Lifesure Park Home Insurance

Insurance Product Information Document

Company: Lifesure **Product: Park Home Buildings and Contents 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 **Park Home Insurance policy.** The insurance relating to your park home and contents is arranged by Lifesure on behalf of Pen Underwriting Limited and Hadron UK Insurance Company Ltd (Hadron). 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?

Park Home Buildings and Contents Insurance is buildings and contents insurance for your park home structure. Section one (Your Park Home and Contents), Section two (Valuables and Personal Belongings) and Section three (Public Liability) of this insurance policy is underwritten by Pen Underwriting Limited on behalf of Aviva Insurance Limited. Section four (Family Legal Expenses) is administered by ARAG plc who are authorised to administer this insurance on behalf of the insurer ARAG Legal Expenses Insurance Company Limited. Section five (Home Emergency) is arranged by Strategic Insurance Services Limited and is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited).

What is insured?

Your Park Home & Contents

- ✓ Fire, lightning, explosion or earthquake, water or oil leak
- ✓ Theft or attempted theft, vandalism or malicious damage
- ✓ Storm
- ✓ Flood
- ✓ Impact by animals, trees, vehicles and other objects
- ✓ Subsidence, heave or landslip unless we have told you this cover is excluded and we have added an endorsement to your schedule to show this
- ✓ Accidental damage
- ✓ Cover for costs to trace a water leak up to £5,000
- ✓ Alternative accommodation cover up to £50,000 if you have to move out following an insured event
- ✓ Loss or damage caused by an insured event when selling your park home
- ✓ Damage caused by emergency services as a result of an emergency
- ✓ Unspecified valuables cover up to 20% of your contents sum insured, with £2,500 for any one item unless you specify the item to us
- ✓ Theft from garages or outbuildings up to £1,000
- ✓ Contents in the open up to £500
- ✓ Loss or theft of keys up to £500
- ✓ Mobility scooters up to £5,000 whilst locked in the home or a secure locked outbuilding with the ignition key removed
- ✓ Pedal cycles up to £500 or as specified

Valuables and Personal Belongings

- ✓ Optional cover for personal items designed to be worn or carried that belong to you or your family
- ✓ Items are covered anywhere in the UK or worldwide up to 60 days in any one period of insurance
- ✓ Up to £1,500 for loss or damage to money or the unauthorised use of credit cards

What is not insured?

Your Park Home & Contents

- ✘ Loss, damage or liability caused by any deliberate
- ✘ act by you, your family or any other persons residing in the home
- ✘ Loss or damage caused by insects, vermin, mildew, frost, wet or dry rot, climatic or atmospheric conditions or anything which happens gradually including deterioration, wear and tear, settlement or shrinkage
- ✘ Loss of damage caused by failure or lack of sealant and/or grout
- ✘ Loss or damage caused by cleaning, repair or alteration
- ✘ Loss or damage caused by electrical or mechanical failure or breakdown
- ✘ Accidental damage to your park home and loss or damage to contents by domestic pets
- ✘ 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

Valuables and Personal Belongings

- ✘ Cash amounts over £1,500
- ✘ Items worth more than £2,000 unless specified in the policy schedule
- ✘ Portable computer equipment more than £1,000 in total unless specified in the policy schedule

Family Legal Expenses

Legal Expenses cover of up to £50,000 for any one claim and in the aggregate;

- ✓ Consumer Contract Disputes
- ✓ Domestic Property Protection
- ✓ Employment Disputes
- ✓ Professional Negligence
- ✓ Legal Defense
- ✓ HM Revenue & Customs
- ✓ Attendance Expenses
- ✓ Personal Injury

Home Emergency

Up to £500 cover per claim incl. parts, labour & VAT up to a maximum of £2,500 within each period of insurance, to repair or replace parts related to:

- ✓ Bursting or sudden leakage of water pipes within your property or failure of your domestic hot water system.
- ✓ Failure of or damage to underground drains or sewers.
- ✓ Complete failure of your mains services for which you are legally responsible.
- ✓ Complete failure of your central heating system involving a boiler.
- ✓ Damage to, or mechanical failure of, the only accessible toilet or cistern in your property which means it cannot be used.
- ✓ Removal of wasp, field or house mice or brown rat infestations within your property.
- ✓ Break-in or vandalism compromising the security of your property.
- ✓ Emergency, temporary repairs following damage to your roof which is causing internal water damage.
- ✓ Loss of, or damage to the only available key to your property, or if you are unable to access your property due to a failure or damage to the external locking mechanism.
- ✓ If an emergency covered by this policy means you cannot live in your property, we will arrange and cover the costs of reasonable overnight accommodation up to a total of £250 Please note that this coverage is limited to accommodation expenses only.

