



LEISURE HOME INSURANCE



A GUIDE TO YOUR COVER & HOW TO MAKE A CLAIM



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Welcome to Your Leisure Home Insurance Policy

Your insurers

Thank **You** for choosing this leisure home insurance policy which is arranged and administered by **Lifisure Group Limited** with UK General Insurance Limited on behalf of: of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Lifisure Group Limited & UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Please take time to read the contents of this policy including how to make a claim.

The proposal or statement of facts and declaration made and signed by **You** is the basis of and shall form part of this contract.

We will provide insurance within the terms and conditions of this policy for those Sections shown in the **Policy Schedule** against loss, damage, accident or liability occurring during any **Period of Cover** for which **You** have paid or agreed to pay and **We** have accepted the **Premium**.

The policy, the **Policy Schedule** and any **Endorsements** are to be read as one document. The insurance applies throughout the United Kingdom except where **We** say otherwise.

Cancellation

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to **Lifisure Group Limited** within fourteen (14) days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **Lifisure Group Limited** will then refund **Your Premium** in full.

If **You** wish to cancel **Your** policy after fourteen (14) days **You** will be entitled to a pro-rata return of **Premium** provided no claims have been made or are pending.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving fourteen (14) days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Where **We** reasonably suspect fraud
- b) Non-payment of **Premium**
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask.

Where **Our** investigations provide evidence of fraud or a serious non-disclosure, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Us** with incomplete or inaccurate information, which may result in **Your** policy being cancelled from the date **You** originally took it out.

If **We** cancel the policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover, unless the reason for cancellation is fraud and/or **We** are entitled to keep the **Premium** under the Consumer Insurances (Disclosure and Representations) Act 2012.

For and on behalf of UK General Insurance Ltd



Karen Beales
Managing Director – Personal Lines



Introducing Your Policy

This is **Your** policy please keep it in a safe place.

Please read the policy, **Policy Schedule** and any **Endorsements** carefully. If **You** have any queries or wish to change **Your** cover, **You** should contact **Lifesure Group Limited** on 01480 402460.

Insured Values

It is up to **You** to make sure the amounts **You** are insured for represent the full value of **Your Buildings, Contents & Equipment**

If **You** do underinsure, payment made following a claim will be adjusted to reflect the percentage of underinsurance. **You** can increase **Your Sums Insured** at any time by contacting **Lifesure Group Limited** on 01480 402460.

Changes in Your Circumstances

It is important that **You** keep **Lifesure Group Limited** advised of any change in **Your** circumstances. **Your** policy has been based on the information **You** have given **Lifesure Group Limited** in the proposal and **You** must advise **Lifesure Group Limited** immediately of changes such as:

- If **You** or any member of **Your Family** are declared bankrupt or are convicted of any criminal offence
- If the owner of the property changes
- If the way **You** use the property changes (for example **You** will be using the property for business use).

How to make a claim

If **You** need to make a claim simply contact **Our Claims Helpline** for immediate assistance and advice.

The **Claims Helpline** operates twenty-four (24) hours a day, seven (7) days a week on: **0333 400 9987**

Alternatively **You** can E-mail: **office@lucas-solutions.com**

You will be asked to provide details of **Your** claim to one of the advisors.

You may take action of a temporary nature to protect the **Buildings** and make good any damage as a result of the claim such as boarding up damaged windows and doors.

Where possible **You** should keep proof of purchase/receipts, estimates for repair or replacement of damaged articles and any damaged articles for the **Claims Administrator** to inspect.

Any incident of vandalism, theft or loss must be reported to the Police immediately and a crime reference number obtained.

If any person is claiming against **You** or **Your Family**, any correspondence **You** receive should not be answered but must be sent to the **Claims Administrator** without delay. Do not attempt to negotiate any claim without **Our** written consent.

You will be required to produce bona fide proof of ownership of **Your Contents & Equipment** in the event of a claim. Do not therefore leave any important documents in **Your Premises**. Do not admit liability or promise to make any payment.

UK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of the **insurer**.

Failure to advise Lifesure Group Limited of any changes might prejudice any claim You may make or the validity of the policy.

Policy Definitions

The following words or expressions carry the meaning shown below wherever they appear in this policy.

Accidental Damage

Sudden and unexpected damage, occurring at a specific time and caused by external means.

Buildings

The structure of the park home / static caravan / chalet including its permanent fixtures and fittings, patios and terraces, tennis courts, drives, walls, gates, fences, railings, swimming pools, ornamental ponds and fountains, cesspits, septic tanks and central heating fuel tanks all for which **You** own, or for which **You** are legally responsible at the **Premises**.

Contents & Equipment

Household goods and personal property within the **Buildings**, which **You** own or are legally liable for.

