Lifesure Leisure Home Insurance

Insurance Product Information Document

Company: Lifesure **Product: Leisure Home Insurance**

Lifesure is a trading name of Arthur J Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered office: Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number SC108909

This document provides a summary of the key information relating to the **Leisure Home Insurance policy**. The insurance relating to your leisure home is arranged by Lifesure on behalf of Pen Underwriting Limited and Aviva Insurance Limited. For full details of the insurance terms and conditions, please refer to the Policy Wording and Policy Schedule. The full policy documentation provides complete pre-contractual and contractual information on the product.

What is this type of insurance?

This is a leisure home insurance policy to cover loss or damage to your home and/or contents caused by events such as fire, explosion, storm, flood, escape of water, theft and subsidence. Cover will only be provided for the sections you select. **Cover may also vary based on the information you have provided to us.**

- Leisure home includes the structure of your static caravan, chalet or lodge and permanent fixtures and fittings, domestic outbuildings, garages, sheds and fixed storage chests, skirting and floatation devices, steps, balconies, patios, paths, drives, fences and gates.
- Contents include your household goods and personal belongings within the leisure home.

What is insured?

Cover for your home (if selected):

- ✓ Leisure Home: The costs of repairing, replacing or rebuilding your leisure home up to an agreed sum insured
- ✓ Up to £2,000 cover for solar panels permanently attached to the structure.
- ✓ Contents: The cost of repairing or replacing the contents of your leisure home, plus property in the open.
- ✓ Up to £300 cover for contents in outbuildings or fixed storage chests.
- ✓ Up to £150 cover for bottled gas (including cylinders).
- ✓ Personal belongings: The cost of repairing or replacing personal belongings damaged within the leisure home.
- ✓ Accidental damage to leisure home and/or contents.
- ✓ Up to £1,000 cover for replacing the title deeds to your leisure home
- ✓ Up to £350 cover for replacement locks and keys
- ✓ Up to £50,000 cover for fatal injury to you happening at your leisure home, limited to £10,000 for each insured person.
- ✓ Up to £10,000 cover for loss of rent and temporary accommodation costs.
- ✓ Legal Liability to the public: Your liability as a private individual and as owner or occupier of the home for bodily injury or property damage caused to another person or property.

What is not insured?

- ✗ Wear and tear or any other gradually operating cause (for example, damp formed over a period of time due to blocked or poorly maintained guttering, or the mechanical or electrical failure of a television).
- ✗ The cost of replacing undamaged or remaining items or parts of the leisure home or contents which form part of a pair, set or suite following loss of or damage to the matching item(s).
- ✗ Loss or damage to domestic fixed fuel tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences and contents in the open caused by storm, flood or weight of snow.
- ✗ Motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories.
- ✗ Any property held or used for business purposes.
- ✗ Money or Valuables
- ✗ Pedal Cycles unless specified in your schedule
- ✗ Existing and deliberate damage occurring before the beginning of the period of insurance or caused deliberately by you.
- ✗ Loss or damage caused by computer virus or hacking.
- ✗ Damage caused by domestic pets

Are there any restrictions on cover?

Certain limitations may apply to your policy. For example:

- ! The excess (the amount you have to pay on any claim);
- ! Monetary limits for certain items or types of cover.
- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! There is no cover for theft and attempted theft while your Leisure home is unoccupied, lent, let or sub-let unless loss or damage follows a forcible or violent entry.
- ! There is no cover for escape of water from and frost damage to fixed water tanks, heating installation, apparatus or pipes while your leisure home is unoccupied during the period 1st November to 31st March unless the water has been switched off at the mains and the entire water system has been drained down or where the leisure home has the benefit of a gas or oil fired central heating system it is set to operate continuously for 24 hours of each day and the thermostat is set at not less than 10 degrees Celsius/50 degrees Fahrenheit
- ! There is no cover for Subsidence or heave of the site upon which the buildings stand or landslip whilst the buildings are undergoing any structural repairs, structural alterations, extensions or demolition.

Where am I covered?

✓ At the leisure home you are insuring in the United Kingdom, the Channel Islands and the Isle of Man.

What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell Lifesure of you becoming aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must tell Lifesure if your circumstances change either before your policy starts or during the period of insurance. For example, if you move house, start a business from home, you change the use or you rent it out, you increase the value of your contents or rebuild of the buildings from what is shown on your schedule or if you leave your home unoccupied or unfurnished.
- You must tell Lifesure before you start any conversions, extensions or other structural work to the leisure home.
- You must take all reasonable steps to prevent loss, damage or an accident and keep the leisure home in a good state of repair.
- You must tell us about any event which might lead to a claim as soon as possible
- When we are notified of a change or of any planned structural work, we will tell you if this affects your policy. For example, we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the "Cancelling This Insurance" section of the policy document.
- You must always make sure that your sums insured are adequate. If your sums insured are inadequate at the time of any loss or damage then we will proportionally reduce the amount of any claim payment made by the percentage of underpayment of premium, for example if the premium you have paid is equal to 75% of what your premium should have been on the correct sums insured then we will only pay up to 75% of any claim made by you.
- **Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**

When and how do I pay?

You may pay your premium as an annual payment by debit or credit card or as a monthly instalments by direct debit.

When does the cover start and end?

Your cover will start and end on the dates stated in your Policy Schedule.

How do I cancel the policy?

You can cancel this insurance at any time by contacting Lifesure. After the 14-day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.