

# Park Home Insurance Policy



**Lifesure**ParkHome

**A member of the Lifesure Group**



# Your document of Park Home Insurance

A guide to your cover &  
How to make a claim



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# Welcome to the Lifesure Group

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Lifesure Group Limited was formed in 1971 and one of the principles upon which the Company has been built has been to offer a consistently high level of customer care. If **you** wish to learn more about the Lifesure Group, please visit **our** website at [www.lifesure.co.uk](http://www.lifesure.co.uk).

Lifesure Group Limited administer a binding authority agreement for park **home** insurances and are authorised by the **underwriters** to issue approved schedules of insurance on the **underwriters'** behalf providing insurance in the terms detailed herein.

## **This insurance**

This policy is underwritten by certain insurance companies and Lloyds **underwriters** whose names and proportion underwritten by them are detailed within the **schedule**.

**You** should read this **document of home insurance** and the **schedule** as one contract. It is **our** agreement with **you** based on the information **you** gave **us** or the information given on **your** behalf, which is recorded in the **statement of facts**.

**We** will provide insurance for **your** park **home** within the terms and conditions of this policy for those sections shown in the **schedule** against loss, damage, accident or liability occurring during any **period of insurance** for which **you** have paid or agreed to pay and **we** have accepted the premium.

It is **your** responsibility to make sure that the amounts **you** insure for represent the full replacement value, as new, of the property concerned.

The insurance applies through the United Kingdom except where **you** are advised differently by **us** or on **our** behalf.

## **The laws that apply to this contract**

Unless **we** agree with **you** to apply the laws of another country, English law will apply to this contract. All communications will be in English.

## **Several liability notice**

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations – LSW 1001



**Ric Barnes**  
**Director**  
**Lifesure Group Limited**

# Fraud Prevention & Detection

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If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

**We** and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of insurance
- checking details of job applicants and employees

Please contact **us** at GFC, LV=, County Gates, Bournemouth, BH1 2NF if **you** want to receive details of the relevant fraud prevention agencies.

**We** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Some of the registers **we** make use of are:

- The Claims and Underwriting Exchange (CUE), which is run by Insurance Database Services Ltd. The CUE database is used by the majority of the UK's leading insurers and contains details of most motor and household insurance claims.
- Insurance Hunter, this is a central insurance anti fraud system to which other insurers also have access. This database is designed to combat activities such as identity theft and money laundering.

To protect **your** interests, **we** will check any information provided against these registers for completeness and accuracy. If **we** find that false or inaccurate information has been given to **us**, or **we** suspect fraud **we** will take action, which ultimately could result in prosecution.

# How to Claim

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## To make a claim

Call 0845 040 5993 (24 hours a day, 365 days a year)

### Follow these simple steps:

1. Check **you** are covered by looking at this booklet and **your schedule**.
2. Call **us** as soon after the incident as possible – please have **your** policy details and information about the **claim** ready when **you** call.
3. Speak to **us** before **you** make any arrangements for replacement or repair.
4. Don't forget to tell the police when **your** property is lost, stolen or maliciously damaged.

We are Lifesure Group Limited and our permitted business is arranging general insurance contracts.

Lifesure Group Limited is Registered in England No: 977416

Our registered office address is:

3 Fenice Court, Phoenix Park, Eaton Socon, Cambs, PE19 8EW. Telephone: 01480 402470. Fax: 01480 403897.

Email: [info@lifesure.co.uk](mailto:info@lifesure.co.uk) Website [www.lifesure.co.uk](http://www.lifesure.co.uk)

Lifesure Group Limited is authorised and regulated by the Financial Services Authority (FSA) and authorisation number: 305038.

You can check this on the FSA register by visiting [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting FSA on 0845 606 1234.

# Definitions

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**Certain words in this policy and the schedule have particular meanings wherever they appear. These meanings apply to the whole policy unless otherwise stated.**

## ACCIDENTAL DAMAGE

Damage caused suddenly by external means which is not expected and not deliberate.

## BROKER

The person or company who has issued these documents on **our** behalf and who sold **you** this policy.

## BUILDINGS

The structure of **your park home** including its permanent fixtures and fittings, porches, walls, hedges, gates, fences, drives, footpaths, patios, terraces, service tanks, pipes and cables that belong to **you** or for which **you** are legally responsible all contained within the boundaries of the **land**.

## CLAIM

A single loss or series of losses arising from one incident.

## CONTENTS

Household goods, **home entertainment equipment**, **office equipment**, **valuables**, pedal cycles, television or radio aerials, satellite dishes and their fittings, tenants fixtures and improvements that belong to **you** or **your family**, or for which **you** are legally responsible when within the **home**.

### **Contents are *not*:**

- **motor vehicles**, caravans, trailers, watercraft, aircraft and all their accessories;
- animals;
- business stock, equipment, tools or materials;
- any part of the **buildings**, including decorations or permanent fixtures and fittings.

## CREDIT CARDS

Bank, charge, cheque guarantee, credit, debit and cash dispenser cards held by **you** or **your family** for private purposes.

## DOCUMENT OF HOME INSURANCE

This booklet.

## ENDORSEMENT

A change in the terms and conditions of this **document of home insurance** that is displayed on the **schedule**.

