

“PARKSURE”

Safeguarding

Your

Holiday Home comprising Static Caravan,
Lodge or Chalet

With Comprehensive Insurance
Arranged by



CASS STEPHENS
INSURANCES LIMITED

Personal and Commercial Brokers

Regency House, 21 Spa Road, Gloucester GL1 1UY
Telephone no. 01452-314413
Fax no. 01452-314412

Summary of Cover

(Underwritten by Members of Lloyds &/or Selected Insurance Companies)

The description of cover in this summary is brief and is not intended to convey the precise terms and conditions. This information can be found in the Policy Document.

HPS25/50

Safeguarding Your Holiday Home and Contents

You are insured as described within this Summary of Cover for your Holiday Home and Contents as arranged with Park or Cass Stephens Insurances Ltd in respect of any period of insurance for which you have paid the premium required by your Insurers.

Definitions

Structures Comprise your Static Caravan, Lodge or Chalet with all fixtures and fittings supplied by the manufacturer and normally included in the list price, service connections, storm anchoring equipment, skirting, chests, steps, storage sheds, decking, veranda, television aerial, patio and landscaping.

Contents of Holiday Homes Comprise all contents of the **Structures** other than clothing and personal effects more specifically and properly insured under your permanent/main residence policy excluding:

- a) Jewellery, furs, gold and silver articles, cash, documents of any kind, securities, certificates, cheques, guns and contact lenses.
- b) Motor vehicles and accessories thereof, watercraft and outboard engines, and livestock.

Contents include antiques, paintings and object d'art not exceeding 15% of the full value of **Contents** and also gas cylinders whilst outside the **Structures**.

What is Covered

1. "All Risks" of physical loss or damage to the Structures as defined including:

Extensions

- a) The Insurers will pay for **unrecoverable Pitch Fees paid by you or costs of alternative holiday accommodation** incurred with their agreement, should you and/or your family who permanently reside with you be unable to take up a pre-arranged holiday in your Holiday Home, because the Structures cannot be reasonably occupied during the period of insurance because of insured damage: maximum payments in this connection will not exceed 10% of the Structures sum insured.
 - b) **Accidental damage** for which you are responsible to gas, water pipes, drains, sewage, telephone and electricity cables connecting your Holiday Home to the public mains supply/system.
 - c) **Reasonable debris removal delivery and siting charges** following an insured claim subject to adequate provision being made by you in the sum insured allocated to the Structures.
2. **"All Risks" of physical loss or damage to the Contents of the insured Structures.**
This cover is extended in respect of television sets, hi-fi equipment, videos, radios, or similar equipment owned by you or for which you are responsible, to apply when such equipment is in any other Structures or Buildings at the Park upon which the insured Holiday Home is sited, or when being moved by you within the confines of this Park.
 3. **Employers Liability for domestic staff**, providing Section 2 contents are insured.
 4. **Public and Personal Liability** up to £2,000,000 any one accident when you and/or your family are occupying the insured Holiday Home, providing Section 2 contents are insured.
 5. **Property Owners Liability** in respect of your Holiday Home up to £2,000,000 any one accident.
 6. **Compensation for Death** - £5,000 will be payable if you or your spouse die within twelve calendar months of injury caused by fire or assault by thieves in your Holiday Home, providing the age of you or your spouse does not exceed seventy years at the time of suffering such injury.

