Caravan & Lodge Insurance

Insurance Product Information Document

Company: Plum Underwriting Limited

Plum Underwriting Limited t/a GoldPark who are authorised and regulated by the Financial Conduct Authority with registered number 309166. Registered address 7th Floor, Corn Exchange, 55 Mark Lane, London, EC3R 7NE.

GoldPark

Product: GoldPark Caravan and Lodge Insurance - Structures

GPS1025 v1.0

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

Structures insurance for caravan holiday homes and lodges and the liability associated with their ownership and use. This includes cover while the holiday home is occupied by commercial paying guests.

What is insured?

- ✔ Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious people, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes up to the Sum Insured
- ✔ Accidental damage
- ✔ Debris removal up to £10,000
- ✔ Lock replacement up to £1,000
- ✔ Loss of hiring charges and alternative accommodation up to 20% of Structures Sum Insured
- ✔ Trace and access up to £5,000
- ✔ Emergency entry
- ✔ Contracting Purchaser
- ✔ Liability to domestic staff up to £10,000,000
- ✔ Property Owner’s Liability up to £5,000,000
- ✔ Liability to the public up to £5,000,000

Optional Covers

- Contents
- Money, Personal effects, and Valuables

What is not insured?

- ✘ Loss or damage to gates, hedges, fences, gazebos, pergolas and awnings caused by storm or flood
- ✘ Loss or damage by escape of water occurring after the holiday home has been unoccupied or unfurnished (see policy booklet for definitions of unoccupied and unfurnished) for 72 consecutive hours or more between 1st November and 15th March inclusive
- ✘ Loss or damage caused by theft or attempted theft whilst the holiday home is unfurnished or has been unoccupied for more than 60 consecutive days unless there has been forcible and violent entry to, or exit from, the holiday home

Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess
- ! The compulsory excess is a minimum of £50
- ! The escape of water excess is a minimum of £350
- ! 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 buildings
- ! Any loss or damage by vandalism or malicious damage caused by you, your family or guests or any other persons that you, your family or guests have allowed into your holiday home

Where am I covered?

- ✔ The cover provided is for private residences in England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.

What are my obligations?

- When taking out, renewing or making changes to your policy, you must take reasonable care to provide accurate and complete answers to all questions.
- You must tell us of any changes e.g. change of address or structural alteration to your holiday home.
- You must pay the premium on time.

If you make a claim

- You must provide us with all relevant information about the claim to assist us in validating it.
- You should take steps to prevent further damage and not dispose of any damaged items or conduct permanent repairs as we may need to inspect the damage.

When and how do I pay?

You can pay your premium as a one-off payment or by monthly instalments where available.

When does the cover start and end?

This contract will start on the date you select when you purchase the policy, and will end on the date shown on your policy schedule. This will be a minimum of 3 months and a maximum of 15 months.

How do I cancel the contract?

- You can cancel this policy within 14 days of receipt of the policy documents whether for new business or at the renewal date.
- If cover has not started, we will refund the full premium to you. 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.
- You may also cancel this policy at any time by giving us prior written notice to GoldPark, Carlson House, Bradfield Road, Wix, CO11 2SP.
- You will not receive a refund of premium if any claims have been made.