or contamination unless caused by the following.

- A sudden and unforeseen and identifiable incident.
- Leakage of oil from a domestic oil installation at **Your Holiday Home**.

Gradual deterioration /maintenance

Any loss or damage caused by wear and tear, depreciation, the effects of light or the atmosphere, mould, dry or wet rot or fungus, and costs that arise from the normal use, maintenance and upkeep of **Your Holiday Home**.

Deliberate loss or damage

Any loss or damage caused or allowed to be caused deliberately, wilfully, maliciously, illegally or unlawfully by **You** or **Your Family** and **Friends** or anyone lawfully in the **Holiday Home**.

Virtual currencies

Any loss or damage to any virtual currencies including but not limited to crypto-currency, including fluctuations in value.

Cyber exclusion

We will not pay for any loss, damage, cost or expense directly or indirectly caused by, contributed to by, arising from, occasioned by or resulting from:

a. any **Cyber Act** including but not limited to **Hacking**, **Phishing**, **Denial of Service Attack** or the transmission of any **Virus or Similar Mechanism**; or

b. any **Cyber Incident**.

This exclusion will not apply to sudden and unintentional physical damage resulting from causes which are covered by **Your Policy**.

Structures Cover

Your Schedule will show if this Section is in force.

What is the most we will pay?

We will not pay in total more than the Maximum Limit shown for **Structures** in **Your Policy** Schedule for any one claim under causes 1–11. For covers 13, 16, 17 and 21, **We** will pay up to the **Structures** Maximum Limit and for covers 12, 14, 15, 18, 19 and 20, **We** will pay up to the limits shown.

What is covered	What is not covered
Loss or damage to the **Structures** by the following causes:	The amount of the **Excess** shown in the Schedule and not applicable to cover 18-20.
1. **Storm** or **Flood**.	1. Loss or damage a. To gates, hedges, fences, gazebos, pergolas and awnings. b. To drives, patios and paths unless **Your Holiday Home** has been damaged at the same time and by the same cause. c. By **Storm** to radio or television aerials or satellite dishes. d. By frost. e. Caused by rising ground water levels.
2. Escape of water from or frost damage to: a. A fixed: i. Water installation. ii. Drainage installation. iii. Heating installation. b. A washing machine, dishwasher, water bed, refrigerator or deep freeze cabinet. **We** will also pay the necessary and reasonable costs that **You** incur in locating the source of the damage, including the reinstatement of any wall, floor or ceiling removed or damaged during the search. **We** will not pay more than £5,000 for locating the source of damage for any one claim.	2. Loss or damage while the **Holiday Home** is **Unfurnished** or **Unoccupied** for 72 consecutive hours or more between 1st November to 15th March inclusive unless: a. The water has been turned off at the mains and all equipment fully drained down with all taps left open and sinks and plug holes left unobstructed; or b. For any time the park remains open prior to the **Holiday Home** being fully drained down, water has been turned off at the mains stopcock, and all taps left open and sinks and plug holes left unobstructed; or

Continued on next page

What is covered	What is not covered
Damage caused by the escape of water is covered but damage to the items themselves is only covered if the insured cause or cover is operative.	c. Central heating systems containing antifreeze are professionally fitted and maintained to the manufacturer's specifications, and that in the event of a claim **You** are able to provide written evidence that the annual inspection of **Your** central heating system includes a test to ensure that the concentration of the antifreeze solution does not fall below manufacturer's recommendations; or d. Any central heating has been set in accordance with manufacturer's recommendations to operate daily and overnight to avoid frost damage.
3. Escape of oil from a fixed oil–fired heating installation including smoke and smudge damage by vaporisation due to a defective oil–fired heating installation. **We** will also pay the necessary and reasonable costs that **You** incur in locating the source of the damage including the reinstatement of any wall, floor or ceiling if removed or damaged during the search. **We** will not pay more than £5,000 for locating the source of damage for any one claim. Damage caused by the escape of oil is covered, but damage to the installation is only covered if an insured cause or cover is operative.	3. Loss or damage while the **Holiday Home** is **Unfurnished** or has been **Unoccupied**.
4. **Subsidence** or **Heave** of the site on which the **Structures** stand, or **Landslip**.	4. Loss or damage: a. Caused by normal **Settlement**, shrinkage or expansion. b. Resulting from coastal or river bank erosion. c. Arising from construction, structural alteration, repair or demolition. d. Arising from the use of defective materials, defective design, or faulty workmanship.

