

## Park Home Insurance Policy Summary

This quick guide to Lifesure Park Home Insurance provides a summary of the cover. It does not show details of all the policy benefits and limits, terms, conditions and exclusions. Please refer to the document of Insurance for full details together with your insurance schedule, which shows what sections of cover, excesses and endorsements that apply.

### Insurer

This policy is underwritten by certain insurance companies and Lloyd's underwriters whose names and proportion underwritten by them are detailed within your schedule.

Buildings		Contents	
<b>What Is Covered</b>			
<ul style="list-style-type: none"> <li>- The structure of your Park Home</li> <li>- Permanent fixtures and fittings</li> <li>- Garages and domestic outbuildings</li> </ul>		<ul style="list-style-type: none"> <li>- Household goods, furniture</li> <li>- Personal belongings</li> <li>- Valuables</li> </ul>	
<b>What you are covered for</b>			
<ul style="list-style-type: none"> <li>- Fire, lightning, explosion or earthquake</li> <li>- Water or Oil leaking</li> <li>- Theft or attempted theft</li> <li>- Storm or flood</li> <li>- Vandalism or malicious damage</li> <li>- Impact</li> <li>- Subsidence, heave or landslip</li> <li>- Accidental damage</li> </ul>		<ul style="list-style-type: none"> <li>- Fire, lightning, explosion or earthquake</li> <li>- Water or Oil leaking</li> <li>- Theft or attempted theft</li> <li>- Storm or flood</li> <li>- Vandalism or malicious damage</li> <li>- Impact</li> <li>- Subsidence, heave or landslip</li> <li>- Accidental damage</li> </ul>	
Buildings		Contents	
Significant limits		Significant limits	
Buildings limit of cover	The Sum insured shown on your schedule	Contents sum Insured	As specified on your Schedule
Alternative accommodation (if you have to move out due to an insured event)	£25,000	Unspecified valuables	£12,000
Tracing a Water leak	£5,000	Valuables single item limit	£2,000 unless specified on your schedule
Liability to the public as owner of the property	£2,000,000	Theft from garages or outbuildings	£2,500
		Office equipment (computers and associated equipment)	£5,000
		Contents in the garden	£1,000
		Plants in the garden	£500 (£250 for any one plant, tree or shrub)
		Loss/theft of keys	£750
		Alternative accommodation (if you have to move out due to an insured event)	£15,000
		Fatal Injury benefit	£5,000
		Religious festivals and weddings	10% increase in contents sum insured
		Frozen food	£500
		Title deeds	£500
		Downloaded information	£1,000
		Contents temporarily removed	£5,000
		Contents at university/college	£5,000
		Liability to the public as occupier and as a private individual	£2,000,000
		Liability to domestic employees	£5,000,000

<b>Buildings continued</b>	<b>Contents continued</b>
<b>Significant exclusions</b>	<b>Significant exclusions</b>
<ul style="list-style-type: none"> <li>- Loss or damage to gates and fences by storm, flood, falling trees or branches</li> <li>- Accidental damage by domestic pets</li> </ul>	<ul style="list-style-type: none"> <li>- Accidental damage by domestic pets</li> <li>- Storm or flood to contents in the garden</li> <li>- Contents temporarily removed/Contents at university by theft unless violence and force is used to remove the contents from a building</li> </ul>
<b>If you leave your home unoccupied for more than 60 days in a row, we will not pay for:</b>	
<ul style="list-style-type: none"> <li>- Water or Oil leaking</li> <li>- Theft or attempted theft</li> <li>- Vandalism or malicious damage</li> <li>- Any accidental damage</li> </ul>	<ul style="list-style-type: none"> <li>- Water or Oil leaking</li> <li>- Theft or attempted theft</li> <li>- Vandalism or malicious damage</li> <li>- Any accidental damage</li> <li>- Contents in the garden</li> </ul>
<b>If the home is lived in by anyone other than you or your family, we will not pay for:</b>	
<ul style="list-style-type: none"> <li>- Theft or attempted theft unless violence and force is used to break into your home</li> <li>- Any accidental damage</li> </ul>	<ul style="list-style-type: none"> <li>- Theft or attempted theft unless violence and force is used to break into your home</li> <li>- Any accidental damage</li> </ul>

