

# Leisure & Caravan Holiday

## Home Insurance

### Insurance Product Information Document

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**Company:** Paul Baker Insurance Services is a trading style of Insync Insurance Solutions Limited which is authorised and regulated by the Financial Conduct Authority where our reference number is 766691. Our registered office is 7<sup>th</sup> Floor, Corn Exchange, 55 Mark Lane, London, EC3R 7NE and we are registered in England under company number 08810662.

**Product:** Economy Leisure & Caravan Holiday Home

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

### What is this type of Insurance?

Combined structures and contents insurance which provides cover for the cost to repair or replace your property and also to repair or replace stolen or damaged items within your holiday home.



#### What is insured?

- ✓ Loss or damage to your holiday home and contents caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious persons, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes
- ✓ Accidental damage to glass and sanitaryware
- ✓ Site clearance, delivery and resiting
- ✓ Trace and access up to £1,000
- ✓ Lock replacement up to £100
- ✓ Alternative accommodation up to 20% of the Sum Insured
- ✓ Accidental damage to cables, drain inspection covers and underground drains, pipes or tanks providing services to or from the park home and for which you are responsible
- ✓ Emergency entry
- ✓ Contracting Purchaser
- ✓ Frozen food up to £100
- ✓ Accidental damage to entertainment equipment
- ✓ Contents in garages and outbuildings
- ✓ Property owner's liability up to £5,000,000
- ✓ Liability to domestic staff up to £10,000,000
- ✓ Occupiers and public liability up to £5,000,000

#### Optional Covers

- Cover for Money, Personal Effects and Valuables while you occupy your holiday home



#### What is not insured?

- ✗ Loss or damage by escape of water after the holiday home has been unoccupied for 72 consecutive hours of more between 1<sup>st</sup> November to 15<sup>th</sup> March inclusive unless
  - the water is turned off at the mains and the water and heating system is drained with all taps left open, sinks and plug holes left unobstructed; or
  - for any time that the park on which the home is sited remains open prior to the structures being fully drained down, water has been turned off at the mains stopcock and all taps left open, sinks and plug holes left unobstructed; or
  - the home has been professionally fitted with a central heating system containing antifreeze and which has been maintained in accordance with the manufacturer's specifications; or
  - the central heating system in the holiday home has been set in accordance with the manufacturer's recommendations to operate daily and overnight to avoid frost damage.
- ✗ Loss, damage, liability, death, bodily injury or illness caused by the use of any wood burning or solid fuel heater or stove unless the heater or stove;
  - is the manufacturer's standard design, and
  - was installed by a qualified person accredited by HETAS or similar, and
  - is inspected at least once every 12 months by a qualified person accredited by HETAS or similar and all defects identified by such inspection remedied within 30 days of the inspection.

- ✗ Loss or damage occurring after the holiday home has been unoccupied or unfurnished (see policy booklet for definitions of unoccupied and unfurnished) by theft, malicious persons and loss or escape of oil
- ✗ Watercraft over 14 feet or 427cm in length and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them.
- ✗ Loss or damage to gates, hedges and fences caused by storm or flood



### Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess
- ! The compulsory excess is £100
- ! You will also pay the first £250 of any claim for loss or damage caused by Escape of Water
- ! Any loss or damage caused by wear and tear, depreciation, the effects of light or the atmosphere, mould, dry or wet rot or fungus and costs that arise from the normal use, maintenance and upkeep of your holiday home and contents
- ! Any loss or damage caused or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by you or your family and friends or anyone lawfully in the holiday home



### Where am I covered?

- ✓ The cover provided is for holiday homes in England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.



### What are my obligations?

- When taking out, renewing or making changes to your policy, you must take reasonable care to provide accurate and complete answers to all questions.
- You must tell us of any changes e.g. change of address, structural alteration to your holiday home, if you intend to let your holiday home or use it for any reason other than private holiday purposes, if you or your family have been declared bankrupt or you or your family have received a police caution or been convicted or charged with any offence
- You and your family must take precautions to avoid injury, loss or damage and take reasonable steps to safeguard the property insured from loss or damage and maintain it in good repair.
- You must pay the premium on time.

#### If you make a claim

- You must provide us with all relevant information about the claim to assist us in validating it.
- You should take steps to prevent further damage and not dispose of any damaged items or conduct permanent repairs as we may need to inspect the damage.



### When and how do I pay?

You can pay your premium as a one-off payment or by monthly instalments. You will need to contact Paul Baker Insurance Services for full details.



### **When does the cover start and end?**

This contract will start on the date you select when you purchase the policy and will end one year later.



### **How do I cancel the contract?**

- You can cancel this policy within 14 days of receipt of the policy documents whether for new business or at the renewal date.
- If cover has not started, we will refund the full premium to you. If cover has started, we will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you provided no claims have occurred.
- You may also cancel this policy at any time by giving us prior written notice to Paul Baker Insurance Services, 16 Hewlett Road, Cheltenham, GL52 6AA.
- You will not receive a refund of premium if any claims have been made.