

Standard Holiday Park Home Insurance Policy Summary

Please read this document carefully, this provides a summary of cover. It does not show all of the benefits, exclusions or limits. Please refer to Your Policy Booklet and Policy Schedule for full details of all terms, conditions and endorsements or exclusions and excesses that may apply.

The Standard Holiday Park Home Insurance is arranged and administered by e-Insurance Trading Ltd t/a MyInsurance with Ptarmigan Underwriting UK on behalf of China Taping Insurance (UK) Company Ltd and will run for 12 months. Your policy schedule will show which of the following sections of cover you have requested.

MyInsurance is a trading name of e-Insurance Trading Ltd and Ptarmigan Underwriting UK is a trading name of Lucas Fettes & Partners Ltd, both companies are authorised and regulated by the Financial Conduct Authority.

China Taiping Insurance (UK) Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Holiday Park Home and Contents (Section 1)

Summary of what is covered

The Holiday Park Home (a pre-manufactured static caravan, park home, leisure home or lodge) owned by you and including:

- Fixtures and fittings, balconies, fixed storage chests and additions agreed by us

The Holiday Park Home contents including:

- household goods and personal property inside the Holiday Park Home or in locked storage units outside of the Holiday Park Home but within its plot boundary
- electrical and electronic equipment up to £750 any one item and £2,500 in total
- sports and leisure equipment up to £250 any one article and £1,000 in total
- personal effects and clothing up to £250 any one article and £1,000 in total

Loss or damage by the following Causes

- Accidental damage, fire, lightning, explosion, earthquake, theft, malicious acts or vandalism, escape of water or oil from fixed water or heating systems, storm, flood, subsidence, impact, falling trees, aerials or masts.
- New for old cover available for Holiday Park Homes less than 20 years from new

Additional Cover (Extra benefits included as standard)

- Accidental breakage of fixed glass and sanitary fittings
- Up to £5,000 following insured damage for:
 - Reasonable additional costs of removing the Holiday Park Home to the nearest repairer and returning it to the licensed park site
 - the disconnection and re-connection of services
 - site clearance for which you are responsible
- Up to 5% of the Holiday Park Home sum insured for loss of rent or site fees and council tax payable if the Holiday Park Home becomes uninhabitable as a result of insured loss or damage
- Up to £1,000 for damage caused by the emergency services whilst gaining access
- Up to £750 any one claim for alternative accommodation if the Holiday Park Home becomes uninhabitable as a result of insured loss or damage
- Up to £250 for loss of metered water, gas or oil following insured damage
- Up to £250 for loss of Title Deeds following insured damage
- Up to £250 for emergency repairs following insured damage
- Up to £100 for the costs of replacing locks following loss or theft of keys

Summary of what is NOT covered

Your policy will not pay for:

- The amount of the Excess as shown in the Schedule
- Loss or damage while the Holiday Park Home is being used for any trade, business or professional purposes
- Malicious damage or theft caused by anyone lawfully occupying your Holiday Park Home
- Theft not involving forcible and violent entry or exit
- Loss or damage to fences or gates unless the Holiday Park Home is damaged at the same time
- Water leaking in through windows, doors, body joints or seals
- Loss or damage from any gradually operating cause
- The cost of replacing any undamaged item or parts of items forming part of a set, suite or carpet if they can still be used
- Loss or damage caused by escape of water when the Holiday Park Home is left unoccupied between 1st October and 31st March unless:
 - The water has been turned off at the mains and the system fully drained down OR
 - For any time the park remains open, the water has been turned off at the stopcock, taps left open and plugholes left unobstructed OR
 - A heating system and set to operate 24 hours per day at not less than 10 degrees Celsius OR
 - A frost stat is fitted and set at not less than 4 degrees Celsius
- The first £500 of damage caused by subsidence or loss caused by:
 - The bedding down of a new Holiday Park Home
 - Defective design
 - Inadequate foundations and footings
 - Coastal or river erosion
 - The property undergoing demolition or structural alteration/repair
- Accidental damage caused by:
 - authorised occupants whilst the Holiday Park Home is let
 - rot, vermin, insects, fungus or any gradually operating cause
 - chewing, scratching, tearing or fouling by animals
 - faulty manufacture, workmanship or defective design or materials
 - any repairing, restoring, renovating, cleaning or dyeing process
 - corrosion, wear and tear, depreciation, settlement, shrinkage or any other gradually operating cause
 - the costs of any routine maintenance, repair or decoration
 - electrical or mechanical failure or breakdown

Excess

There is no standard policy excess, but claims under £100 will not be met. Please refer to your policy or policy schedule for full details of the excesses that apply to your policy.

Liabilities (Section 2)

Summary of what is covered

We will indemnify you against all sums which you or your family / friends become legally liable to pay as damages for:

- i) accidental bodily injury (including death or disease) to any person other than you or any employee or member of your family.
- ii) accidental loss or damage to property not belonging to, nor in the custody of, you or any employee or member of your family.

arising from the use or ownership of the Holiday Park Home 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 as specified within your policy schedule.

Summary of what is NOT covered

- Liability for death, physical injury or illness to:

- i) you or your family / friends
- ii) any employee of you, your family / friends

- Damage to property owned by or in the custody or control of you or your family / friends.

- Liability arising from the direct or indirect consequence of:

- i) assault or alleged assault
- ii) any deliberate or wilful or malicious act
- iii) the transmission of any infectious disease or virus
- iv) the ownership or possession of any animal included under the Dangerous Dogs Act 1991

- Injury or damage arising out of any trade, business or profession of you and/or your family / friends

- Injury or damage arising out of the use of any mechanically propelled vehicle.

Further Information

Making a Claim

If you need to make a claim simply contact our Claims Helpline for immediate assistance and advice.

The Claims Helpline operates 9 am to 5 pm Monday to Friday on **0207 839 1888** or out of hours on **020 7621 6777**.

Alternatively you can e-mail: newclaims@uk.cntaiping.com

Rights of Cancellation

If you decide that for any reason, this policy does not meet your insurance needs then please return it to your agent within 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, your agent will then refund your premium in full.

Thereafter you may cancel the insurance cover at any time by informing your agent however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 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) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Your Satisfaction

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:

If your complaint is about the sale of your policy please contact your agent at:

The Managing Director
MyInsurance
Heatherlands House
Headley Road
Hindhead
Surrey
GU26 6TN
Tel: **01428 600001**

If your complaint is about the handling of your claim please contact:

The Compliance Officer,
China Taiping Insurance (UK) Co Limited,
2 Finch Lane,
London EC3V 3NA
Tel: 0207 839 1888; Fax: 0207 621 1202;
E-mail: compliance@uk.cntaiping.com

In all correspondence please state that Your insurance is provided by Ptarmigan Underwriting UK and quote Your policy number.

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:

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London,
E14 9SR
Tel: **0300 123 9 123**
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

China Taiping Insurance (UK) Co Limited 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.

MyInsurance

This Holiday Park Home Insurance is administered by e-Insurance Trading Ltd t/a MyInsurance, authorised and regulated by the Financial Conduct Authority.
Registered in England No. 06673852. Registered Office: Heatherlands House, Headley Road, Hindhead, Surrey, GU26 6TN.

Underwritten by Ptarmigan Underwriting UK on behalf of China Taiping Insurance (UK) Company Ltd, authorised and regulated by the Prudential Regulation Authority and Financial Conduct Authority
Registered in England No. 1766035. Registered Office: 2 Finch Lane, London, EC3V 3NA

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