This DOES NOT include:

- Motor vehicles or their accessories including outboard engines (other than garden machinery), touring caravans, trailers or watercraft or their accessories
- Any living creature
- Any part of the **Buildings**
- Any property held or used for business purposes
- Any property insured under any other insurance
- **Valuables**
- **Personal Possessions**
- Money and credit cards
- Mobile phones, laptops or any hand held electronic device.

Claims Administrator / Helpline

Lucas Claims Solutions Ltd, Bloomfield House, 3 Balloo Place, Bangor, BT19 7BP

Email: office@lucas-solutions.com

Disablement

Inability to engage in the usual occupation and not engaging in any paid occupation.

Domestic Employee

- Any person under a contract of service or apprenticeship with **You**
- Any person who is hired to or borrowed by **You**
- Any person **You** engage in connection with a work experience or training scheme;
- Any labour master or person supplied by **You**

- Any person **You** engage by labour only sub contractors
- Any self employed person working on a labour only basis under **Your** control or supervision.

Endorsement

A specific term, condition or variation to the policy.

Equipment

Any equipment pertaining to the **Premises** or use of the **Premises** including refrigerators, gas bottles, water containers, batteries, stabilizers, generators, awnings and the like.

This DOES NOT include

- Any part of the **Buildings**
- Any property held or used for business purposes
- Any property insured under any other insurance
- **Valuables**
- **Personal Possessions**
- Money and credit cards
- Mobile phones, laptops or any hand held electronic device.

Excess

The first amount of each and every claim as detailed on the **Policy Schedule** for which **You** are responsible.

Family / Friends

Your spouse / partner, children or parents, other relatives and friends as long as they have **Your** express permission to use the **Premises**.

Lifisure Group Limited

Lifisure Group Limited, 3 Fenice Court, Phoenix Park, Eaton Socon, St Neots, PE19 8EW registered and authorised by the Financial Conduct Authority Number 305038.

Limit of Indemnity

The amount **We** will pay in respect of any one claim and during any one **Period of Insurance** as detailed in the **Policy Schedule**.

New for Old

The cost of replacing **Your** static caravan with its new equivalent in the event of total loss including fees and associated costs. Please note the maximum amount **We** will pay is limited to the **Sum Insured** as stated on **Your Policy Schedule**.

Permitted Occupant

An authorised person or persons in the **Premises** overnight.

Personal Possessions

Clothing and personal articles designed to be worn or carried on or about the person.

Period of Insurance

The policy commences from the date shown on **Your Policy Schedule** for the period for which the **Premium** has been paid.

Policy Schedule

Confirmation of cover confirming **Your** details, the **Period of Insurance**, type of policy and the **Limit of Indemnity**.

Premises

The address / boundary which is named in the **Policy Schedule** as the risk address for which **You** solely own but excluding communal areas.

Premium

The amount payable either as a single or monthly payment that **You** have agreed to pay **Us** in respect of insurance cover under this policy.

Sum Insured

The amount declared by **You** under the sum insured section of the **Policy Schedule**.

Territorial Limits

The United Kingdom of Great Britain, Northern Ireland, Channel Islands and Isle of Man.

Unoccupied

Any time when the **Premises** is not occupied by **You** or **Your Family** member or **Permitted Occupant** for sixty (60) consecutive days.

Valuables

Any article made from precious metal, china, glass, porcelain, jewellery, fur, watches, video or photographic equipment, computers, binoculars, telescopes, mobile phones, pictures, works of art, antiques, stamp, medal and coin collections, sporting / fishing equipment and portable audio equipment.

We / Us / Our / Insurer

UK General Insurance Limited on behalf of Great Lakes Reinsurance SE.

You / Your / Insured

The person(s) named on the **Policy Schedule**.

Section 1 - Buildings

What is covered

This insurance covers the **Buildings** for or damage directly caused by

1. Fire, lightning, smoke, explosion, earthquake
2. Impact by:
 - a) Aircraft, aerial device, or anything dropped from them
 - b) Vehicles and animals
 - c) Television / radio aerials, aerial fittings or masts (including satellite dishes)
 - d) Falling trees or their branches, telegraph poles, or lampposts
3. Riot, civil commotion, malicious persons or vandalism

What is NOT covered

We will not pay
The policy **Excess**

- Loss or damage caused by smog, industrial or agricultural output.
- Loss or damage caused by domestic pets
 - Loss or damage to hedges, gates and fences
 - Loss or damage caused by felling or lopping of trees
 - Loss or damage caused by **You / Your Family / Friends** or **Permitted Occupant**
 - Loss or damage whilst the **Premises** is left **Unoccupied**
 - The first £500 of every claim unless otherwise stated in **Your Policy Schedule**

What is covered (continued)

4. Storm or flood

5. Escape of water or oil from any fixed water tanks, apparatus or pipes

What is NOT covered (continued)

