

# Summary of Cover v.1

## Residential Park Home Insurance

*P*ARKSURE  
INSURANCE

Insurance provided by  
Ecclesiastical Insurance Company plc



Insurance arranged by  
Cass-Stephens Insurances Limited



CASS-STEPHENS

# Summary of Cover

## Parksure Residential Park Home Insurance Policy

### keyfacts<sup>®</sup>

This is a summary of the cover provided by the Ecclesiastical Insurance Office plc (Ecclesiastical) for the Cass-Stephens Insurances Ltd Parksure Residential Park Home Insurance Policy.

The summary highlights the main features and exclusions to help you decide if the policy meets your needs. It does not contain all the terms and conditions that may apply. This information can be found in the policy document.

A copy of the policy will be sent to you after you have taken out the insurance but is available beforehand from Cass-Stephens Insurances Ltd on request. When you take out cover with us we will issue you with a schedule. This document details the cover you have chosen.

The standard duration of this insurance contract is 12 months from the start date on your policy schedule.

Your policy will show which of the following sections you have chosen.

## What is Covered

### *Buildings*

- your home with all fixtures, fittings and furnishings supplied by the manufacturer.
- service connections, skirting, fixed chests, steps and landscaping.
- outbuildings including sheds, garages, patios, decking, verandas, terraces, carports, landscaping and boundary fences/walls within the same site.

### *Contents*

- household goods, including non-permanent fixtures and fittings like carpets, curtains (not supplied by the park home manufacturer).
- personal belongings in the home, outbuildings, garages and sheds within the same site.

## Property Damage – What you are covered for

### *Buildings*

- fire & smoke damage
- storm or flood
- escape of water or oil
- theft or attempted theft
- damage by malicious persons vandals or riot
- subsidence
- impact and falling trees or branches
- any other accidental damage

### *Contents*

- fire & smoke damage
- storm or flood
- escape of water or oil
- theft or attempted theft
- damage by malicious persons vandals or riot
- subsidence
- impact and falling trees or branches
- any other accidental damage

## Additional Cover – Extra benefits included as standard

### *Buildings*

- damage to internal plumbing installations by frozen pipes.
- accidental damage to the serviced pitch or any cable pipe or underground sewerage tank providing a service to the buildings.
- accidental breakage of windows or fixed sanitary ware.
- the cost of alternative accommodation while insured repairs are carried out if your home is unfit to live in, up to 20% of the sum insured.
- between exchange of contracts and completion of the sale of your property, the benefit of the insurance is extended to the new purchaser.

### *Contents*

- accidental breakage of TVs, videos, audio and home computer equipment.
- replacement door locks if your keys are stolen, up to £300.
- metered water up to £1,000.
- items kept in the garden up to £500.
- freezer contents.
- contents temporarily removed to another building up to 20% of the sum insured.
- the cost of alternative accommodation while insured repairs are carried out if your home is unfit to live in, up to 20% of the sum insured.
- the cost of alternative accommodation for your domestic pets while insured repairs are being carried out if your home is made unfit to live in, up to £500.
- money in the home up to £500.
- sum insured increased by 10% during the Christmas period and for one month before and after a family wedding.
- fatal injury, up to £5,000.
- business equipment (office furniture, furnishings, office equipment and computer equipment) up to £2,500.
- student's possessions, up to £5,000.
- visitors' personal effects not otherwise insured, up to £1,000.

## Summary of Significant Exclusions and Limitations

Please refer to your policy document for full details.

### **Buildings**

#### **Your policy will not pay for:**

- theft or attempted theft or malicious damage caused by you or your family.
- wear tear or maintenance.

#### **After your home has been unoccupied or unfurnished for more than 30 consecutive days, your policy will not pay for:**

- theft or attempted theft.
- damage by malicious persons or vandals.
- escape of water or oil.\*
- damage to internal plumbing installations by frozen pipes.\*
- accidental damage to glass and sanitary ware.

However, for a further 60 days, we will provide cover as long as you ensure that the property is fully secured and a responsible person inspects the property once a week.

\*Damage which occurs whilst the home is left unattended during the period 31st October to 1st April is excluded unless central heating is maintained at 15 degrees centigrade or water supplies are turned off and system drained.

### **Contents**

#### **Your policy will not pay for:**

- theft, attempted theft or malicious damage caused by you or your family.
- wear tear or breakdown.

#### **After your home has been unoccupied or unfurnished for more than 30 consecutive days, your policy will not pay for:**

- theft or attempted theft.
- damage by malicious persons or vandals.
- escape of water or oil.\*
- accidental damage.
- accidental breakage to mirrors and glass.

However for, a further 60 days, we will provide cover as long as you ensure that the property is fully secured and a responsible person inspects the property once a week

\*Damage which occurs whilst the home is left unattended during the period 31st October to 1st April is excluded unless central heating is maintained at 15 degrees centigrade or water supplies are turned off and system drained.

#### **Your policy will not pay for:**

- theft or attempted theft while your home is loaned or let or occupied by paying guests unless involving forcible and violent entry to or exit from the home.

#### **\*\*High Risk Property in the Home Limit:**

35% of the contents sum insured. Please refer to your policy schedule for details of the limit applicable to your policy.

#### **\*\*High Risk Property Single Article Limit:**

5% of the contents sum insured. Please refer to your policy schedule for details of the limit applicable to your policy.

#### **\*\* High Risk Property:**

Jewellery, precious stones, articles of gold or other precious metal, furs, pictures, works of art, collections of stamps, coins or medals porcelain, china , crystal and glass collectables.

## Excesses

The following excesses (with the exception of subsidence) are payable in addition to any other excess which may apply. Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.

