



Residential Mobile Home and Park Home

Policy Wording



Welcome to Binnacle

Thank you for arranging your insurance with us.

This policy wording describes your contract of insurance. Please read it carefully along with your Policy Schedule which shows the insured property, your level of cover and your excess details

You will find these documents in your welcome/renewal pack, or with confirmation following a change to your policy. Please check these documents as the information must be correct.

We have tried to make this document easy to read. However, we still had to use some words that have a special meaning these are listed and explained in the 'definitions' section

Your contract of insurance has been arranged for you by your Broker who are responsible for arranging and administering your insurance policy. Full details are set out in their 'Terms of Business' and covers their services, fees and charges.

The policy is insured by Accelerant Insurance Europe SA. The authorised insurers have agreed to cover you, subject to the terms and conditions contained in this document, against any liability, loss, or damage that arises during a period of insurance. The authorised insurers' details appear in the About Your Policy section.

To make things easier, you only need to contact your Broker to arrange everything for you with the authorised insurers on your behalf.

Useful Contact Numbers

Claim Notification	01926 468 777; Option 3 claims@mhis.co.uk	If you need to tell us about a potential claim you may need to make under the Policy
Customer Services	01926 468 777; Option 2 enquiries@mhis.co.uk	If you need to speak to anyone regarding your policy and the cover provided.

Thanks again for choosing .



Karen Stacey
Managing Director

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About your Policy

The documents provided are your contract of insurance with us and confirms the cover you have in place including any additional terms, conditions, exclusions and endorsements which may apply.

Insurance does not cover your property against everything that can happen, so please read the whole document carefully. The policy is arranged in the following sections:

- The cover you have requested and that we have provided
- What this policy covers and any exclusions
- Your duty under this policy and any requirements we have
- You keep this policy and supporting documentation in a safe place

It is important you understand the cover provided and if you have any questions or concerns you should contact us.

Information you Provide

It is important to make sure the information you provide us is correct and accurate as this may affect the validity of the policy and your ability to make a claim. You must let us know if your circumstances change as this could affect your policy and the cover in place. In particular you are required to:

- Supply complete and accurate answers to all the questions we ask as part of your application.
- To make sure that all information supplied as part of your application for cover is correct to the best of your knowledge.
- To let us know of any changes to the answers you provided as part of your application as soon as possible.

If you fail to provide answers in line with the above requirements or if you do not notify us of a change in your circumstances, we may:

- refuse to pay any claim or the claim may not be paid in full; or
- cancel your policy; or
- revise the terms and cover of your policy.

Changes to your Information

If any of the information detailed within your policy schedule changes, please let us know as soon as possible. Changes to your circumstances will not be insured unless we have agreed to provide cover, have issued a new insurance schedule and any change in premium is settled.

Changes you must advise us of include, but are not limited to:

- Changes to the replacement value of your structure and/or contents
- Any improvements made or newly added structures e.g. decking, steps, hot tubs
- The movement of your structure to another pitch or another park
- The replacement value of your structure with a new model
- A change to your contact details such as postal or email address.

If you do not advise us of any changes to your circumstances, we will determine if your failure has been deliberate, reckless or careless and your policy may be affected in accordance with the 'information you provide' clause above.

When You advise a change, we will reassess the premium and the terms of Your policy. You will be informed of any revised premium or terms and asked to agree before any change is made. In some circumstances we may not be able to continue your policy following the changes. If this is the case You will be notified and the policy may be cancelled as per the conditions applying to our cancellation policy on page 6.

Renewing your insurance

We will contact you by email or post at least 14 days before your renewal date to either provide you with a new quotation for a further year, or if we are unable to renew your insurance, the reasons why.

Your policy number will be replaced at each renewal and your new details will be provided on your schedule.

The details must be reviewed in full and if any changes are required, you must call our customer services team on 0344 274 0277.

How much to insure for

When you take out or renew your policy you will be asked to confirm your "Sums Insured" amounts, this means:

- Your Structures Sum Insured is the total value of your static caravan and associated structures e.g. steps and decking
- Your Contents Sum Insured is the total value of the contents you keep at your static caravan

Whilst we cannot advise you how much to insure for, your distributor or dealer may be able to help by confirming how much your caravan would cost to replace.

Remember if you underinsure, claim payments may be reduced. You can review and amend your sums insured at any time, you don't have to wait until your renewal date.

We account for the increase in the cost of replacing caravans and by applying index linking to our policies. This will be detailed in your schedule under the sums insured section.