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What is covered	What is not covered
	e. To boundary and garden walls, terraces, gates, hedges and fences, paths and drives, patios, skirting, decking and railings unless the **Holiday Home** has been damaged at the same time by the same cause. f. To, or resulting from movement of, solid floor slabs and non-loadbearing walls unless the foundations beneath the loadbearing walls of the **Holiday Home** are damaged at the same time by the same cause.
5. Theft or attempted theft.	5. Loss or damage while the **Holiday Home** is **Unfurnished** or has been **Unoccupied** unless there has been forcible and violent entry to, or exit from, the **Holiday Home**.
6. Loss or damage caused by collision by aircraft, aerial devices, road or rail **Vehicles** (or anything dropped from them), or animals.	6. Loss or damage caused by: a. Domestic animals. b. Insects.
7. Falling trees or branches.	7. a. The cost of removal if the fallen tree or branch has not caused damage to the **Structures** or **Contents**. b. Loss or damage caused during tree felling, lopping or topping.
8. Breakage or collapse of: a. Satellite dishes. b. TV or radio aerials, aerial fittings or masts. c. Lampposts. d. Telegraph poles. e. Electricity pylons, poles or overhead cables.	8. Loss or damage to the items themselves. Certain items may be covered under the Contents Cover section.

What is covered	What is not covered
9. Fire, smoke, explosion, lightning, earthquake.	9. Smoke damage arising gradually or out of repeated exposure.
10. Malicious persons or vandals.	10. Damage caused by **You** or **Your Family** or **Friends** or any persons **You** or **Your Family** or **Friends** have allowed into **Your Holiday Home**.
11. Riot, civil commotion, strikes, labour and political disturbances.	
The following covers are included in this section.	
12. DEBRIS REMOVAL AND BUILDING FEES Necessary expenses for resiting, rebuilding or repairing the **Structures** as a result of damage covered by Structures Cover for: a. Architects, surveyors, consulting engineers and legal fees. b. The cost of clearing debris from the site or demolishing or shoring up the **Structures**. c. The cost of resiting and delivery of a replacement **Holiday Home**. d. The cost to comply with government or local authority requirements. **We** will not pay more than £10,000 or 10% of the **Structures** sum insured (whichever is higher) for any one claim.	
13. SERVICE PIPES AND CABLES Accidental damage to: a. Cables. b. Drain inspection covers. c. Underground drains, pipes or tanks providing services to or from the **Holiday Home** and for which **You** are responsible.	

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What is covered	What is not covered
We will also pay up to £5,000 for any one claim for necessary and reasonable costs that You incur in locating the source of the damage including the reinstatement of any wall, drive, fence or path removed or damaged during the search. If it is discovered that the cause is not accidental damage then unless one of the other causes is operative there will be no cover. Cover for accidental loss of metered water may apply under **Contents** Cover cause 14.	
14. REPLACEMENT OF LOCKS **We** will pay for the cost of replacing keys and locks or lock mechanisms to external doors and windows of the **Holiday Home**. **We** will not pay more than £1,000 for any one claim.	14. The cost of replacing keys and locks to a garage or **Outbuilding**. **We** will only pay under Contents Cover or Structures Cover if both sections are insured for any one claim.
15. LOSS OF HIRING CHARGES AND ALTERNATIVE ACCOMMODATION While the **Holiday Home** cannot be lived in because of loss or damage covered under this section of the **Policy**, **We** will pay for: 1) Loss of hiring charges or 2) The reasonable cost of alternative accommodation. In addition to the above **We** will also pay for loss of hiring charges: a) In the event of pollution or oil spillage within a radius of one mile of the nearest beach. b) As a result of any occurrence of: i. Murder ii. Suicide iii. Notifiable disease iv. Illness arising from or traceable to foreign or injurious matter in food or drink at the **Holiday Home**.	