- Loss or damage whilst the **Buildings** is not securely anchored at all four corners of the chassis unless securely fixed to concrete foundations
 - Loss or damage caused by frost
 - For loss or damage caused by subsidence, heave or landslip
 - For loss or damage to domestic fixed fuel oil tanks in the open, tennis courts, drives, swimming pools, irrigation systems, patios, terraces, walls, gates and fences
 - Loss or damage caused by rising water tables
 - The first £500 of every claim unless otherwise stated in **Your Policy Schedule**
-
- Loss or damage whilst the **Premises** are **Unoccupied**
 - Loss or damage caused by subsidence, heave or landslip
 - Loss or damage to domestic fixed fuel oil tanks, garages and outbuildings
 - The first £500 of every claim unless otherwise stated in **Your Policy Schedule**
 - Loss or damage to the apparatus and/or pipes from which water and/or oil has escaped

What is covered (continued)

6. Theft of attempted theft

What is NOT covered (continued)

- Loss or damage caused by **You / Your Family / Friends** or **Permitted Occupant** in the **Premises**
- Loss or damage whilst the **Premises** is **Unoccupied**
- Loss or damage unless there is evidence of forcible or violent entry
- Loss or damage to items left in open unless they are securely locked to an immovable object
- Loss or damage arising from deception, financial loss or the use of stolen, forged or invalid cheques, drafts, bank notes and the like

7. Subsidence, heave or landslip of the land or pitch on which the **Premises** is sited

- Loss or damage caused by normal settlement, bedding down, shrinkage or expansion
- Loss or damage caused by coastal or river erosion
- Loss or damage resulting from defective design, faulty workmanship, use or use of defective materials
- Loss or damage to domestic fixed fuel – oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences
- Loss or damage to solid floors, unless the walls of the **Buildings** are damaged at the same time by the same cause
- The first £1,000 of every claim unless otherwise stated in **Your Policy Schedule**
- Loss or damage that originated prior to the start of this policy

What is covered (continued)

8. **Accidental Damage** to the **Buildings** in addition to the perils listed in section 1, perils 1 to 7

9. Loss or theft of keys to the **Premises** and subsequent replacement of locks and keys

10. Expenses **You** have to pay and which **We** have agreed in writing for:

- a) Architects, surveyors, consulting engineers and legal fees
- b) The cost of removing debris and making safe the **Buildings**
- c) Costs **You** have to pay in order to comply with Government or local authority requirements

following loss or damage to the **Buildings** which is covered under Section 1

What is NOT covered (continued)

- Loss or damage caused by wear and tear, deterioration, corrosion, action of light or any gradually operating cause
- Loss or damage arising from cleaning, repair or maintenance
- Loss or damage caused by defective design or workmanship
- Loss or damage caused by domestic pets
- Loss or damage from mechanical or electrical faults or breakdown
- Loss or damage whilst the **Premises** are **Unoccupied**

- Any amount in excess of £350
- Any lock of better quality than that being repaired or replaced
- Damage or theft not reported to the Police

- Any expense for preparing a claim or an estimate for loss or damage
- Any costs if Government or local authority requirements have been served on **You** before the loss or damage
- Any amount exceeding £10,000 for clearing, removing debris and/or re-siting costs in any **Period of Insurance**, unless **You** have allowed for this within **Your Buildings Sum Insured**

What is covered (continued)

11. Trace & access - expenses incurred by **You** in locating the source of an escape of water/oil and the reinstatement of any wall, floor or ceiling removed or damaged during the search for which a successful claim has been made under section 1, peril 5

12. Alternative accommodation or hiring charges if the **Premises** is rendered uninhabitable by damage for which a claim is payable under section 1.

We will pay either pay:

a) The necessary costs incurred for similar alternative accommodation, but only if the damage occurs after holiday arrangements have been made or whilst the **Premises** is occupied

Or

b) For the loss of hiring charges for bookings accepted prior to damage, but only if a record has been maintained of all hiring, agreed hiring charges and deposits paid

What is NOT covered (continued)

- Any amount in excess of £5,000
 - Any costs incurred for locating any escape of water from swimming pools and irrigation systems
 - Loss or damage from which the water/oil has escaped
-
- Any amount exceeding £10,000 in any **Period of Insurance**
 - For losses incurred in any period exceeding twelve (12) months from the date that the **Premises** became uninhabitable
 - For loss or damage where a valid claim has not been accepted by **Us**

What is covered (continued)

- 13) **Accidental Damage** to the **Buildings** in addition to the perils listed in section 1, perils 1 to 7 whilst hired or let out.

This section will only apply if shown on **Your Policy Schedule** and the appropriate **Premium** has been paid.