## EXCESS

The amount **you** have to pay towards a **claim**. This will be the compulsory **excess** plus any voluntary **excess** shown on the **schedule**.

## Definitions (continued)

### FAMILY

**Your** husband, wife or partner or civil partner, children (including foster children), parents and other relatives who permanently live in the **home**.

### HOME

The private dwelling being constructed with pitched tile effect roof and standing on concrete base with fully enclosed skirt and its domestic garages, outbuildings and carports at the insured address shown on the **schedule**.

### HOME ENTERTAINMENT EQUIPMENT

Radios, televisions, digital-satellite set-top boxes, satellite receivers, computers, games consoles, recording and audio/visual equipment.

### LAND

The land belonging to the **home**.

### MONEY

Cash, bank and currency notes, cheques, travellers cheques postal and money orders, bankers' drafts, luncheon vouchers, saving stamps and certificates, bonds, current postage stamps, travel tickets, season tickets and gift tokens belonging to **you** or **your family** and held for private purposes.

### MOTOR VEHICLES

Any electrically or mechanically powered vehicle whether licensed for road use or not, other than domestic garden machinery, wheelchairs, golf carts or trolleys, battery assisted pedal cycles and toys or models.

### OFFICE EQUIPMENT

Computers, keyboards, visual display units and printers, word-processing equipment, desk-top publishing units, multi-user small business computers and fax machines used solely for **your** business or profession.

### PERIOD OF INSURANCE

The period shown on **your schedule** which the policy covers **you** for (as long as **you** pay the premium on time).

### PERSONAL POSSESSIONS

Clothing, sports equipment, **valuables** and other personal items designed to be worn or carried that belong to **you** or **your family**, or for which **you** are legally responsible.

#### **Personal Possessions are *not*:**

- **motor vehicles**, caravans, trailers, watercraft, aircraft and all their accessories;
- animals;
- business stock, equipment, tools or materials;
- furniture, furnishings and household goods.

## Definitions (continued)

### SCHEDULE

This identifies **you**, the **period of insurance**, those sections of this **document of home insurance** that apply, sums insured and any **endorsements** and **excesses** that apply.

### STATEMENT OF FACTS

The document confirming the information **you** gave to **us** when **you** applied for, renewed or made changes to this insurance. This includes information given on **your** behalf.

### UNDERWRITERS

Certain insurance companies and Lloyds **underwriters** whose names and proportion underwritten by them are detailed within the **schedule**.

### UNOCCUPIED

Not lived in by **you** or any member of **your family** or any other person with **your** permission.

### VALUABLES

Jewellery, watches, clocks, photographic equipment (including camcorders), televisions and audio/visual equipment, computers, furs, items made of gold, silver and other precious metals, pictures and other works of art, including stamp, coin and medal collections.

### WE, US or OUR

The **underwriters**, or **our** chosen representatives.

### YOU, YOUR

The person or people shown on the current **schedule**.

# Section 1 Park Home Buildings

## What is covered:

### Loss or damage to the buildings caused by:

1. Fire (including resultant smoke damage), lightning, explosion or earthquake.
2. Water or oil leaking from any fixed tank, appliance or pipe.
3. Theft or attempted theft.
4. Storm or flood.
5. Vandalism or malicious damage, including riot, civil unrest, strikes or labour or political disturbances.
6. Being hit by any animal, falling tree or branch, road vehicle, train, aircraft or other flying objects (including items dropped from them), television or radio aerials, satellite dishes and their fittings.
7. Subsidence or heave of the site on which the **buildings** stand or landslip.

## What is *not* covered:

### The amount of any excess shown on your schedule.

2. Loss or damage:
  - by subsidence, heave or landslip caused by water leaking;
  - to the tank, appliance or pipe itself, unless caused by freezing;
  - after **your home** has been **unoccupied** for more than 60 days in a row.
3. Loss or damage:
  - after **your home** has been **unoccupied** for more than 60 days in a row;
  - while the **home** is lived in by anyone other than **you** or a member of **your family** unless violence and force is used to break into **your home**.
4. Loss or damage to hedges, gates or fences.
5. Loss or damage after **your home** has been **unoccupied** for more than 60 days in a row.
6. Loss or damage:
  - to hedges, gates or fences by falling trees or branches;
  - caused by domestic pets;
  - damage caused by felling, lopping or topping of trees;
  - the cost of the removal of the tree or branch unless damage has been caused to the **buildings** by its fall.
7. The first £500 of every **claim**.  
Loss or damage:
  - caused by coastal or river erosion;
  - caused during demolition, structural alteration or repair work;
  - caused by poor design, faulty workmanship or the use of defective materials;
  - caused by foundations which did not meet building regulations at the time of construction;

Section 1 (continued)

What is covered (continued):

7. Subsidence or heave of the site on which the **buildings** stand or landslip (continued)

**We also provide the following additional cover:**

8. **Accidental damage** to the **buildings**.

9. **Selling your home:**  
The buyer will be covered for loss or damage covered by this section up to the date the sale completes on **your home**.