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What is covered	What is not covered
We will not pay more than 20% of the **Structures** Sum Insured for any one claim. When **You** require alternative accommodation, **We** will always discuss this with **You**. To determine what **We** mean by the 'reasonable cost of alternative accommodation' there are numerous factors **We** consider, including: • the circumstances of **Your** claim • the needs of **You**, **Your Family** and domestic animals • how long **You** might need the accommodation for • what type of accommodation is available and where it is located.	
16. EMERGENCY ENTRY Loss or damage to the **Structures** caused when the Fire, Police or Ambulance Service has to force an entry to the **Structures** because of an emergency involving **You** or **Your Family**, **Friends** or **Guests**.	
17. CONTRACTING PURCHASER If **You** have contracted to sell the **Holiday Home**, the purchaser shall have the full protection of **Your Policy** in respect of the **Structures** up to the date of completion of the purchase as long as the **Holiday Home** is not covered by any other insurance.	

What is covered	What is not covered
18. PROPERTY OWNER'S LIABILITY Any amount that **You** become legally liable to pay as compensation (including claimant's costs and expenses) arising from **Your** ownership (but not occupation) of the premises which causes accidental bodily injury including death, disease and injury to any person or damage to property. This includes cover for defective work carried out by **You** or on **Your** behalf to any private residence within the United Kingdom, the Isle of Man or the Channel Islands disposed of by **You** before the occurrence of bodily injury or damage in connection with such private residence. **We** will not pay more than £5,000,000 (including costs and expenses agreed by **Us** in writing) for any claim or series of claims arising from any one event or one source or original cause.	18. **Your** legal liability to pay compensation arising directly or indirectly from: a. An agreement which imposes a liability on **You** which **You** would not be under in the absence of such agreement. b. The use of the **Holiday Home** for any business, trade, profession or employment except if it is rented as a **Holiday Home**. c. Death, bodily injury or damage caused by lifts, hoists or **Vehicles**. d. Rectifying any fault or alleged fault.
19. LIABILITY TO DOMESTIC STAFF Subject to the limit below, **We** will pay any amount that **You** become legally liable to pay as compensation (including claimant's costs and expenses) for death, bodily injury or illness of any **Domestic Staff** within the United Kingdom, the Channel Islands and the Isle of Man. **We** will pay **You** up to £10,000,000 (which includes costs and expenses agreed by **Us** in writing) for any one claim or series of claims arising from any one event or one source or original cause.	19. **Your** legal liability to pay compensation or costs for bodily injury (including death) sustained by any **Domestic Staff** when they are: a. Carried in or on a **Vehicle**. b. Entering, getting onto, or getting off a **Vehicle** where such bodily injury or illness (including death) is caused by or arises out of **Your** use of a **Vehicle**.

What is covered	What is not covered
20. LIABILITY TO THE PUBLIC **We** will pay up to £5,000,000 (including costs and expenses agreed by **Us** in writing) for any one claim or series of claims arising from any one event or one source or original cause that **You** become legally liable to pay as compensation (including claimant's costs and expenses) occurring during the **Period of Insurance** for accidental: a. Death, bodily injury or illness of any person. b. Damage to material property not belonging to, or in the custody or control of, **You**, **Your Family** or **Domestic Staff** arising from: i. The occupation of the **Holiday Home** (but not its ownership). ii. **Your** private pursuits. iii. The employment by **You** of **Domestic Staff**.	20. Legal liability to pay compensation or costs arising from the following: a. Any business, trade, profession or employment other than renting the **Holiday Home** to **Guests**. b. The transmission of any contagious disease or virus. c. Owning, possessing or using a **Vehicle**. d. Owning, possessing or using any dangerous dogs as listed under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1983. This includes cross breeds of those listed with any other breed, and any updates or changes that are made to these laws. e. Owning any species of animal not domesticated in the UK. f. Any action for damages brought in a court outside the United Kingdom, the Channel Islands or the Isle of Man.
21. ACCIDENTAL DAMAGE to the **Structures**.	21. Accidental damage: a. Specifically excluded under Structures Cover. b. By frost. c. By wear and tear or gradually developing deterioration, **Settlement** or shrinkage of the **Structures**. d. By chewing, scratching, tearing, fouling or urinating by domestic animals. e. By mechanical or electrical breakdown or failure. f. Specifically covered elsewhere in this **Policy**. g. Arising from the alteration or extension of the **Structures** or the cost of maintenance or routine decoration. h. Arising from faulty workmanship, defective design or use of defective materials. i. Whilst the **Holiday Home** is **Unoccupied** or **Unfurnished**.

Contents Cover

Your Schedule will show if this Section is in force.