What is NOT covered (continued)

- Loss or damage caused by wear and tear, deterioration, corrosion, action of light or any gradually operating cause
- Loss or damage arising from cleaning, repair or maintenance
- Loss or damage caused by defective design or workmanship
- Loss or damage caused by domestic pets
- Loss or damage from mechanical or electrical faults or breakdown
- Loss or damage whilst the **Premises** are **Unoccupied**

Basis of Claims Settlement

In the event of loss or damage to the **Buildings**, **We** will pay the full cost of reinstatement, as long as the **Buildings** are maintained in a good state of repair and they are insured for the full cost of reinstatement. If the **Buildings** have not been maintained in a good state of repair, **We** will make a deduction for wear and tear or gradual deterioration.

In respect of any claim made under this policy, **Our** liability will:

1. Not exceed the proportion that the **Sum(s) Insured** bears to the full cost of reconstruction of the **Premises**, as shown in the **Policy Schedule**
2. Not exceed the **Sum Insured** for the **Premises**, as shown in the **Policy Schedule**.

It is **Your** responsibility to ensure that, at all times the **Buildings Sum Insured** reflects the total cost of reinstatement and associated fees.

We will not pay for the cost of replacing or repairing any undamaged part(s) of the **Building** which forms part of a pair, set, suite or part of a common design.

We will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further loss or damage.

If **You** are underinsured, which means the cost of rebuilding the **Buildings** at the time of loss or damage is more than **Your Sum Insured** for the **Buildings**, then **We** will only pay a proportion of the claim. For example if **Your Sum Insured** only covers one half of the cost of rebuilding the **Buildings**, **We** will only pay one half of the cost of repair or replacement.

Limit of Indemnity

We will not pay more than the **Sum Insured** for each of the **Premises** shown in the **Policy Schedule** (With the addition of up to £10,000 towards clearance and re-siting costs).

New for Old

If the **Premises** insured is a static caravan and **You** have chosen '**New for Old**' cover **We** will pay the cost of replacing the static caravan with:

- a) A new one of the same manufacture and model or
- b) Where the static caravan is no longer produced, **We** may opt to replace the static caravan with an equivalent specification model or
- c) At **Our** discretion, pay the cash equivalent based on the current market value at the time of the loss.

Providing

- The static caravan is less than ten (10) years old at inception of this policy
- The **Sum Insured** represents the full new replacement cost of the static caravan

Section 2 – Contents & Equipment

What is covered	What is NOT covered
This insurance covers the Contents & Equipment for or damage directly caused by	We will not pay <ul style="list-style-type: none">• The policy Excess• Any individual item which exceeds £2,000
1. Fire, lightning, smoke, explosion, earthquake	<ul style="list-style-type: none">• Loss or damage caused by smog, industrial or agricultural output.
2. Impact by <ol style="list-style-type: none">a) Aircraft, aerial device, or anything dropped from themb) Vehicles and animalsc) Television / radio aerials, aerial fittings or masts (including satellite dishes)d) Falling trees or their branches, telegraph poles, or lampposts	<ul style="list-style-type: none">• Loss or damage caused by domestic pets• Loss or damage to hedges, gates and fences• Loss or damage caused by felling or lopping of trees
3. Riot, civil commotion, malicious persons or vandalism	<ul style="list-style-type: none">• Loss or damage caused by You / Your Family / Friends or Permitted Occupant• Loss or damage whilst the Premises is left Unoccupied or unlocked• The first £500 of every claim unless otherwise stated in Your Policy Schedule

What is covered (continued)

4. Storm or flood

5. Escape of water/ oil or frost damage to fixed water tanks, apparatus or pipes

What is NOT covered (continued)

- Loss or damage whilst the **Building** is not securely anchored at all four corners of the chassis unless securely fixed to concrete foundations
 - Loss or damage caused by frost
 - For loss or damage caused by subsidence, heave or landslip
 - Loss or damage caused by rising water tables
 - The first £500 of every claim unless otherwise stated in **Your Policy Schedule**
 - Loss or damage to the awning when erected and attached to the **Building** when the **Building** are left **Unoccupied** for seven (7) days or more
-
- Loss or damage whilst the **Premises** are **Unoccupied**
 - Loss or damage caused by subsidence, heave or landslip
 - The first £500 of every claim unless otherwise stated in **Your Policy Schedule**

What is covered (continued)

6. Theft of attempted theft

7. Subsidence, heave or landslip of the land or pitch on which the **Premises** is sited

What is NOT covered (continued)

- Loss or damage caused by **You / Your Family / Friends** or **Permitted Occupant** in the **Premises**
- Loss or damage whilst the **Premises** is **Unoccupied**
- Loss or damage unless there is evidence of forcible or violent entry
- Loss or damage to items left in open unless they are securely locked to an immovable object
- Loss or damage arising from deception, financial loss or the use of stolen, forged or invalid cheques, drafts, bank notes and the like
- Loss or damage to the awning when erected and attached to the **Building** when the **Building** are left **Unoccupied** for seven (7) days or more

- Loss or damage caused by normal settlement, bedding down, shrinkage or expansion
- Loss or damage caused by coastal or river erosion
- Loss or damage resulting from defective design, faulty workmanship, use or use of defective materials
- The first £1,000 of every claim unless otherwise stated in **Your Policy Schedule**
- Loss or damage that originated prior to the start of this policy

What is covered (continued)

8. **Accidental Damage** to the **Contents & Equipment** in addition to the perils listed in section 2, perils 1 to 7

9. Loss or theft of keys to the **Premises** and subsequent replacement of locks and keys

10. **Accidental Damage** to the **Contents & Equipment** in addition to the perils listed in section 2, perils 1 to 7 whilst hired or let out.