About Us

Your policy has been arranged by your Broker on behalf of Binnacle Insurance Services Limited, registered at 7 Pullman Court, Great Western Road, Gloucester GL1 3ND. Binnacle Insurance Services Limited is registered in England and Wales, company number 11429456 and authorised and regulated by the Financial Conduct Authority under register number 820727.

About your Insurer

Your policy is underwritten by Accelerant Insurance Europe SA, Bastion Tower, Level 20, Place due Champ de Mars 5, 1050 Brussels.

Accelerant Insurance Europe SA is a company registered in Belgium (Company number 0758.632.842) with registered office at Bastian Tower, Level 20, Place due Champ de Mars 5, 1050 Brussels.

Accelerant Insurance Europe SA is an insurance company authorised by the National Bank of Belgium and regulated by the Finance Services and Markets Authority (FSMA) (Ref. 3193). Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Policy Cancellation

Your Right to Cancel

You can cancel your insurance policy at any time by contacting your Broker.

If you cancel your policy within 14 days of your start date or renewal date, providing no claim has been submitted, we will refund your full premium, less any administration fee paid.

You may cancel after 14 days, and providing no claim has been submitted, you will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time we have provided cover and any administration fee paid.

If you have received a claims payment, have a claim pending or an incident likely to give rise to a claim during the period of insurance, no refund of your premium or any administration fee will be given.

Our Right to Cancel

We may at any time cancel this policy where there is a valid reason for doing so, sending at least 14 days' notice to you at your last known correspondence or email address. Valid reasons include but are not limited to:

- Non-payment of premium - If payment is not made when due, we will write to you requesting payment by a specific date. If we receive payment by the date set out in the letter, we will take no further action. If we do not receive payment by this date, we will cancel the insurance from the cancellation date shown on the letter.
- Your Credit Agreement is cancelled
- Where we reasonably suspect fraud
- Where you fail to co-operate with us or provide us with information or documentation we reasonably require, and this affects our ability to process a claim or defend our interests
- Where you have not taken reasonable care to provide complete and accurate answers to the questions we ask. See the Information you provide clause.
- Where you harass or use abusive or threatening behaviour towards our staff or representatives of Binnacle or your Broker.

If we cancel the policy, you will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time we have provided cover and any administration fee paid.

However, if a claim has been made or the reason for cancellation is fraud and/or economic, financial or trade sanctions, we are legally entitled to keep the premium.

Making a Claim

We know it can be stressful when you are involved in an accident or incident, so here are some helpful hints and tips to consider:

- Take any immediate action you feel is necessary to protect yourself/your family, your property from further damage or loss, as long as it is safe to do so. This may include switching off the gas, electricity or water supply.
- If anyone has been injured, call the emergency services straight away. It is really important to prioritise the safety of you and anyone else involved in the incident.
- If a crime has been committed, you will need to contact the Police and obtain a crime reference number.
- Your park may be best placed to offer you immediate assistance, especially if emergency repairs are required to make your property safe and secure*
- Contact our claims team as soon as it is safe to do so. The sooner you get in touch, the quicker we can help you!

*Please bear in mind this should be immediate assistance only, any work completed by your park or contractors supplied by your park that have not been approved by us, may not come with an insurer guarantee.

How to notify us of a claim

Our claims helpline operates 24 hours a day, 7 days a week.

You can contact your Broker in the first instance.

In writing: MHIS Claims Department, Crown House, Augusta Place, Leamington Spa CV32 5EL

By telephone: 01926 468 777; Option 3

By email: claims@mhis.co.uk

How we deal with your claim

We may request certain information and we will advise you of any further action that needs to be taken and we may also need to arrange a visit and an inspection. If any structures need to be reinstated, you may need to provide plans or specifications for us to progress your claim.

When dealing with your claim we may:

- visit the property where the damage or loss has occurred and keep possession of the property and deal with any salvage. The property remains yours at all times and we will not take ownership of, or accept liability for, sell or dispose of your property unless agreed with you in writing
- undertake proceedings in your name and on your behalf to recover compensation or secure payment from any third party in respect of anything covered by the policy
- agree to pay your claim and then there will be no further liability, except for any costs and expenses incurred prior to the date the payment is made and for which we are responsible for under the policy

If a claim is made against you

If you receive notice that you or your family are being held responsible for an accident or incident, even if you think you are at fault, do not take the blame. Our job is to investigate who is at fault for you.