<b>Personal Possessions</b>
<b>What is covered</b>
Items that you normally take out of the home or on holiday such as jewellery, cameras, sports equipment, pedal cycles and money.
<b>What you are covered for</b>
Personal possessions are covered in Europe and up to 60 days worldwide in any one period of insurance for: <ul style="list-style-type: none"> <li>- Accidental loss or damage</li> <li>- Theft</li> </ul>
<b>Significant exclusions and limits</b>
<ul style="list-style-type: none"> <li>- More than £500 of money</li> <li>- Business equipment, materials, tools or stock</li> <li>- Items worth more than £2,000 unless specified on your schedule</li> <li>- Theft from unattended motor vehicles or caravans unless the items are stored out of sight and all the doors are locked and windows fully closed</li> <li>- More than £1,000 for pedal cycles (£500 for any one pedal cycle)</li> <li>- Theft of pedal cycles away from the home unless locked to a permanent structure</li> </ul>

<b>Excesses (the amount you must pay towards a claim)</b>			
	<b>Subsidence, Heave, Landslip</b>	<b>Water or Oil Leaking</b>	<b>All other claims</b>
<b>Buildings</b>	£500	£250	£50
<b>Contents</b>		£250	£50
<b>Personal Possessions</b>			£50
<b>Pedal Cycles</b>			£50

# IMPORTANT INFORMATION

## Period of Insurance

The length of time covered is shown in the schedule and is for 12 months in a row. The policy is renewable each year.

## Cancellation

When YOU receive YOUR policy, YOU have 14 days in which to consider the cover provided. If the cover does not meet YOUR requirements, YOU have the right to cancel the policy and receive a refund. This refund will be subject to a deduction for the days that you have been covered.

This deduction will be calculated on a proportionate basis and will include an additional charge of up to £25 to cover the administrative cost of processing the insurance. These charges will be subject to Insurance Premium Tax where applicable. Refunds will be made within 30 days of receipt of YOUR request to cancel and the policy documentation and schedule.

For YOUR cancellation rights outside the statutory cooling off period please refer to the General conditions section of the document of home insurance.

## How to complain

It is always OUR intention to provide a first class standard of service, however there may be times when YOU feel WE have not done so. If this is the case, please contact US so that WE can to OUR best to solve the problem.

YOU should in the first instance contact *Lifisure Group Ltd* on **01480 402470**. If YOU prefer to write, please address YOUR letter to:

**The Corporate Manager, Lifisure Group Ltd, 3 Fenice Court, Phoenix Park, Eaton Socon, Cambs, PE19 8EW**

If YOU are not satisfied with the way in which a complaint has been dealt with, YOU can call US on **0845 640 5104**, email US at **customer@lifisure.co.uk** or write to US at **ABC Insurance, 69 Park Lane, Croydon, CR9 1BG**.

Please quote the policy number in all correspondence. A copy of OUR complaint handling procedure is available on request.

If WE cannot resolve YOUR complaint, YOU may refer YOUR complaint to the Financial Ombudsman Service within six months of receiving OUR final response letter. The address is:

**Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.**

Telephone: **0800 023 4567** email: **complaint.info@financial-ombudsman.org.uk**

Making a complaint will not affect YOUR right to take legal action.

## Compensation

If WE are unable to meet OUR liabilities to policyholders, YOU may be able to claim compensation from the Financial Services Compensation Scheme. The level of compensation differs depending on the type of cover:

Compulsory insurance (e.g. third party motor)	Non-compulsory insurance (e.g. home insurance)
100% of the claim	90% of the claim

Further information can be obtained from: **Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portoken Street, London, E1 8BN.**

Telephone: **020 7892 7300** email: **enquiries@fscs.org.uk** website: **www.fscs.org.uk**