This section will only apply if shown on **Your Policy Schedule** and the appropriate **Premium** has been paid.

What is NOT covered (continued)

- Loss or damage caused by wear and tear, deterioration, corrosion, action of light or any gradually operating cause
- Loss or damage arising from cleaning, repair or maintenance
- Loss or damage caused by defective design or workmanship
- Loss or damage caused by domestic pets
- Loss or damage from mechanical or electrical faults or breakdown
- Loss or damage whilst the **Premises** are **Unoccupied**

- Any amount in excess of £350
- Any lock of better quality than that being repaired or replaced
- Damage or theft not reported to the Police

- Loss or damage caused by wear and tear, deterioration, corrosion, action of light or any gradually operating cause
- Loss or damage arising from cleaning, repair or maintenance
- Loss or damage caused by defective design or workmanship
- Loss or damage caused by domestic pets
- Loss or damage from mechanical or electrical faults or breakdown
- Loss or damage whilst the **Premises** are **Unoccupied**

Basis of Claims Settlement

In the event of loss or damage to **Your Contents & Equipment**, **We** will replace the damaged **Contents & Equipment** as new, provided that the **Sum Insured** is at least equal to the cost of replacing all the **Contents & Equipment**. At **Our** option, **We** may either pay the cost of replacing the lost or damaged item, or pay the cost of repairing the item.

For total loss or destruction of any article **We** will pay **You** the cost of replacing the article as new, as long as:

- The new article is as close as possible to but not an improvement on the original article when it was new and
- **You** have paid and **We** have authorised the cost of replacement
- **We** will not pay in excess of £2,000 in total in any one **Period of Insurance** in respect of televisions, radios, video recorders, DVD players, hi-fi systems and computers
- **We** will not pay in excess of £150 in total in any one **Period of Insurance** in respect of discs, tapes and software relating to cassettes, compact discs, mini discs, videos, DVDs and computers.

We will take off an amount for wear and tear and depreciation to clothing.

In respect of any claim made under this policy, **Our** liability will:

1. Not exceed the proportion that the **Sum(s) Insured** bears to the full cost of replacement of **Your Contents & Equipment**, as shown in the **Policy Schedule**
2. Not exceed the **Sum Insured** for **Your Contents & Equipment**, as shown in the **Policy Schedule**.

It is **Your** responsibility to ensure that, at all times the **Contents & Equipment Sum Insured** reflects the total cost of replacement as new.

We will not pay for the cost of replacing or repairing any undamaged item(s) of **Your Contents & Equipment** which forms part of a pair, set, suite or part of a common design.

We will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further loss or damage.

Limit of Indemnity

We will not pay more than the **Sum Insured** shown in the **Policy Schedule**.

Section 3 – Personal Possessions

(This section is only covered if shown on Your Policy Schedule and the Premises is used as Your permanent residence)

What is covered

We will cover **Your Personal Possessions** up to a maximum of £5,000 in total against **Accidental Damage** and loss within the **Territorial Limits**. Cover is provided worldwide for up to thirty (30) days in any one **Period of Insurance**.

What is not covered

- Any individual item which exceeds £2,000
- The policy **Excess**
- Any loss or damage to contact or corneal lenses
- Loss or damage to musical instruments whilst in transit unless they are placed in a suitable protective container
- Documents or securities
- Household goods, foodstuffs and domestic appliances
- Property more specifically insured
- Sports equipment whilst in use
- Activity sports equipment (including skis, sticks and bindings), snowboards, water skis, sub-aqua water sports equipment, camping equipment, riding tack, windsurfers and equipment used for pot-holing and mountaineering
- Theft from unattended road vehicles unless from a locked luggage boot, concealed luggage compartment, or glove compartment following forcible and violent entry to a securely locked vehicle
- Tools or instruments used or held for business or professional purposes

Section 4 – Liability to the Public

What is covered

We will indemnify **You** against all sums which **You** become legally liable to pay as damages for:

- i. Accidental bodily injury (including death or disease) to any person other than **You**, any **Domestic Employee** or member of **Your Family / Friends**
- ii. Accidental loss or damage to property not belonging to, nor in the custody of, **You**, **Domestic Employee** or member of **Your Family / Friends**

arising from the use or ownership of the **Premises** and occurring during the **Period of Insurance**.