What are contents?	What contents are not covered?
All of the following things are included provided that they belong to **You**, or **You** are legally responsible for them, and that they are mainly used for private purposes. **Household Goods** This includes tenants' fixtures, fittings and interior decorations, but does not include **Money**, **Personal Effects** and **Valuables**.	a. **Vehicles**. b. Any living creature. c. Documents. d. Lottery tickets and raffle tickets. e. Any part of the **Structures** other than fixtures and fittings for which **You** are responsible as the tenant. f. **Money**, **Personal Effects** and **Valuables**.

What is the most we will pay?

We will not pay more in total than the Maximum Limit for **Contents** shown in **Your Policy** Schedule for any one claim under covers 1–11.

For covers 12, 13, 16, 18 and 19 **We** will pay up to the **Contents** Maximum Limit and for covers 14-15 and 17 **We** will pay up to the limits shown.

What is covered	What is not covered
Loss or damage to **Your Contents** while they are in the **Holiday Home** by the following causes:	The amount of the **Excess** shown in the Schedule.
1. Fire, smoke, explosion, lightning, earthquake.	1. Smoke damage arising gradually or out of repeated exposure.
2. **Storm** or **Flood**.	2. Loss or damage by frost.
3. Theft or attempted theft. Minimum security precautions **Endorsement** may apply – see Schedule.	3. a. Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason. b. Loss or damage from the **Holiday Home** if any part of it is occupied by anyone other than **You** or **Your Family** or **Friends** unless there has been forcible and violent entry to, or exit from, the **Holiday Home**. c. Loss or damage while the **Holiday Home** is **Unfurnished** or has been **Unoccupied** unless there has been forcible and violent entry to, or exit from, the **Holiday Home**.
4. Escape of water from: a. A fixed: i. Water installation. ii. Drainage installation. iii. Heating installation. b. A washing machine, dishwasher, water bed, refrigerator or deep freeze cabinet. Damage caused by the escape of water is covered but damage to the items themselves is only covered if an insured cause or cover is operative.	4. Loss or damage while the **Holiday Home** is **Unfurnished** or **Unoccupied** for 72 consecutive hours or more between 1st November to 15th March inclusive unless: a. The water has been turned off at the mains and all equipment fully drained down with all taps left open and sinks and plug holes left unobstructed; or b. Central heating systems containing antifreeze are professionally fitted and maintained to the manufacturer's specifications, and that in the event of a claim **You** are able to provide written evidence that the annual inspection of **Your** central heating system includes a

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What is covered	What is not covered
	test to ensure that the concentration of the antifreeze solution does not fall below manufacturer's recom-mendations; or c. Any central heating has been set in accordance with manufacturer's rec-ommendations to operate daily and overnight to avoid frost damage.
5. Escape of oil from a fixed oil–fired heating installation including smoke and smudge damage by vaporisation due to a defective oil–fired heating installation. Damage caused by the escape of oil is covered, but damage to the installation is only covered if an insured cause or cover is operative.	5. Loss or damage while the **Holiday Home** is **Unfurnished** or has been **Unoccupied**.
6. Malicious persons or vandals.	6. Malicious damage caused by **You** or **Your Family** or **Friends** or any persons **You** or **Your Family** or **Friends** have allowed into **Your Holiday Home**.
7. Riot, civil commotion, strikes, labour and political disturbances.	
8. **Subsidence** or **Heave** of the site on which the **Structures** stand, or **Landslip**.	8. Loss or damage resulting from coastal or river bank erosion.
9. Loss or damage caused by collision by aircraft, aerial devices, road or rail **Vehicles** (or anything dropped from them), or animals.	9. Loss or damage caused by: a. Domestic animals. b. Insects.
10. Falling trees or branches.	10. a. The cost of removing fallen trees or branches unless the **Structures** or **Contents** have also been damaged. b. Loss or damage caused during tree felling, lopping or topping.