What is *not* covered (continued):

**The amount of any excess shown on your schedule.**

- where compensation has been provided under any contract, legislation or guarantee;
- to solid floors and non load bearing walls unless the foundations beneath the exterior load bearing walls of **your home** are damaged at the same time by the same cause;
- caused by bedding down or settlement of made ground;
- loss or damage to walls, hedges, gates, fences, drives, footpaths, patios, terraces and service tanks unless the foundations beneath the exterior load bearing walls of **your home** are damaged at the same time by the same cause;
- shown as not insured elsewhere in this **document of home insurance**.

8. Loss or damage:
- after **your home** has been **unoccupied** for more than 60 days in a row;
  - while the **home** is lived in by anyone other than **you** or a member of **your family**;
  - caused during demolition, structural alteration or repair work;
  - caused by domestic pets;
  - shown as not insured elsewhere in this **document of home insurance**.

The cost of clearing a blockage.

The cost of maintenance or normal redecoration.

9. Loss or damage:
- after **your home** has been **unoccupied** for more than 60 days in a row;
  - if the **home** is insured under another policy;
  - after the sale has completed.

Section 1 (continued)

What is covered (continued):

**We also provide the following additional cover:**

10. Emergency access:  
Unavoidable damage caused by the emergency services when accessing **your home** or garden as a result of an emergency to **you** or **your family**.
11. Alternative accommodation:  
If **your home** becomes uninhabitable following loss or damage covered under this section **we** will pay up to £25,000 during the **period of insurance** for:
  - the reasonable extra cost of similar alternative accommodation for **you, your family** and **your** domestic pets; or
  - loss of any unrecoverable rent (including ground rent) due to **you**.
12. Trace and access:  
**We** will pay up to £5,000 for the cost of removing and replacing any part of the **buildings** to find and repair the source of a water or oil leak from any fixed tank, appliance or pipe forming part of **your home**.
13. Liability to the public:  
If following an accident someone dies, is injured, falls ill or has their property damaged, during the **period of insurance**, **we** will cover **your** legal liability:
  - as owner of the **buildings** and its **land**;
  - under the Defective Premises Act 1972 or the Defective Premises Measure (Northern Ireland) 1974 for any **home you** have previously owned, but not for more than 7 years after the insurance has ended or been cancelled.

The most **we** will pay for any **claim** arising from one incident, including claimants' costs and expenses is £2,000,000. **We** may also pay other costs and expenses incurred with **our** prior written permission.

What is *not* covered (continued):

**The amount of any excess shown on your schedule.**

12. Loss or damage to the tank, appliance or pipe itself.  
  
More than £2,500 for a water or oil leak outside the **home**.
13. Liability arising from:
  - the death, bodily injury or illness of **you** or a member of **your family** or domestic staff;
  - loss or damage to any property **you** or a member of **your family** or domestic staff own, or are responsible for;
  - an agreement that imposes a liability **you** would not otherwise have been under;
  - any professional, occupational or business activities;
  - **you** occupying the **home** and its **land**;
  - the cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss of or damage to property.

Section 1 (continued)

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## Settling Claims - Park Home Buildings

### This section describes how we deal with your claim

If the loss or damage is covered by this insurance **we** may:

- arrange for repair or replacement using one of **our** suppliers, or
- pay the cost of repair, or
- make a cash payment.

*Repairs completed by **our** approved suppliers as a result of a **claim** covered by this insurance are guaranteed for 12 months.*

If the damage to the **buildings** is not rebuilt or repaired, or the **buildings** were not in a good state of repair when damaged, **we** will pay either:

- the cost of repair or replacement less an amount for wear and tear, or
- the difference between the value of selling **your home** on the open market immediately before the damage and its value after the damage.

The most **we** will pay will be the **buildings** sum insured shown on **your schedule** plus any amount **we** agree to pay:

- for architects' and surveyors' fees;
- for demolition, removal of debris and local authority costs;
- for the reasonable costs of re-siting the park **home**;
- under paragraph 11 of this section.

*Any amount **we** pay will be reduced by the **excess** shown on **your schedule**.*

### Underinsurance

It is **your** responsibility to ensure that the **buildings** sum insured is sufficient to cover the full cost of rebuilding **your** park **home**.

If the cost of rebuilding the park **home** in the same form, size, style and condition as new is more than the sum insured shown on **your schedule**, **we** will reduce the amount claimed in proportion with the underinsurance. For example, if the sum insured is equal to 75% of the amount needed to rebuild the **buildings**, **we** will only pay 75% of **your claim**.

### Index linking

**We** may increase **your buildings** sum insured when **your** policy is due for renewal in line with the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors.

## Section 2 Park Home Contents

### What is covered:

#### Loss or damage to contents in the home caused by:

1. Fire (including resultant smoke damage), lightning, explosion or earthquake.
2. Water or oil leaking from any fixed tank, appliance or pipe including up to £5,000 for loss of metered water or oil.
3. Theft or attempted theft.

The most **we** will pay for any one **claim** for **contents** in domestic garages and outbuildings at the **home** is £2,500.

4. Storm or flood.
5. Vandalism or malicious damage, including riot, civil unrest, strikes or labour or political disturbances.
6. Being hit by any animal, falling tree or branch, road vehicle, train, aircraft or other flying objects (including items dropped from them).
7. Subsidence or heave of the site on the which the **buildings** stand or landslip.