What is not Covered

Under Cover Sections 1 and 2

- The first £25/£50 of each and every claim in respect of each Holiday Home insured.
- Normal settlement, shrinkage, gradual deterioration, wear and tear, or seepage of water through defective seams or seals.
- The cost of maintenance and normal redecoration, damp, wet or dry rot, mildew, fungus, moth, rust and staining of carpets or rugs other than as a result of storm, tempest, flood, burst pipes or water damage following fire.
- Loss or damage to awnings or toilet tents, detached steps, landscaping, fencing, gates, hedges and similar items as a result of storm or tempest.
- Mechanical or electrical breakdown or derangement, atmospheric or climatic conditions, deterioration or any process of cleaning, dyeing, restoration or repair.
- In respect of television sets, hi-fi equipment, videos, radios and similar equipment, self heating, short circuiting, excessive pressure, electrical or mechanical breakdown unless caused by accidental external means.
- Breakage of glass (other than fixed glass forming part of the Structures, mirrors, plate glass tops to furniture and fixed glass in furniture) or articles of a brittle nature, overwinding, denting or internal damage of clocks or watches.
- Loss of or damage to contact lenses.
- Pollution or contamination unless resulting from insured damage.
- Loss or damage to Gas Cylinders when the Holiday Home is left unoccupied for more than fifteen consecutive days unless they are securely chained to the exterior of the Holiday home or placed within securely locked and approved exterior storage sheds or fixed containers.
- Loss or damage caused by bursting or overflowing of water tanks, apparatus or pipes when the Holiday Home is left without an inhabitant between 1st October and 31st March, unless the water is turned off at the mains and all equipment drained to the fullest extent possible, or a full central heating system has been set to operate daily and overnight as a safeguard against frost damage.
- Loss or damage caused by/attribution to any act of War and/or Terrorism.

Under Cover Sections 3, 4 and 5

- Loss or damage to property belonging to, or in the care custody or control of you or members of your family living with you, or any employee, (other than personal effects of employees or visitors to your Holiday Home, and any consequential loss claims arising from such loss or damage).
- Death, bodily injury or illness, or loss of or damage to property arising from:
 - a) Ownership, possession or use of any mechanically propelled vehicles when being used in circumstances that would require insurance to be arranged by reason of any road traffic legislation or regulation.
 - b) ownership possession or use of any aircraft or watercraft other than manually operated rowing boats, punts, or canoes.
 - c) any breach of professional duty.
 - d) an agreement, that would not have arisen in the absence of such an agreement.
 - e) pollution of air, water or soil unless caused by immediate discharge consequent upon an accident.
 - f) Ownership of any animal other than cats, dogs or horses.

Claims

- Any injury loss or damage must be reported immediately to Cass Stephens Insurances Ltd who will provide you with a claim form and guide you on any further action that should be taken.
- Loss or damage by theft, attempted theft or vandalism must be reported immediately to the Police and a crime reference number obtained.
- Every letter, claim, writ, summons or process received by you must be reported and forwarded immediately to Cass-Stephens Insurances Ltd on behalf of the Insurers

Basis of Claim Settlement

Amount Payable and adequacy of Sum Insured.

Structures

In the event of insured loss or damage, Insurers will replace or pay the full cost of repair or replacement (including supplier's profit) without deduction for age, wear, tear, or depreciation, providing:

- 1) The Structures are maintained in good repair.
- 2) The sum insured at the time of the claim is not less than the current cost of replacing with new (including cost of site clearance, delivery and re-siting).
- 3) You actually incur the cost of and replace the damaged structures.

Contents:

In the event of insured loss or damage to any article (other than household linen &/or clothing) the Insurers will replace or pay the cost of replacing or repairing the article irrespective of its age at the time of the loss or damage providing:

- 1) The sum insured on all Contents at the time of claim is not less than the current cost of replacing them with new.
- 2) The replacement article is substantially the same as but not better than the original article when new.
- 3) You actually incur the cost of and replace the lost or damaged article.

In the event of provisions **1)**, **2)**, or **3)** not been complied with in respect of Structures or Contents, the Insurers' Liability will be limited to the cost of repair or replacement after allowance has been made for age, wear, tear, and depreciation up to but not exceeding the sum insured.

Should the insured Structures or Contents be of greater value than the selected sum insured when any loss destruction or damage occurs then you will be considered to be your own Insurer for the difference and shall bear a proportional share of the claim costs accordingly.