

Park Home Insurance

Insurance Product Information Document

Company: Liberty Mutual Insurance Europe SE



Product: Affinity Solutions Park Home Insurance

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This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, can be found in the schedule and policy document.

What is this type of insurance?

Park Home Insurance covers you against loss or damage to the structure of your park home and its contents caused by things such as fire, lightning, storm, flood, weight of snow, escape of water, subsidence, heave, theft and accidental damage. You are also covered for public liability if a third party suffers injury or their property is damaged after an accident.

 What is insured?	 What is not insured?
<p>Home and Contents</p> <ul style="list-style-type: none">✓ Loss or damage to your park home (including outbuildings, garages and sheds) up to the chosen sum insured.✓ Loss or damage to contents in your home up to the chosen sum insured. <p>Additional Cover for Home and Contents</p> <ul style="list-style-type: none">✓ Additional costs following loss or damage to your home.✓ Home entertainment equipment.✓ Lock replacement.✓ Personal belongings cover, for loss or damage to valuables, personal effects and clothing, sports equipment and pedal cycles.✓ Plumbing.✓ Temporary alternative accommodation if you cannot live in your home following damage covered under the policy.✓ Limited cover for contents at University, college or residential care or hospital.✓ Frozen food.✓ Money and credit cards up to £300 when they have been accidentally lost or stolen.✓ Mobility scooter and wheelchairs (including powered wheelchairs). <p>Public Liability</p> <ul style="list-style-type: none">✓ Your legal liability for injury to a third party or damage to third party property.✓ If we want you to attend court as a witness, we will pay you £250 per day.	<p>The main exclusions to this policy are:</p> <ul style="list-style-type: none">✗ Damage from wear or tear, defective design or materials or gradual deterioration.✗ Wet or dry rot, rust or corrosion.✗ Chewing, scratching, tearing or fouling by domestic pets.✗ Mechanical or electrical breakdown.✗ Vehicles or craft, including cars, planes and drones.✗ Changes in temperature.✗ Theft or attempted theft unless involving forcible and violent entry or exit, or by violence or threat of violence to you.✗ Servicing or repair, unless causing damage by fire or explosion.✗ Frost damage to your home.✗ Certain loss or damage when your home is unoccupied.✗ The cost of replacing undamaged items that forms part of a set or suite.✗ Deliberate or criminal acts.✗ Any cyber or data claims.✗ Infectious or contagious disease.✗ Pollution or contamination. <p>✗ In respect of Public Liability cover, injury to you or your family and damage to your property is not covered.</p>



Are there any restrictions on cover?

Certain limitations apply to your policy, for example:

- ! The excess (the amount you have to pay on any claim).
- ! Monetary limits for certain covers, for example cover for frozen food is £250. See the policy wording and your schedule for full details on limits.
- ! The maximum we will pay for single items of valuables, personal effects and clothing and sports equipment is £750, unless you have given us details and these are specifically insured on your schedule.
- ! The maximum we will pay for a pedal cycle is £200, unless you have given us details of a specific pedal cycle and it appears on your schedule.
- ! Clauses that exclude certain types of loss or damage, for example we will not pay for breakage of glass, mirrors or sanitary ware while your home is unoccupied.
- ! We will not pay for theft of a mobility scooter or wheelchair if it was stolen by a family member or your friend. We will also not pay for theft if your mobility scooter or wheelchair was not left in a locked building, or securely locked to an immovable object while unattended.
- ! We will not pay for theft of a pedal cycle unless it was in a locked building or securely locked to an immovable object while unattended.
- ! We will not pay for frozen food if your freezer is over 10 years old, unless you have made us aware and we have specifically agreed it.



Where am I covered?

- ✓ Your park home and contents are covered at the risk address specified in your schedule, and that must be within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ For contents outside of the home, you are covered when in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell us immediately if anything needs changing, or any information about you changes and needs to be amended.
- You must observe and fulfil the terms and conditions of this policy, including the general conditions and the specific duties and responsibilities set out in the policy wording.
- You must tell us about any events that may give rise to a claim as soon as possible.
- You must keep the sums insured at the level that represents their full value in order to reduce the possibility of being underinsured and having any valid claim only part paid.



When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay.



When does the cover start and end?

This insurance cover is for the period stated in your schedule and the start date and end date of the cover are specified in your schedule.



How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker.

After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time on cover.