### What is *not* covered:

#### The amount of any excess shown on your schedule

2. Loss or damage after **your home** has been **unoccupied** for more than 60 days in a row.
3. Loss or damage:
  - after **your home** has been **unoccupied** for more than 60 days in a row;
  - while the **home** is lived in by anyone other than **you** or a member of **your family** unless violence and force is used to break into **your home**;
  - by deception other than deception used solely to enter **your home**.
5. Loss or damage after **your home** has been **unoccupied** for more than 60 days in a row.
6. Loss or damage caused by domestic pets.
7. Loss or damage:
  - caused by coastal or river erosion;
  - caused during demolition, structural alteration or repair work;
  - where compensation has been provided under any contract, legislation or guarantee.

Section 2 (continued)

What is covered (continued):

**We also provide the following additional cover:**

8. **Accidental damage to contents in your home.**

9. **Contents** in the garden:  
**We** will pay up to £1,000 for loss or damage to **contents** while they are outdoors but within the boundaries of **your land** as a result of a cause listed in paragraphs 1, 2, 3, 5 and 6 of this section.

10. Plants in the garden:  
**We** will pay up to £500 for loss or damage to, trees, shrubs, plants and lawns within the boundaries of **your land** as a result of a cause listed in paragraphs 1, 2, 3, 5, and 6 of this section.

11. Loss of keys:  
**We** will pay up to £750 for the cost of replacing locks to the external doors of **your home** and alarms and safes if **your** keys are lost or stolen.

12. Alternative accommodation:  
 If **your home** becomes uninhabitable following loss or damage covered under this section **we** will pay up to £15,000 during the **period of insurance** for:

- the reasonable extra cost of similar alternative accommodation for **you, your family** and your domestic pets; or
- rent which **you** are contracted to pay during the time necessary to restore the **buildings** to a habitable condition.

What is *not* covered (continued):

**The amount of any excess shown on your schedule.**

8. Loss or damage:

- while the **home** is lived in by anyone other than **you** or a member of **your family**;
- caused by domestic pets;
- to computer software or downloaded information;
- **money**;
- shown as not insured elsewhere in this **document of home insurance**.

9. Loss or damage:

- to trees, shrubs, plants or lawns;
- after **your home** has been **unoccupied** for more than 60 days in a row;
- shown as not insured elsewhere in this **document of home insurance**.

10. Loss or damage:

- caused by falling trees or branches;
- after **your home** has been **unoccupied** for more than 60 days in a row;
- shown as not insured elsewhere in this **document of home insurance**.

More than £250 for any one tree, plant or shrub.

Section 2 (continued)

What is covered (continued):

**We also provide the following additional cover:**

13. Fatal injury:

**We** will pay £5,000 if **you** or **your** husband, wife or partner die within 12 months as a direct result of an injury caused by fire or violence by intruder(s) at **your home**.

14. Religious festivals and weddings:

**We** will increase the **contents** sum insured by 10% for one month before and after a religious festival or wedding day of **you** or a member of **your family**, for purchases made for these events, if within the **period of insurance**.

15. Frozen food:

**We** will pay up to £500 for loss or damage to the **contents** of **your** fridge or freezer caused by a change in temperature following breakdown, a domestic fuse blowing, accidental failure of the public electricity or gas supply or refrigerant leakage.

16. Title deeds:

**We** will pay up to £500 for loss or damage covered by this section to replace the title deeds of **your home** while they are in safekeeping lodged with **your** bank, mortgage lender, solicitor or in **your home**.

17. Moving house:

**We** will pay for **accidental damage** to **your contents** while they are being moved to **your** new permanent home by professional removal contractors, including while temporarily stored by a storage company for up to 14 days.

18. Tenant's cover:

If **you** are a tenant **we** will pay up to £10,000 for loss or damage covered by this section to fixtures and fittings **you** have installed in **your home** or for which **you** are legally responsible.

What is *not* covered (continued):

**The amount of any excess shown on your schedule.**

17. Loss or damage:

- to china, glass and brittle items, unless these have been packed by professional packers;
- shown as not insured elsewhere in this **document of home insurance**.

Section 2 (continued)

What is covered (continued):

**We also provide the following additional cover:**

19. Downloaded information:  
**We** will pay up to £1,000 for loss or damage to information that **you** have bought and stored on **your home entertainment equipment** or mobile phone as a result of a cause listed in paragraphs 1 to 7 of this section.

20. **Office equipment:**  
**We** will pay up to £5,000 for loss or damage to **office equipment** as a result of a cause listed in paragraphs 1 to 7 of this section.

21. Temporary removal:  
**We** will pay up to £5,000 for loss or damage to **your contents**, as a result of a cause listed in paragraphs 1 to 7 of this section, while temporarily removed from **your home**, but still in the British Isles, when in the following locations:

- in any private home where someone is living;
- in a bank or safe deposit;
- in any trade premises for making up, alteration, renovation, repair, cleaning, dyeing or valuation;
- any building in which **you** or a member of **your family** work.