In addition, **We** will pay:

- i. Legal costs recoverable by a claimant
- ii. With **Our** written consent, **Your** costs and expenses incurred in defending the claim

The maximum amount **We** will pay for any claim or claims arising from any one event is £5,000,000.

For the purposes of this section the expression "**You**" will be deemed to include **Your Family / Friends** using the **Premises** with **Your** consent other than whilst let for hire or reward.

If any person insured under this section of the policy dies, the personal representative(s) will be entitled to the cover provided by this section for any claim made.

What is NOT covered

- a) Liability for death, physical injury or illness to:
 - **You** or **Your Family / Friends**
 - Any employee of **You**, **Your Family / Friends**
- b) Damage to property owned by or in the custody or control of **You** or **Your Family / Friends**
- c) Liability arising from the direct or indirect consequence of:
 - Assault or alleged assault
 - Any deliberate or wilful or malicious act
 - The transmission of any infectious disease or virus
 - The ownership or possession of an animal included under the Dangerous Dogs Act 1991 (and any amending legislation)
- d) Injury or damage arising out of any trade, business or profession of **You** and/or **Your Family / Friends**.
- e) Injury or damage arising out of the use of any mechanically propelled vehicle
- f) Any action brought against **You** or **Your Family / Friends** in any court outside the European Economic Community
- g) Liability which is insured by or would but for the existence of this section be insured by another policy
- h) Liability created by any agreement, unless **You** would have been liable without the agreement
- i) Resulting from an accident caused by the **Premises** or part of it becoming detached from any towing vehicle

Section 5 – Accidents to Domestic Employees

(This section is included if shown in Your Policy Schedule)

What is covered

We will pay for damages and claimants' costs and expenses which **You** or a member of **Your Family / Friends** become legally liable to pay as compensation for accidental death of or bodily injury to, or illness or disease of any **Domestic Employee** up to £5,000,000 in connection with any one claim or series of claims made against **You** or **Your Family / Friends** arising out of any one event occurring during the **Period of Insurance** and arising out of and in the course of employment within Great Britain, Northern Ireland, the Isle of Man or the Channel islands.

We will also pay legal costs and expenses incurred with **Our** written consent in the defence of any claim made against **You** or **Your Family**.

What is NOT covered

- Liability arising directly or indirectly from the transmission of any communicable disease or virus by **You** or any member of **Your Family / Friends**
- Any agreement unless **You** would have been liable had the agreement not been made
- Any claim or other proceedings against **You** or **Your Family / Friends** lodged or prosecuted in a court outside the United Kingdom
- Liability arising from any business or profession
- Liability for death of, bodily injury to, or illness or disease of any member of **Your Family / Friends**
- Liability for which compulsory insurance or security is required by any road traffic legislation

Section 6 – Personal Accident

What is covered

If **You** or **Your Family / Friends** suffers accidental injury while:

- a) Inside the **Premises**
or
- b) In the immediate vicinity of the **Premises** whilst it is in use for holiday purposes

which causes

- Death within twelve (12) months of its occurrence
- Permanent loss of sight in one or both eyes or
- Loss of one or more limbs or
- Permanent **Disablement**

We will pay the insured person or their legal representative up to £20,000 in any **Period of Insurance**

What is NOT covered

- More than £500 for anyone aged under 16
- Anyone aged over 70 years old at the time of such accident
- Permanent **Disablement** from an occupation until such incapacity has lasted fifty two (52) weeks
- Death or bodily injury caused by **You** or **Your Family / Friends** committing suicide or attempting to commit suicide
- Death or bodily injury caused to anyone under the influence of alcohol or drugs at the time of the incident causing death or bodily injury
- Any claim arising directly or indirectly from the contracting of a disease or illness
- Any claim arising directly or indirectly from the injection or ingestion of any substance
- Any claim arising from any event, which exacerbates a previously existing bodily injury
- Any accident occurring outside the **Territorial Limits**
- Any accident occurring outside the **Period of Insurance**
- Any accident involving pregnancy or childbirth

General Exclusions

These apply to the whole policy. This policy does not cover:

1. War and Similar risks

Loss or damage from any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

2. Radioactivity

Loss or damage from any direct or indirect consequence of:

- Irradiation, or contamination by nuclear material or
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter or
- Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

3. Sonic Bangs

Damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

4. Agreements

Any liability arising from an agreement which would not have existed in the absence of that agreement.

5. Pollution

Loss including any loss of value, damage, injury or liability occasioned by, happening through or in consequence of the pollution or contamination of any land where such pollution or contamination occurred outside a **Period of Insurance** provided by this policy or was a deliberate act or was expected and not the result of a sudden unforeseen incident.

6. Electronic Data

Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature

7. Wilful or Malicious Acts

Any wilful or malicious act by a person lawfully at or in the **Premises**.

8. Terrorism

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

9. Faulty Workmanship, Design or Materials

Loss or damage or legal liability directly or indirectly arising from faulty workmanship, faulty design or using faulty materials.