### *Buildings*

Subsidence	£500
All other claims	£50

### *Contents*

All claims	£50
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## Additional Cover/Benefits

### *Buildings*

#### Property owners liability

What is covered:

- damages for injury or damage caused, up to a maximum of £2,000,000 plus legal costs.

We will not cover liability:

- arising from any trade or business.
- for death, injury or illness to you, your family or any employee of you or your family.
- for damage to property owned by you or in the custody or control of you or your family or any domestic employee.

### *Contents*

#### Liability as employer of domestic staff

What is covered:

- damages for injury caused, up to a maximum of £10,000,000 inclusive of legal costs.

#### Occupiers and other personal liabilities

What is covered:

- damages for injury or damage caused, up to a maximum of £2,000,000 plus legal costs.

We will not cover liability for:

- death injury or illness to you, your family or any employee of you or your family.
- for damage to property owned by you or in the custody or control of you or your family or any domestic employee.

We will not cover liability arising from:

- the transmission of any communicable disease.
- damage to property or death or injury caused by a dog specified under Section 1 of the Dangerous Dogs Act 1991.
- ownership of boats or any vehicle which must be insured under the Road Traffic Acts.

## Personal Possessions

(Optional extra)

### *What is covered*

Accidental loss or damage of the following whilst anywhere in Europe and for up to 90 days elsewhere in the world:

- items designed to be worn or carried that you normally take out of the home or on holiday, such as jewellery, cameras, sports equipment, pedal cycles and money.
- money up to £500.
- credit cards up to £500.
- pedal cycles, with a single cycle limit of £250.

## Summary of Exclusions and Limitations

Please refer to your policy document for full details.

### Your policy will not pay for:

- theft from an unattended vehicle unless all doors, windows and boot or hatchback are closed and securely locked and the property is concealed in a glove or luggage compartment of boot.
- more than £1,000 for any claim for theft from an unattended motor vehicle.
- more than £2,500 for property used for professional or business purposes.
- theft of pedal cycles when the cycle is unattended unless the cycle is immobilised by a security device.
- loss or damage while the cycle is being used for racing, pacemaking or trials.
- more than £1,000 for any one item unless specified in the schedule.
- loss of money or credit cards unless reported within 24 hours to the police.

## Legal Expenses

(Automatically included)

This cover is arranged in conjunction with DAS Legal Expenses Insurance Company Limited. You must give DAS details of any claim as soon as possible and within six months of the insured incident happening. Lines are open 24 hours a day 365 days a year. Calls, other than in connection with counselling, may be recorded.

### What is covered:

Resolution of an insured legal problem, either by ourselves or through external lawyers and other experts that we will appoint, in the following areas:

Employment disputes  
Contract disputes  
Bodily injury  
Property protection  
Tax protection  
Jury Service  
Legal defence

In addition the following 24 hour helplines are available:

Euorolaw personal legal advice  
Personal tax advice  
Domestic assistance  
Counselling service  
Health and medical information service  
Veterinary assistance  
Childcare and home assistance

### What is not covered:

- External costs are limited to £50,000 and this includes opponents' costs
- Excludes cases where it is unlikely that the insured person will recover damages or make a successful defence of their claim
- Excludes costs incurred before DAS agrees to appoint a representative to help an insured person
- Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person

## Claims Procedure

Claims should be reported to Cass-Stephens Insurances Ltd, Parksure Department, Regency House, 21 Spa Road, Gloucester, GL1 1UY.

## Cancellation Rights

### Your right to cancel in the cooling-off period

If after insuring with us and receiving the full written policy details, you subsequently change your mind you have 14 days to write to Cass-Stephens confirming that you do not wish to continue. No charge will be made and any premium you have already paid will be refunded.

### Your right to cancel after the cooling-off period

If you do not cancel the policy within the 14-day cooling-off period mentioned above, the policy is in force and you are committed to pay the premium. However, you can still cancel the policy providing you give Cass-Stephens notice in writing. As long as you have not made a claim, you will receive a refund in respect of the part of your premium which covers the cancelled period on a scale laid down in the policy document.

### Our right to cancel

We have the right to cancel the policy by giving you seven days notice in writing sent by recorded delivery to your last known address. If we cancel the policy we will refund the part of your premium which covers the cancelled period.

## What if I have a Complaint?

If you have any reason to complain about the advice or service you have received, you should contact either Cass-Stephens or Ecclesiastical Insurance Office plc.

If making your complaint to Ecclesiastical you can contact in writing or verbally the Compliance Officer at:

Ecclesiastical Insurance Office plc,  
Beaufort House,  
Brunswick Road,  
Gloucester,  
GL1 1JZ

Tel 01452 528533  
Fax 01452 423557  
E-mail [complaints@eigmail.com](mailto:complaints@eigmail.com)

If making your complaint to Cass-Stephens Ltd contact:

Cass-Stephens Ltd,  
Parksure Department,  
Regency House,  
21 Spa Road,  
Gloucester,  
GL1 1UY

Tel: 01452 314413  
Fax 01452 314412  
E-mail [parks@cass-stephens.co.uk](mailto:parks@cass-stephens.co.uk)

You may also have the right to refer your complaint to the Financial Ombudsman Service who can be contacted on 0845 080 1800 or emailed at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) or visit their web site:

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This complaints procedure does not affect your right to take legal proceedings.

Full details of the complaints procedure is in the policy document or can be provided separately on request.

## The Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation should we be unable to fulfil our obligations. For further information you can contact the FSCS on: 020 7892 7300 or email them on [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or visit their website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Keyfacts Summary of Cover Ends

### Law Applicable to the Policy

It is our intention to apply the Law of England and Wales to your insurance contract unless the Policyholder's central administration and/or place of establishment is located in Scotland, in which case the Law of Scotland shall apply.