22. **Contents** at university/college:  
**We** will pay up to £5,000 for loss or damage to **your contents**, as a result of a cause listed in paragraphs 1 to 7 of this section, while temporarily removed from the **home** while kept in any student accommodation or any building in which **you** or **your family** study within the British Isles.

What is *not* covered (continued):

**The amount of any excess shown on your schedule.**

19. The cost of remaking a file, tape or disc.  
  
 Rewriting the information contained on **your home entertainment equipment** or mobile phone.  
  
 Loss or damage shown as not insured elsewhere in this **document of home insurance**.

20. Loss or damage shown as not insured elsewhere in this **document of home insurance**.

21. Loss or damage:

- to any **contents** taken from **your home** to sell or exhibit;
- to **money** or business equipment;
- theft or attempted theft unless violence and force is used to remove the **contents** from a building;
- to pedal cycles;
- any **contents** temporarily removed for the purposes of attending a university, college or boarding school.

22. Loss or damage:

- to any **contents** taken from **your home** to sell or exhibit;
- to **money** or business equipment;
- by theft or attempted theft unless violence and force is used to remove the **contents** from a building;
- to pedal cycles.

Section 2 (continued)

What is covered (continued):

**We also provide the following additional cover:**

23. Liability to the public:  
If following an accident someone dies, is injured, falls ill or has their property damaged during the **period of insurance**, **we** will cover the legal liability of **you** or **your family** as:
- occupiers of the **home**;
  - private individuals.

The most **we** will pay for any **claim** arising from one incident, including claimants' costs and expenses is £2,000,000. **We** may also pay other costs and expenses incurred with **our** prior written permission.

Unrecoverable court awards:

**We** will pay any amount **you**, or a member of **your family** are awarded as damages and taxed costs by any court in the British Isles, which, had the position been reversed, would have resulted in a **claim** under this section. Payment of the award and taxed costs will be made if **you** have not received any of the amount within 90 days of the award. If any part payment has been made to **you**, **we** will pay the balance outstanding 90 days after the last payment.

The most **we** will pay for any **claim** arising from one incident, including legal costs and expenses, is £2,000,000.

24. Liability to domestic employees:  
If following an accident during the **period of insurance** **your** domestic employee dies, is injured, falls ill whilst being employed by **you** and **you** are found legally liable, the most **we** will pay for any **claim** arising from one incident, including claimants' costs and expenses is £5,000,000. **We** may also pay other costs and expenses incurred with **our** prior written permission.

Cover applies anywhere in the world as long as **you** entered into the contract of employment with the employee in the British Isles.

What is *not* covered (continued):

**The amount of any excess shown on your schedule.**

23. Liability arising from:
- the ownership of **your home** or the ownership or occupation of any other premises;
  - the death, bodily injury or illness of **you** or a member of **your family** or domestic staff;
  - the ownership or use of any **motor vehicle**, aircraft, horse drawn vehicle, ship, vessel or craft;
  - any loss or damage to property owned by **you** or a member of **your family** or domestic staff, or which they are responsible for;
  - an agreement that imposes a liability **you** would not otherwise have been under;
  - any professional, occupational or business activity;
  - any animal, other than horses and domestic pets;
  - any dog which is designated dangerous under the Dangerous Dogs Act 1991;
  - the cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss of or damage to property.
24. Liability that should be covered by compulsory motor insurance or security as required under any Road Traffic Act legislation.

## Section 3 Personal Possessions

What is covered:

**We will pay for loss or damage to the following anywhere in Europe and up to 60 days worldwide in any one period of insurance:**

1. Personal possessions:

2. **Money and credit cards:**

**We will pay up to £500 for loss or damage to money or the unauthorised use of credit cards.**

3. Pedal cycles:

What is *not* covered:

**The amount of any excess shown on your schedule**

1. Loss or damage:

- from unattended **motor vehicles**, caravans or motor caravans unless the item is stored out of sight in a glove or luggage compartment and all the doors are locked and windows fully closed;
- shown as not insured elsewhere in this **document of home insurance**.

Accidental loss or damage to software or downloaded information

Theft of **personal possessions** from any student accommodation or place of study unless violence and force is used to remove them.

2. Losses not reported to the police within 24 hours of discovery.

Theft of **money** from the **home** by deception other than deception used solely to enter **your home**.

Losses where **you** have not kept to the conditions the **credit card** was issued under.

**Credit cards** which are lost and not reported to the issuing or card registration company within 24 hours of discovery.

Unauthorised use of **credit cards** by a member of **your family** or domestic staff.

3. Loss or damage while racing, pace-making or taking part in time trials.

Theft of any pedal cycles away from the **home**, unless locked to a permanent structure.

Theft of pedal cycle accessories unless they are stolen with the pedal cycle.

Motorised pedal cycles other than battery assisted models.

# Settling Claims

## Park Home Contents & Personal Possessions

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### This section describes how we deal with your claim (applies to Sections 2 & 3)

Most insurance companies can get discounts on replacing items. This helps to control **claim** costs and therefore premiums charged. If the loss or damage is covered by this insurance it is at **our** option that **we** will:

- pay the cost of repair for items that can be economically repaired;
- replace the item as new; or
- make a cash payment, which may be restricted to the discounted replacement price **we** would normally pay using **our** own suppliers.