What is covered	What is not covered
11. Damage to the **Contents** caused by breakage or collapse of: a. Satellite dishes. b. TV or radio aerials, aerial fittings or masts. c. Lampposts. d. Telegraph poles. e. Electricity pylons, poles or overhead cables.	11. a. Mechanical or electrical breakdown or failure. b. Damage caused by or in the process of cleaning, maintenance, repair or dismantling. c. Damage to equipment not in or attached to the **Structures**. d. Loss or damage to the items themselves. Cover for items in or on the **Holiday Home** may be covered – see cover 12.
12. ENTERTAINMENT EQUIPMENT Accidental damage to: a. Television sets, stereos, home cinema and home entertainment units and radios. b. MP3 players, CD players, record players and tape recorders. c. Blu-ray players, DVD players, video recorders and games consoles and players. d. Computers (including portable computers). e. Cable/satellite/digital television receivers. f. Television aerials and satellite dishes.	12. a. Mechanical or electrical breakdown or failure. b. Damage to records, discs, cassettes and tapes. c. Accidental damage or contamination to computers or computer equipment by: i. Erasure or distortion of data. ii. Accidental erasure or mislaying or misfiling of documents or records. d. Damage caused by or in the process of cleaning, maintenance, repair, dismantling or altering. e. Loss arising from the cost of remaking any film, disc or tape, or the value of any information contained on it. f. Damage to equipment not in or on the **Holiday Home**. g. Loss or damage by chewing, scratching, tearing, fouling or urinating by **Your** domestic animals. h. Mobile phones.
13. MIRRORS AND GLASS Accidental breakage of: a. Mirrors. b. Fixed glass in and glass tops of furniture. c. Ceramic hobs and ceramic tops of cookers. d. Glass oven doors.	13. Loss or damage while the **Holiday Home** is **Unoccupied** or **Unfurnished**.

Contents Cover continued

What is covered	What is not covered
14. ACCIDENTAL LOSS OF OIL AND METERED WATER **We** will pay for accidental loss of domestic heating oil and metered water. **We** will not pay more than £1,000 for any one claim.	14. Loss or damage while the **Holiday Home** is **Unoccupied** or **Unfurnished**.
15. CONTENTS IN THE OPEN Loss or damage by causes 1 and 3-11 to **Contents** while in the open within the boundaries of the land belonging to the **Holiday Home**. **We** will not pay more than £1,000 for any one claim. Items such as garden furniture, external statues and garden pots are included within this section. Limited cover for plants and trees is provided under cover 17- Garden Plants.	15. Loss or damage to plants and trees.
16. FROZEN FOOD Loss or damage to food in the cold chamber of any refrigerator or deep freeze cabinet which is made unfit for human consumption by: a. A change in temperature. b. Contamination by refrigerant or refrigerant fumes. The refrigerator or deep freeze cabinet must be: 1. In the **Holiday Home**. 2. Owned by or be the responsibility of **You**.	16. Loss or damage resulting from: a. The deliberate act of **You** or any electricity supplier. b. Strike, lock–out or industrial dispute. c. Property mainly used for business, trade, profession or employment purposes.
17. GARDEN PLANTS Loss or damage to plants and trees by causes 1, 3, 6 & 7 while in the open within the boundaries of the land belonging to the **Holiday Home**. **We** will not pay more than £500 for any one claim.	17. Loss or damage by causes 3 or 6 while the **Holiday Home** is **Unoccupied** or **Unfurnished**.

Contents Cover continued

What is covered	What is not covered
18. EMERGENCY ENTRY Loss or damage to the **Contents** caused when the Fire, Police, or Ambulance Service has to force an entry to the **Contents** because of an emergency involving **You** or **Your Family**, **Friends** or **Guests**.	
19. ACCIDENTAL LOSS OR DAMAGE to **Contents** whilst in the **Holiday Home**.	19. Any loss or damage specifically excluded under **Contents** causes 1-11 and covers 12-17. Accidental damage or loss: a. By mechanical or electrical breakdown or failure. b. Arising from the cost of remaking any film, disc, or tape or the value of any information contained on it. c. Caused by or in the process of cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing. d. By chewing, scratching, tearing, fouling or urinating by domestic animals. e. Caused by rot, fungus, or insects. f. To food, drink or plants. g. Specifically covered under **Contents** causes 1-11 and **Contents** covers 12-17. h. To computers or computer equipment by accidental loss, mislaying or misfiling of documents or records. i. Arising from depreciation in value or other loss, damage or additional expense following on from the event for which **You** are claiming, e.g. costs incurred in preparing the claim or loss of earnings following **Your** bodily injury or illness. j. While the **Holiday Home** is **Unoccupied** or **Unfurnished**.

Money, Personal Effects and Valuables Cover

Your Schedule will show if this Section is in force.

What is the most we will pay?