Contact our claims team, supplying as much information as possible, including any legal documentation or correspondence you receive immediately. This includes a claim form, writ or summons, without answering it.

Failure to follow these steps could seriously prejudice your position and may result in us refusing to consider your claim.

Comments and Complaints

At Binnacle, we are committed to providing the best possible service. However, we understand there may be times when we do not meet your expectations. We want you to let us know straight away if you are unhappy. We will always do our best to resolve any complaint fairly.

How to make a complaint

We understand that making a complaint can be stressful in itself. That's why we want you to be able to complain in any way you choose.

In the first instance you should contact your Broker

In writing: MHIS Complaints Department, Crown House, Augusta Place, Leamington Spa
CV32 5EL

By telephone: 01926 468 777; Option 2

By email: complaints@mhis.co.uk

Whichever method you choose, a member of staff fully trained in complaint handling will deal with your complaint.

How to escalate your complaint

If we have given you our final response and you remain unhappy, or more than 8 weeks have passed since we received your original complaint, you may refer your complaint to the Financial Ombudsman Service.

If you want the Financial Ombudsman Service to look into your complaint, you must refer it to them within six months of the date of our final response to you. Their details are as follows:

In writing: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

By telephone: 0800 0 234 567, or 0300 123 9 123

By email: complaint.info@financial-ombudsman.org.uk

You can also visit their website at www.financial-ombudsman.org.uk for further information.

For more information about how we handle complaints, please call our customer services Team.

Important Information

Your duties

The cover in this policy is valid providing:

- You or any other insured person have kept to all the terms and conditions of the policy
- The information confirmed on your current schedule and when registering a claim is true and complete

Fraud and misrepresentation

You must always answer our questions honestly and provide true and accurate information. If you, any other insured person or anyone acting on your behalf:

- Provides us with false, exaggerated or misrepresented information
- Submits false, altered, forged or stolen documents

We will take one or more of the following actions:

- Amend your policy to show the correct information and apply any change in premium
- Cancel your policy, under certain circumstances this may be with immediate effect
- Declare your policy void
- Refuse to pay your claim or only pay part of your claim
- Only pay a proportion of your claim
- Keep the premium you have paid
- Recover any costs incurred from you or any other insured person

If we identify any fraud or misrepresentation, we will cancel or void any other Binnacle policies you are connected with.

Governing law

Unless we have agreed otherwise with you, this insurance is governed by English Law and all communication shall be conducted in English.

Rights of third parties

This contract is between you and the authorised insurers. Nobody else has any rights they can enforce under this contract, including under the Contract (Rights of Third Parties) Act 1999.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk

Policy Definitions

Wherever the following words appear in this document they will have the following meanings:

Act of Terrorism

An act, including the use of force or violence and/or the use of biological, chemical and/or nuclear force or contamination and/or the threat thereof, of any person or groups of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and or to put the public, or any section of the public, in fear.

Accidental Damage

Sudden and unintentional physical damage that happens unexpectedly.

Bicycles

(cover provided ONLY under Binnacle Extra policies): Any cycle, including tricycle and tandem, trailer cycle or push scooter, powered by human pedalling and/or battery which is not subject to the requirements of the Road Traffic Act.

Business Use

The use of the Caravan or Contents as part of a business or trade. Including the use of the Caravan for storage of any trade or business stock

Contents

Household goods and Personal Possessions within the park home which belong to You, or Your Family, or for which You are responsible. Contents also include:

- Radio and television aerials, satellite dishes, their fittings and masts which are attached to Your Park Home
- Property in the open but within the boundaries of the land at the park home up to £1,000 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the park home)
- Money and Credit Cards, up to £500 in total
- Deeds and registered bonds and other personal documents, up to £1,000 in total
- Coins, medals, or stamps forming part of a collection, up to £500 in total
- Domestic oil in fixed fuel oil tanks up to £1,000
- Valuables.

Contents do NOT include:

- Motor vehicles (other than garden machinery and/or motorised mobility scooters), caravans, trailers or watercraft or their accessories
- Any living creature
- Any part of the Park Home Structure
- Any permanent fixtures and fittings that would be left as part of the park home following sale
- Any property, Money or Credit Cards held or used for business purposes
- Any property insured under any other insurance.

Damage / Damaged

Loss or Damage including theft or attempted theft

Endorsement

A variation in the terms (or change of details) of Your Policy that can extend or restrict cover.

Excess

The first part of any claim which You have to pay.

Family

You, Your spouse (meaning legal husband/wife or civil partnership relationship), any common law partner, dependent children and other relatives who permanently live with You.