10. Loss Outside Of The Period Of Insurance

This insurance does not cover any loss or damage or liability arising from an event that happened before the start, or happens after the end, of the **Period of Insurance**.

11. Domestic Pets

Loss or damage caused by domestic pets, insects or vermin.

12. Wear and Tear

Loss or damage as a result of wear and tear, rusting or corrosion, wet or dry rot or fungus or any gradually operating cause.

13. Motor Vehicles

Loss or damage caused to any motor vehicles, touring caravans, trailers or watercraft and/or their accessories.

14. Previous Claims Incidents

Loss or damage or legal liability directly or indirectly arising from events occurring before the start of this policy.

General Conditions

These apply to the whole policy:

Policy terms

Our liability to make a payment under this policy is conditional upon:

- a) The truth of **Your** statements and answers in the proposal to the best of **Your** knowledge and belief
- b) **You** and **Your Family / Friends** observing the terms of this policy.

Change in Circumstances

It is important that **You** keep **Lifesure Group Limited** advised of any change in **Your** circumstances. **Your** policy has been based on the information **You** have given them in the statement of fact and **You** must advise **Lifesure Group Limited** immediately of changes such as:

- Whether **You** or any member of **Your Family** be declared bankrupt or are convicted of any criminal offence
- If the owner of the property changes
- If the way **You** use the **Premises** changes (for example **You** will be using the **Premises** for business use).

Duty of Care

- a) Items insured

You and **Your Family / Friends** must take steps to prevent and minimise any loss or damage and maintain the items insured in good condition.

- b) Liability

You and any other person to whom this insurance applies must take steps to prevent loss, damage or accident.

Claims

Your duties

In the event of a claim or possible claim under this policy:

- a) **You** or **Your Family / Friends** must:
Without unnecessary delay advise the **Claims Administrator** on:
Telephone: **0333 400 9987**
E-mail: office@lucas-solutions.com
 - i. If any item covered by this policy is stolen, lost or maliciously damaged notify the Police immediately
 - ii. Take steps to recover any lost or stolen item
 - iii. Forward to **Us** any letter, writ, summons or other legal document unanswered
 - iv. Provide all reports, certificates, plans, specifications, any other supporting documents, information and assistance which **We** may require to settle or resist any claim or to institute proceedings against another party
 - v. **You** or **Your Family / Friends** must not make any admission, offer or promise of any payment or negotiate in any way without **Our** written consent.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) Supply accurate and complete answers to all the questions **Lifesure Group Limited** may ask as part of **Your** application for cover under the policy
- b) To make sure that all information supplied as part of **Your** application for cover is true and correct
- c) Tell **Lifesure Group Limited** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

Fraud

You must not act in a fraudulent way. If **You** or anyone acting for **You**:

- Fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy
- Fails to reveal or hides a fact likely to influence the cover **We** provide
- Makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false
- Sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false

- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way or
- Makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge.

If **Your** claim is in any way dishonest or exaggerated, **We** will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

Our Rights

We will be entitled to:

- Enter any structure where loss or damage to property has happened and deal with the salvage but no property may be abandoned to **Us**
- Take over and conduct in **Your** name or the name of any member of **Your Family / Friends** the defence or settlement of any claim
- Take legal action in **Your** name or the name of any member of **Your Family / Friends** for **Our** own benefit against any other party in order to recover any payment **We** have made
- Have full discretion in the conduct of any proceedings and in the settlement of any claim.

Limitation

We may at any time for a claim or series of claims for which **You** or **Your Family / Friends** are entitled to indemnity against **Your** legal liability pay:

- The **Limit of Indemnity** less any amount(s) already paid or
- Any lesser amount for which such claim(s) can be settled.

After the payment has been made **We** will have no further responsibility in connection with the claim(s) except for costs and expenses incurred before the date of payment.

Other Insurance

If there is any other insurance covering the same loss, damage or liability insured in Sections 1 or 2 **We** will not pay more than **Our** rateable share.

Payment of Premiums By Instalments

Where the **Premium** for this policy is paid by monthly instalments each payment must be paid when due otherwise all benefit under this policy will be forfeited and the policy cancelled.

The Law Applicable To This Contract

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated.

Unoccupancy

If the **Buildings** as specified in the **Policy Schedule** will be left unattended for fourteen (14) days or more, **You** must immediately ensure that the gas and water system is turned off and drained at the mains, or any heating system in place must be set to maintain a continuous minimum temperature of 14 degrees Celsius

You must notify **Lifesure Group Limited** if the **Buildings** as specified in the **Policy Schedule** are to become **Unoccupied** for more than sixty (60) days in any single period.