If the items are not replaced, the amount **we** will pay will be based on the market value of the items on the date the loss happened.

For any **claim** involving clothing or household linen, **we** will make a deduction for wear and tear.

**We** may also make a deduction for wear and tear for any items not in a good condition.

## Section 2 - Contents: what we will pay

The **contents** sum insured must represent the full replacement value of **your contents** as new, less an amount for wear and tear on clothing and linen.

The most **we** will pay will be the **contents** sum insured shown on **your schedule** plus any amount **we** agree to pay under paragraph 12 of this section (*see page 15*).

For any one **claim**, **we** will not pay more than:

- £12,000 for unspecified **valuables**;
- £2,000 for any valuable unless the item is specified on **your schedule**;
- £500 for **money** in the **home**.

Any amount **we** pay will be reduced by the **excess** shown on **your schedule**.

### Underinsurance

If the sum insured is less than the full replacement cost of the **contents** of **your home**, **we** will reduce the amount claimed in proportion with the underinsurance. For example if the amount of **your contents** cover is equal to 75% of the amount needed to replace all the **contents**, **we** will pay only 75% of the value of **your claim**.

## Settling Claims (continued)

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### Section 3 - Personal Possessions: what we will pay

The **personal possessions** sum insured should represent the cost of replacing all items as new, less an amount for wear and tear on clothing.

For any one **claim**, **we** will not pay more than:

- the sum insured shown on **your schedule**;
- £2,000 for any item unless the item is specified on **your schedule**.

Any amount **we** pay will be reduced by the **excess** shown on **your schedule**.

#### **Pedal cycles**

For any one **claim**, **we** will not pay more than:

- the sum insured shown on **your schedule**;
- £500 for any one pedal cycle unless specified on **your schedule**.

Any amount **we** pay will be reduced by the **excess** shown on **your schedule**.

#### **Specified items**

In the event of a **claim** for any item specified on **your schedule**, **you** will need to provide proof of value and ownership of that item. To help **you** do this, **we** recommend that **you** keep photos, receipts, valuations and instruction booklets.

Following the total loss of an item specified in **your schedule**, the item will be removed from cover. **You** must contact **your broker** if the item is to be insured again after replacement.

#### **Index linking**

**We** may increase **your contents** sum insured when **your** policy is due for renewal in line with the Retail Price Index or another suitable index if this is not available.

This does not apply to **personal possessions**, pedal cycles or any items specified in **your schedule**. **We** will not reduce the **contents** sum insured if the relevant index falls.

# Endorsements

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## Applicable only where shown as operative in your schedule

### 01 ALARM CONDITION

Whenever the **home** is left unattended or when the residents retire for the night it is a condition of theft cover that the burglar alarm which has been approved or stipulated by **us** is in operation.

### 02 ARTICLES IN THE BANK

In respect of any item in the **schedule** which has (02) marked next to it, cover only applies while that item is deposited in a bank or other safe deposit approved by **us**.

### 03 BURGLAR ALARM

Whenever the **home** is left unattended or when the residents retire for the night it is a condition of theft cover that a fully operative intruder alarm system as per the specification which has been approved by and is lodged with **us** is in operation. The intruder alarm system must be maintained, periodically inspected and kept in proper working order by the installers, makers or other alarm engineers approved by **us**; tested and set in the agreed manner and if the alarm does not respond to the test or if any defect is discovered at that time the installers, makers or alarm engineers be informed and the defect remedied immediately.

If any part of the service provided by the police authority is withdrawn whether this is advised to **you** in writing or otherwise, all cover in respect of theft shall be regarded as inoperative unless **we** have agreed otherwise in writing.

### 04 COIN COLLECTION

The maximum amount **we** will pay will be whichever is the lesser of the sum insured stated in the **schedule** or two thirds of the value of the coins given in the B.A.Seaby Ltd. Catalogue current at the time of the loss or damage.

### 05 FIRE, LIGHTNING, EXPLOSION OR EARTHQUAKE

This policy shall be covered for fire (including resultant smoke damage), lightning, explosion or earthquake only.

### 06 MUSICAL INSTRUMENTS

**We** shall not be liable for loss or damage to musical instruments arising while any instrument is hired out for reward or lent or while left in an unattended **motor vehicle** or for strings, reeds or drum heads.

### 07 PERMANENTLY WORN

In respect of any item in the **schedule** which has (07) marked next to it, cover only applies while that item is being worn on the person.

### 08 SAFE WARRANTY

In respect of any item in the **schedule** which has (08) marked next to it, cover only applies while that item is kept in a securely locked safe whenever it is not being worn.

## Endorsements (continued)

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### 09 SECURITY CONDITION

Whenever the **home** is left unattended or when the residents retire for the night it is a condition of theft cover that all the fastenings and protections which have been approved or stipulated by **us** be in operation.

### 010 SETTING WARRANTY

In respect of any item in the **schedule** which has (010) marked next to it, the setting must be examined by a professional jeweller at intervals of not more than two years and any defect which is discovered be repaired immediately.

### 011 SECURITY AGAINST THEFT

Loss or damage caused by theft or attempted theft from the **home** will not be covered unless all existing locks, bolts, fastenings and other protective devices have been put into operation and keys removed from the locks whenever the **home** is left unattended.

