

Insurance for Your Park Home



Insurance Product Information Document

Administered by: Towergate Insurance

Product: Park Home Insurance

Towergate Insurance is a trading name of Towergate Underwriting Group Limited, registered in England with company number 4043759. Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. Towergate Underwriting Group Limited is authorised and regulated by the Financial Conduct Authority. Our register number is 313250.

Underwritten by: AIG Europe Limited

AIG Europe Limited is registered in England under number 1486260. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom. AIG Europe Limited is a member of the Association of British Insurers. AIG Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN202628). This can be checked by visiting the Financial Services Register.

This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.

What is this type of insurance?

Your park home policy is a home, contents, personal possessions insurance designed for residential park homes.



What is insured?

Section 1 – Home and Contents

- ✓ Loss or damage resulting from:
 - Theft or attempted theft
 - Fire, explosion, smoke, lightning, storm, flood and earthquake
 - Vandalism and malicious damage
 - Subsidence, heave or landslip
- ✓ Replacement locks if keys are lost or stolen up to £500
- ✓ Frost damage to interior fixed domestic water or heating installations

Optional Extensions

- **Section 2** – Personal Possessions Cover for personal possessions for accidental loss and damage in and away from the home

Additional Covers

- Home Emergency Assistance Service
- Park Home Legal Expenses Insurance



What is not insured?

Section 1 – Home and Contents

- ✗ Loss of money unless involving forcible and violent entry to or exit from the home
- ✗ Loss of or damage to hedges, gates and fences and property in the open from storm or flood damage
- ✗ Malicious loss or damage caused by persons lawfully in the home
- ✗ Loss and damage caused by theft, attempted theft, malicious persons or vandals, accidental damage, breakage of glass, mirrors and sanitary ware while the home is lent, let or unoccupied
- ✗ Damage resulting from coastal or river erosion
- ✗ Accidental damage caused while the home is unoccupied for more than 30 days



Are there any restrictions on cover?

- ! Any amount exceeding the sums insured and/or limits stated on the schedule
- ! Property in the open within the boundaries of the land is limited to £350
- ! Contents kept in domestic outbuildings, garages, porches, sheds, fixed storage chests, as noted as part of the home is limited to £2,500, unless specified and agreed by us
- ! We will not cover the cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature
- ! When the property is unoccupied for more than 30 consecutive days and/or the home is lent or let restrictions on cover apply, please refer to policy booklet for full details
- ! A £500 excess applies for subsidence, heave and landslip



Where am I covered?

- ✓ **Section 1** – United Kingdom
- ✓ **Section 2** – Worldwide cover for contents temporarily away from home



What are my obligations?

- Sums insured must always be maintained at a value that represents the full value of property insured for specified items
- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- You must inform us as soon as reasonably possible if there is any change to the information you have supplied to us
- You must tell us as soon as reasonably possible of any event that you may wish to make a claim for
- You must inform the police as soon as reasonably practicable of any theft, malicious damage, vandalism or loss of property



When and how do I pay?

You can pay your premium all at once or monthly by Direct Debit (an instalment charge will apply). Payment options should be discussed with your insurance adviser.



When does the cover start and end?

This policy is for 12 months. The dates of cover will be specified on your policy schedule.



How do I cancel the contract?

You can cancel your policy by contacting Towergate Insurance on **01242 528434** or in writing to Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ or caravancustomerservice@towergate.co.uk

Cancellation within 14 days

If this insurance does not meet your needs, you can cancel it within 14 days of receiving your policy documents or within 14 days of the start date of your policy, whichever is later. If you have not made a claim under the policy you will receive a return of any premium you have paid less a charge for the number of days you have had cover for, plus Insurance Premium Tax.

Cancellation after 14 days

If you have not made a claim under the policy you will receive a return of any premium you have paid less a charge for the number of days you have had cover for, plus Insurance Premium Tax and a cancellation fee.

Please note: if you have purchased your policy through a broker, please contact them to cancel your insurance.