Chimneys

- All chimneys to boilers and open fires are kept in a good state of repair and that they are professionally cleaned along the entire length at least once a year before winter use. If **You** have a spark arrester fitted it must also be thoroughly cleaned at the same time as the chimney
- All chimneys to solid fuel stoves or burners are kept in a good state of repair and that they are professionally cleaned along the entire length at least twice a year before and during winter use. If **You** have a spark arrester fitted it must also be thoroughly cleaned at the same time as the chimney
- All chimneys to solid fuel stoves or burners must be professionally lined and insulated.

Complaints Procedure

It is the intention to give **You** the best possible service but if **You** do have any concerns about this policy or the handling of a claim **You** should adhere to the following process:

Initiating Your complaint

If **Your** complaint is about **Your** policy please contact **Lifesure Group Limited** who sold **You** the policy.

If **Your** complaint about the sale of **Your** policy cannot be resolved by the end of the third working day, **Lifesure Group Limited** will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Tel: **0345 218 2685**

Email: **customerrelations@ukgeneral.co.uk**

If **Your** complaint is about the handling of **Your** claim please contact:

Lucas Claims Solutions Ltd, Bloomfield House, 3 Balloo Place, Bangor, BT19 7BP

Tel: **0333 400 9987**

Email: **office@lucas-solutions.com**

In all correspondence please state that **Your** insurance is provided by UK General Insurance Ltd and quote scheme reference 06486A.

If **Your** complaint about **Your** claim cannot be resolved by the end of the third working day, the **Claims Administrator** will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Tel: **0345 218 2685**

Email: **customerrelations@ukgeneral.co.uk**

The Financial Ombudsman

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than 10 staff.

You may contact the Financial Ombudsman Service at:

Financial Ombudsman Service, Exchange Tower, London , E14 9SR

Telephone: **0300 123 9123**

Email: **complaint.info@financial-ombudsman.org.uk**

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

Great Lakes Reinsurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Data Protection Act 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Claims & Underwriting Exchange Register (CUE)

We may use **Your** personal information to prevent crime. In order to prevent crime **We** may share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. **We** may pass **Your** personal information to the operators of these registers, including but not limited to information relating to **Your** insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers.

Policy Endorsements

Applicable if detailed on Page 1 of **Your** Insurance Schedule under Policy Endorsements.

01 - Anchoring Condition

It is a condition of the policy that **Buildings** must be fully attached to the base of the **Premises**, or be securely anchored at a minimum of four points of the chassis.

02 - Licence/Occupancy Endorsement

It is a condition of the policy that **You** must adhere to licensing and occupancy rules set by the site owners or local council in the location that **Your Premises** is sited. Failure to adhere to these rules will render **Your** policy invalid.

03 - Minimum Security

Whenever the **Building** is left unattended, all accessible windows must be secured by key or button operated window locks and all final exit doors must be secured by a minimum of five lever mortice deadlocks. Keys must also be removed from locks.

04 - Unoccupied Property Conditions

It is a condition of that policy that when the home is **Unoccupied** for more than 60 days in a row:

- Theft or attempted theft will only be cover when violent or forced entry is used to break into **Your Building**
- During the period of the 1st November to 1st March inclusive, the water system must be drained and turned off at the mains or, if the **Building** is centrally heated, the heating must be left on to maintain an air temperature of at least 13°C (55°F)
- Electricity, gas and oil supplies must be turned off at the mains unless required to maintain the central heating system as above. The electricity may also be left on to supply an intruder alarm system.
- All letterboxes and similar openings must be sealed to prevent the insertion of material.

05 - Theft by Violent/Forced Entry

We shall not be liable for loss or damage by theft or attempted theft unless violent or forced entry is used to enter or exit the **Buildings**.

06 - Subsidence Exclusion

This insurance excludes claims resulting from subsidence, landslip or heave.

07 - Flood Exclusion

This insurance excludes claims resulting from:-

- the escape of water from the normal confines of any natural or artificial watercourse, lake, reservoir, canal, dam
- inundation from the sea or
- flood resulting from storm or any other peril other than escape of water from fixed water tanks, apparatus or pipes.

08 - Flood increased excess £2,500

An **Excess** of £2,500 will apply to any claim submitted as a result of flood damage to **Your Premises** as detailed under Section 1, peril 4 and under Section 2, peril 4 of **Your** policy.

Note: the endorsement **Excess** of £2,500 will be applied in addition to the standard **Excess**.



NOTES



LifesureGroup

SPECIALIST INSURANCE

Lifesure Group Limited is registered in England & Wales No: 977416

Our registered office address is:

3 Fenice Court

Phoenix Park

Eaton Socon

Cambs PE19 8EW

Telephone: 01480 402460

Fax: 01480 403897

Email: info@lifesure.co.uk

www.lifesure.co.uk

Lifesure Group is authorised and regulated by the Financial Conduct Authority under register number 305038 and holds Interim Permission as a Credit Broker (interim permission number: 23852) and does not charge any fees to customers in relation to Credit Broking activities.