### 012 STAMP COLLECTIONS

**Our** liability for stamp collections applies only in respect of properly mounted stamps in albums. The maximum amount **we** will pay will be whichever is the lesser of the sum insured stated in the **schedule** or two thirds of the value of the stamps given in the Stanley Gibbons catalogue current at the time of the loss or damage.

### 013 THEFT BY VIOLENT / FORCIBLE ENTRY

**We** shall not be liable for loss or damage by theft unless involving forcible and violent entry to or exit from the **home**.

### 014 UNATTENDED MOTOR VEHICLE

In respect of any item in the **schedule** which has (014) marked next to it, cover will not apply while that item is left in an unattended **motor vehicle**.

### 015 UNOCCUPANCY (EXTENDED)

It is a condition of this policy that while the **home** is **unoccupied** for more than 60 days in a row:

1. All doors and windows are closed and all locks, bolts and other protective devices are put in operation.
2. Theft or attempted theft will only be covered when violence and force is used to break into **your home**.
3. During the period between 1st October to 31st March inclusive, the water system is turned off at the mains and drained or, if the **home** is centrally heated, the central heating system is left on to maintain an air temperature of not less than 5°C (41°F); at other times the water system is turned off at the mains. (Please note **we** reserve the right to review the risk at renewal should the park **home** be **unoccupied** for more than 60 consecutive days and remain **unoccupied** at the date of renewal).
4. The electricity, gas and oil supplies are turned off at the mains unless necessary to maintain central heating as required in clause 3 above or security devices as required in clause 1 above.
5. **Your home** is inspected on a weekly basis by a responsible person.

# General Conditions

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## Your duty

We will only provide cover under this insurance if:

- **you** or any other person claiming under this insurance has met all the terms and conditions that apply; and
- the information **you** gave to **us** when **you** applied for, renewed or made changes to this insurance (shown on **your statement of facts**), and when making a **claim**, is true.

**You** must have asked everyone covered by this insurance any relevant questions to get this information and tell **us** as soon as possible about any changes which have happened since the insurance started or was last renewed. Failure to do so may invalidate this insurance.

## Taking care of your property

**You** or any person in charge of **your** property must take reasonable steps and precautions to:

- maintain **your** property in good condition; and
- protect **your** property from damage or loss;
- recover lost property.

**You** must give **us** or **our** agents reasonable access to examine **your** property.

## Changes in your circumstances

**You** must contact **your broker** as soon as **you** know about any of the following changes:

- **you** are going to move **home** permanently;
- someone other than **you** or **your family** is going to live in **your home**;
- **your home** is going to be **unoccupied** for more than 60 days in a row;
- **your home** will be used for business purposes;
- work is to be done on **your home** which is not routine maintenance, repair or decoration, for example any structural alteration or extension to **your home**;
- the number of bedrooms in **your home** is changed;
- **you** or any member of **your family** has received a conviction for any offence except for driving;
- any increase in the value of **your contents** or if the rebuilding cost of **your home** exceeds the sum insured shown on **your schedule**.

**We** may re-assess **your** cover and premiums when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about changes or give **us** incorrect information, **we** will be entitled to reject payment of a **claim** or a payment could be reduced. In some circumstances, **your** policy might be invalid, which may result in **your** policy being cancelled.

## Accident and claims procedure

**You** or any other person claiming under this insurance must:

- give **us** full details of the incident as soon as possible;
- send to **us** immediately all communications for other people involved which must not have been replied to;
- immediately tell **us** of and send to **us** any notice of intended prosecution, inquest, fatal inquiry or any writ, summons or process which must not have been replied to;
- give **us** all the information, evidence and help **we** need;
- tell the police immediately when property is lost, stolen or maliciously damaged and provide **us** with the Crime reference number;
- tell **us** if any lost or stolen property is subsequently recovered.

## General Conditions (continued)

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**You** or any other person must not, without **our** permission:

- negotiate or admit responsibility; or
- make any offer, promise or payment; or
- make **your** own arrangements for repair or replacement.

**We** will be entitled to:

- have total control to carry out, defend and settle any **claim**;
- take proceedings in **your** name or in the name of any other person claiming under this insurance, at **our** own expense and for **our** own benefit to recover any payment **we** have made.

### Fraud

If **you** or anyone acting for **you**:

- misrepresents or deliberately fails to disclose relevant facts at any time that affect either the terms and conditions, the premium or whether **we** accept cover;
- makes a **claim** in a fraudulent or false way, or where **we** are given any documents which are false or stolen;

**We** may:

- cancel or void **your** policy and all other policies to which **you** are connected to with **us**;
- not pay any **claim** which is in any way fraudulent, false, exaggerated;
- aim to recover any costs **we** have incurred and not return any premium;
- tell the police if **we** suspect fraud.

### Other insurances

If there is any other insurance covering the same **claim**, **we** will only pay **our** share of the claim, even if the other insurer refuses the **claim**.

### Cancellation

**We** or **your broker** may cancel this insurance:

- from the commencement date if **you** do not pay **your** premium;
- by writing to **you** giving **you** seven days' notice, at **your** last known address. The insurance will end immediately the seven days' notice runs out.