Family Legal Expenses

- ✗ Disputes relating to agreements that you entered into prior to the inception date of this policy (note that this exclusion does not apply where you have renewed your cover or for disputes with the site where your property is sited);
- ✗ The insurer will not be liable for boundary disputes which arise in the first 180 days of this insurance unless the policy has renewed at least once;
- ✗ The insurer will not be liable in respect of claims for any buildings or land other than your home;
- ✗ The insurer will not be liable for claims arising from any work as a director;
- ✗ The insurer will not be liable for investigations limited to specific aspects of the insured person's self-assessment tax return;
- ✗ The insurer will not be liable for personal injury accidents involving a motor vehicle.

Home Emergency

- ✗ An emergency which happens before the period of insurance or within 14 days of the first start date of this policy. This exclusion does not apply at renewal.
- ✗ Dripping taps, burst or leaking flexible hoses or leaking washing appliances which are fitted with a stop tap.
- ✗ Slow leaks from joints or gaskets which does not involve a sudden escape of water.
  Leaking overflows.
- ✗ Blockage of soil or waste pipes from sinks, basins, bidets, baths, or showers.
- ✗ Where there is a leak from a shower, bath or sink when in use and there is another means of equivalent bathing or washing at the home.
- ✗ Replacement of any boiler if repair or reinstatement is not possible due to the non-availability of parts.
- ✗ Gas leaks from any pipes or appliances.
- ✗ Costs relating to the repair or replacement of the central heating pump or wall or room thermostat.
- ✗ Heating systems over 20 years old.
- ✗ Heating systems that have an output of more than 60kw per hour.
- ✗ Any claims where your boiler is deemed beyond economic repair.
- ✗ Boilers that have not been serviced in line with the manufacturers guidance or where you cannot provide evidence that the boiler has been serviced within the last 12 months.
- ✗ Any claim where there is another working toilet within your property.
- ✗ Breakdown of, loss of or damage to Saniflo or other macerator toilets.
- ✗ Infestations or pests in gardens, or outbuildings.
- ✗ Infestations where you have not taken reasonable hygiene measures to prevent it.
- ✗ Breakage of internal glass or doors.
- ✗ Flat or tarpaulin roofs.
- ✗ Any claim involving guttering.
- ✗ Any theft of keys, vandalism or malicious damage not reported to the police.

Are there any restrictions on cover?

Your Park Home & Contents

- ! If you leave your home unoccupied for more than 30 days in a row you will not be covered for theft or attempted theft unless there are signs of forced or violent entry, accidental damage, or increased metered water charges you have to pay following an escape of water loss .
- ! If the sum insured is less than the full replacement costs of the contents of your park home, we will reduce the amount claimed in proportion with the underinsurance.

Family Legal Expenses

- ! There will be no cover for claims where the amount in dispute is less than £100.00.
- ! There will be no cover for claims where you and or any other insured person have failed to disclose any material information to us or have failed to provide us or the appointed representative with any relevant information and or supporting evidence.
- ! There will be no cover for claims that, in our opinion, do not have reasonable prospects of achieving a satisfactory outcome.

Home Emergency

- ! You must be the homeowner and live in the property as your main home.
- ! Your boiler must have an output of less than 60kw per hour capacity and be no more than 20 years old.
- ! Any claim when the home has been left unoccupied for more than 30 days will not be covered.
- ! An emergency which happens before the period of insurance starts or within 14 days of the date of first purchase of this policy.
- ! We will not repair your boiler if it will cost more than replacing it or if suitable parts aren't available.

Where am I covered?

- ✓ Cover is offered for your park home buildings and contents with family legal expenses and home emergency insurance in the United Kingdom of Great Britain and Northern Ireland. Your personal possessions are covered anywhere in Europe and up to 60 days worldwide.

What are my obligations?

- You must comply with all the conditions set out in the policy.
- You must provide full and accurate information to all questions asked.
- Please tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must maintain your park home in a good state of repair and take care to prevent any accidents, loss, damage or injury. If a loss does occur you must take action to prevent further loss or damage if it is safe to do so.
- You must pay the premium on the Policy Schedule.

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.
We also accept BACS payments.

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 contract?

You can cancel your policy at any time by contacting us on 01480 402 460 or writing to us at, Clipper House, Sale, Manchester, M32 8AF

If you wish to cancel the policy within 14 days of your policy start date, or the date on which you receive your policy documents, and no claims or potential claim incidents which are likely to result in a claim have occurred, we will provide a refund, less a proportionate charge for any cover already provided.

If you wish to cancel the policy after 14 days, and no claims or potential claim incidents which are likely to result in a claim have occurred, we will provide a refund, less a proportionate charge for any cover already provided.