We will not pay in total more in total than the Maximum Limit for **Money**, **Personal Effects** and **Valuables** shown in **Your Policy** Schedule.

The most **We** will pay **You** for any one item is £500 unless specified in the Schedule.

What is covered	What is not covered
Loss or damage to **Money**, **Personal Effects**, **Sports Equipment** or **Valuables** belonging to **You** or **Your Family** while **You** or **Your Family** are occupying **Your Holiday Home**.	The amount of the **Excess** shown in the Schedule. Loss or damage: a. Arising from the cost of remaking any film, disc or tape or the value of any information held on it. b. Caused by, or in the process of, cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing. c. Caused by chewing, scratching, tearing, fouling or urinating by domestic animals. d. Caused by insects. e. Caused by theft or attempted theft from an unattended motor vehicle unless the items are hidden from view in a boot or glove compartment, and all windows are closed and all doors, including the boot, are locked. f. To items not in the care, custody or control of **You** or **Your Family**. g. Arising from depreciation in value or other loss, damage or additional expense following on from the event for which **You** are claiming. h. By mechanical or electrical breakdown or failure. i. Caused to a **Vehicle**.

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Money, Personal Effects and Valuables Cover continued

What is covered	What is not covered
	j. To parts, accessories, tools and fitted radios, cassette players and compact disc players, MP3 and DVD players and satellite navigation systems for any **Vehicle**. k. To any property or **Money** mainly used or held for the purpose of business, trade, profession or employment. l. To plants or any living creature. m. To documents. n. Where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable. o. Specifically covered elsewhere in this **Policy**. p. To computers or computer equipment by accidental loss or mislaying or misfiling of documents or records. q. To lottery tickets and raffle tickets. r. To **Sports Equipment** in the course of play. s. To pedal cycles while racing. t. To pedal cycles by theft unless securely locked when unattended away from the **Holiday Home**. u. To pedal cycle tyres or accessories unless the pedal cycle is lost or damaged at the same time. v. To **Money** by mistake in change, counting or overpayment. w. To items more specifically and properly insured elsewhere.

GoldPark

How to Make a Complaint

GoldPark and **Your** Insurer(s) aim to provide the highest standard of service to every customer.

We realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens **We** want to hear about it so that **We** can try to put things right.

In the event that **You** wish to make a complaint **You** can do so at any time by referring to the 'How to Make a Complaint' information on **Your** Schedule.

When you make contact, please provide the following information:

- **Your** name, address, postcode, telephone number and email address.
- The type of **Policy** and **Your Policy** and/or claim number.
- The reason for **Your** complaint.

Any written correspondence should be headed 'COMPLAINT' and **You** may include copies of supporting material.

Financial Ombudsman Service

If after following the 'How to Make a Complaint' procedure on **Your** schedule **You** remain dissatisfied, **You** may be eligible to refer **Your** case to the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** may be eligible to make a complaint to the FOS if **You** are:

- A private individual
- A micro-enterprise employing fewer than 10 persons and with turnover or annual
- A small business with a turnover of less than £6.5 million and less than 50 staff or has a balance sheet total or less than £5 million (small business)
- A charity which has an annual income of less than £6.5 million
- A trustee of a trust which has a net asset value of less than £5 million
- An individual who has given a guarantee or security in respect of an obligation or liability of a small business.

The FOS's contact details are as follows:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Email:	complaint.info@financialombudsman.org.uk
Fax:	44 207 964 1001
Text:	07860 027 586 (call back service)
Tel:	From within the United Kingdom: 0800 023 4567 (calls to this number are now free on mobile phones and landlines) From outside the United Kingdom: 44 (0)207 964 0500
Website:	www.financial-ombudsman.org.uk

Please remember that **You** may have to refer **Your** complaint to the FOS within specific timelines. **We** will communicate the applicable timeline in **Our** response to **Your** complaint.

The complaints handling arrangements above are without prejudice to **Your** right to commence a legal action or an alternative dispute resolution proceeding in accordance with **Your** contractual rights.

Our promise to you

We will

- Acknowledge written complaints promptly
- Investigate quickly and thoroughly
- Keep **You** informed of progress
- Do everything possible to resolve **Your** complaint
- Learn from **Our** mistakes
- Use the information from complaints to continuously improve **Our** service.

Customer Service Information

Authorisation, Regulation and Compensation

GoldPark

GoldPark is a trading name of Plum Underwriting Limited and is authorised and regulated by the Financial Conduct Authority.