**Your broker** will refund the part of **your** premium that applies to the remaining **period of insurance**.

**You** may cancel this insurance by contacting **your broker**. If **you** have not made a **claim you** will be entitled to a refund of the premium paid less a deduction for the days **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 costs to **us** of processing the insurance. These charges will be subject to Insurance Premium Tax where applicable.

### Premium default

If **you** do not pay a premium or premium instalment this insurance will not provide cover from the date the payment was due.

# General Exclusions

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## We will not pay for:

- any loss or damage that happened before cover started;
- any reduction in value;
- any loss or damage which results indirectly from anything insured by this policy;
- the cost of replacing any undamaged items which form part of a pair, set, suite or any other item of a uniform nature, design or colour;
- caravans, mobile homes or any commercial premises;
- loss or damage deliberately caused by **you** or **your family**, or any other persons residing in **your home**;
- loss or damage to any items used in connection with any business, trade or profession, except **office equipment** in the **home**;
  
- Any **claim** arising from:
  - ◆ anything which happens gradually including deterioration or wear and tear, settlement or shrinkage;
  - ◆ mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot;
  - ◆ any process of cleaning, repair or alteration;
  - ◆ damage by insects or vermin;
  - ◆ electrical or mechanical failure or breakdown;
  - ◆ faulty design, materials or workmanship;
  - ◆ computer viruses;
  - ◆ pollution or contamination unless arising from oil leaking from any fixed heating installation or from any domestic appliance in **your home** during the **period of insurance**;
  - ◆ war, civil war, terrorism (by nuclear and/or chemical and/or biological and/or radiological means), rebellion or revolution.
  
- Any **claim** arising from:
  - ◆ ionising radiation or contamination from nuclear fuel or waste or from the burning or explosion of nuclear fuel;
  - ◆ the radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor, or other nuclear assembly or its component part;
  - ◆ any weapon or device using atomic or nuclear fission or fusion or radioactive force or matter.

# Important Information

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## 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 costs 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**. Please refer to **your broker** if **you** wish to cancel.

For **your** cancellation rights outside the statutory cooling off period please refer to the General Conditions section of this booklet.

## 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 do **our** best to solve the problem.

**You** should in the first instance contact **your broker**, Lifesure Group Ltd on 01480 402470.

If **you** prefer to write, please address **your** letter to:

The Corporate Manager, Lifesure 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 020 8256 6945, email **us** at [customercare@abcinsurance.co.uk](mailto:customercare@abcinsurance.co.uk) or write to **us** at Liverpool Victoria, 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: 0300 123 9 123

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto: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 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) 100% of the **claim**

Non-compulsory insurance: (e.g. home insurance) 90% of the **claim**

Further information can be obtained from: Financial Services Compensation scheme, 7th floor, Lloyds Chambers, Portsoken Street, London, E1 8BN. Telephone 020 7892 7300. Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) [www.fscs.org.uk](http://www.fscs.org.uk)

## Important Information (continued)

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### How we use your information

#### Data Protection Act 1998 and Insurance Administration

This information explains how **we** may use **your** details and tells **you** about the systems **we** use that allow **us** to detect and prevent fraudulent applications and claims. The savings that **we** make help **us** to keep premiums down.

How **we** may use **your** personal data is controlled by the requirements of the Data Protection Act 1998. Liverpool Victoria Insurance Company Limited is registered for the purpose of processing personal data.

Information provided to **us** may be held on computer, paper file or other format, whether or not **you** purchase a policy. **We** will hold this information for a reasonable time to ensure **we** have a clear and complete history of insurance enquiries, applications, policy records and transactions.

**We** and **our** agents (e.g. service providers that **we** have agreements with both within and outside the European Economic Area) may use this information (some of which may be sensitive data) to process and administer **your** insurance. It may also be used or disclosed to regulators to monitor and enforce **our** compliance with any regulation. Occasionally, **your** personal information may be disclosed to selected third parties who are helping **us** improve **our** service.

If **you** give **us your** credit card, debit card or bank details **we** may use it to automatically renew your insurance. **We** will only do this where **you** say **we** can.

If **your** details have been obtained through one of our affinity associations **we** may pass some of **your** information, including policy details and ongoing information, to that affinity organisation for membership, business analysis and other relevant purposes.

If **you** move to a new insurer **we** may confirm certain details about **your** insurance to them. **We** will only do this if **we** are sure it is a genuine request.

If **we** receive a request for policy information by an individual other than the policy holder **we** will check that the policy holder has given permission to do this.

**We** will not use sensitive personal data for marketing purposes.

**We** or **your broker** may record calls for training purposes.

#### Access to the personal information we hold about you

**You** can ask for a copy of the personal information **we** hold about **you** by writing to:  
CCA Department, LV=, County Gates, Bournemouth, BH1 2NF.

This is subject to the provisions of The Data Protection Act 1998 and payment of a fee.



*Issued by:*

Lifesure Group Limited  
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Phoenix Park  
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Cams PE19 8EW  
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# LifesureParkHome

Lifesure Group Ltd is authorised and regulated by the Financial Services Authority. Registration No. 305038.