Registered office: 7th Floor, Corn Exchange, 55 Mark Lane, London EC3R 7NE.

Registered in England No. 2781995

Your Insurers

The insurers for **Your Policy** are detailed on **Your** Schedule.

All insurers providing cover under this **Policy** are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority unless stated otherwise on **Your** Schedule. Further details can be found on the Financial Services Register at www.fca.org.uk/register.

The Financial Conduct Authority

The Financial Conduct Authority (FCA) want consumers to use financial services with confidence and have products that meet their needs from firms and individuals they can trust.

To achieve this, the FCA regulates firms and financial advisers so that markets and financial systems remain sound, stable and resilient and their aim is to help firms put the interests of their customers and the integrity of the market at the core of what they do.

You can contact the FCA as follows:
The Financial Conduct Authority, 12 Endeavour Square, London, E20 1JN
UK: 0800 111 6768 (freephone) or 0300 500 8082
From abroad: +44 (0)20 7066 1000
Email: consumer.queries@fca.org.uk

Prudential Regulation Authority

The Prudential Regulation Authority's (PRA) role is defined in terms of two statutory objectives to promote the safety and soundness of banks, building societies, credit unions, insurers and major investment firms and specifically for insurers, to contribute to the securing of an appropriate degree of protection for policyholders.

You can contact the PRA as follows:
The Prudential Regulation Authority Bank of England, Threadneedle Street, London EC2R 8AH
UK: +44 (0)20 3461 4878
From abroad: as above
Email: enquires@bankofengland.co.uk

Financial Services Compensation Scheme

All insurers providing cover under this **Policy** and GoldPark are members of and are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if an insurer or GoldPark is unable to meet its obligations to **You** under this contract.

If **You** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. The Scheme contact details are as follows:

Financial Services Compensation Scheme PO Box 300, Mitcheldean, GL17 1DY
UK: 0800 678 1100 From abroad: +44 (0)20 7741 4100

Further information about the Scheme is available from the Financial Services Compensation Scheme: www.fscs.org.uk.

Subscribing Insurers' Several Liability

Your Policy or sections of **Your Policy** may be underwritten by more than one insurer. **Your** Schedule confirms who the insurer(s) are for **Your Policy** or section of **Your Policy**.

Where there is more than one insurer noted, each insurer is solely responsible for their own percentage of **Your Policy** or section of **Your Policy**, they are not responsible for any other insurer(s) percentage of **Your Policy** or section of **Your Policy**. The responsibility does not pass to any other insurer noted in the event that for whatever reason, another insurer does not satisfy all or part of its obligations under **Your Policy** or section of **Your Policy**. This is standard procedure where more than one insurer is underwriting **Your Policy** or section of **Your Policy**.

You can rest assured that GoldPark chooses insurer(s) that are financially stable and professional ensuring that they will always meet their obligations in accordance with **Your Policy** or section of **Your Policy**.

Data (Data Protection Notice) - GoldPark

GoldPark and the insurer(s) are committed to protecting **Your** personal information. GoldPark and the insurer(s) will use personal information about **You** fairly and lawfully, primarily in connection with the provision of insurance. Full details can be found in the Privacy Notice at https://www.caravan-lodgeinsurance.co.uk/privacy-notice which specifies:

- the information that GoldPark and the insurer(s) may collect on **You** and from whom;
- how and why this information will be used;
- how GoldPark and the insurer(s) may share and disclose the information; and
- the retention of **Your** data.

In some instances, GoldPark and the Insurer(s) may need to seek **Your** consent before processing such data. GoldPark and the Insurer(s) will always make it clear to **You** when and why **Your** consent is being sought. A hard copy of the Privacy Notice is available on request.

You have a number of rights (including the right of access to see personal information about **You** that is held in GoldPark and the Insurer(s) records) and these are detailed in the Privacy Notice. If **You** have any questions or concerns relating to the Privacy Notice or GoldPark data protection practices, or to make a subject access request, please contact:

GoldPark, Data Protection Officer, 7th Floor, 55 Mark Lane, London, EC3R 7NE.

GoldPark

Carlson House, Bradfield Road, Wix, CO11 2SP

Tel 0330 131 9484
Email enquiries@goldparkinsurance.co.uk
Web www.goldparkinsurance.co.uk

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