Heave

Upward movement of the ground beneath the Structures as a result of the soil expanding.

Insurer

Accelerant Insurance Europe SA

Land

The area for which you are responsible for on which Your Structures are located.

Landslip

Downward movement of sloping ground.

Market Value

The amount You are likely to have received if your Structure or Contents were sold on the open market in their condition immediately before the damage occurred, up to the maximum amount shown on your Schedule.

Money

Cash, bank or currency notes, cheques, postal and Money orders, postage stamps not forming part of a stamp collection, savings stamps and savings certificates, travellers' cheques, travel tickets, premium bonds and gift tokens.

New for Old

The cost of replacing Your Structure/Contents/Personal Possessions with a brand new equivalent, confirmed on Your Schedule, in the event of a total loss claim.

Park

The park on which your Structure is located as listed in your Schedule, registered with the local authority and in possession of a valid park licence.

Personal Possessions

Jewellery, watches and personal items which You or Your Family normally wear or carries and which are owned by You or Your Family or that are Your or Your Family's responsibility under contract.

Personal Possessions does not include:

- Household goods and domestic appliances
- External television and satellite receiving equipment
- Aircraft, trains and boats (other than models), caravans, gliders, hang gliders, hovercraft and other mechanically propelled or assisted watercraft, mechanically propelled or assisted vehicles (other than garden machinery and pedestrian controlled vehicles), motor vehicles and children's motor vehicles whether licenced for road use or not (other than motorised or electric Wheelchairs), trailers, wetbikes or parts or accessories for any of them whether attached or detached other than removable entertainment equipment while removed
- Animals including pets, livestock or any associated equipment
- Money, securities and documents of any kind

- Anything used for any trade, professional or business purposes other than portable computer equipment and mobile phones
- China, glass, pottery and any other items of a similar nature which are fragile

Policy

The Policy is Your contract of insurance with the Insurer.

Sanitary Ware

Appliances found in your sanitary installations including baths, showers (including screens and trays), bins, macerators, sinks and washbasins.

Schedule

The Schedule is evidence of Your contract of insurance with the Insurer. It shows details of You, the Policy number, the Insurer, the location of the Structures, the Period of Insurance, the basis of cover, the standard Excess, the Endorsements which apply and the premium. The Schedule is part of the Policy and We will issue a new Schedule when the Policy is altered.

Settlement

Downward movement as a result of the ground being compressed by the weight of the Structures.

Structure

The Residential Park Home, Caravan, Lodge or Chalet (referred to as "Park Home" throughout this policy wording) as listed in the Schedule and sited on a licenced park, (including standard fixtures, fittings and equipment supplied by the manufacturer/builder when new), underground service pipes and cables prior to joining the main or shared service point, ancillary domestic outbuildings, fixed storage chests, steps, balconies, patios, decking, verandas, hot tubs, external gas bottles, solar panels, wind turbines, flotation devices, skirting to the Park Home and associated fences hedges and gates, identified on Your Schedule which belong to You or for which You are responsible.

Storm

A period of violent weather defined as:

- Wind speeds with gusts of at least 48 knots (55mph)* or;
- Torrential rainfall at a rate of at least 25mm per hour or;
- Snow to a depth of at least one foot (30 cm) in 24 hours or;
- Hail of such intensity that it causes damage to hard surfaces or breaks glass

*Equivalent to Storm Force 10 on the Beaufort Scale.

Subsidence

Downward movement of the ground beneath the Structures where the movement is unconnected with the weight of the Structures.

Sum Insured

New for Old - the amount you advise us, that it will cost to replace your structure and contents in the event of a total loss

Market Value – the amount you advise us, that your structure and contents would cost if sold on the open market if you are insured on a Market Value basis.

Underinsurance

The amount by which your Sum Insured is less than the replacement value of your Structure and that any claim payment made may be reduced.

United Kingdom

England, Wales, Scotland, Northern Ireland, the Isle of Man and Channel Islands.

Unoccupied

When the Structures is/are left unattended by You, or a responsible member of Your Family or a responsible adult for a period in excess of 30 days.

Valuables

Jewellery, watches, furs, items, or sets or collections of gold, silver, or other precious metals, works of art, sets of stamps or coins or medals all belonging to You or any member of Your Family.

We, Our, Us

Your Broker and Binnacle acting on behalf of Accelerant Insurance Europe SA

Wear and Tear

A reduction in value through age, natural deterioration, ordinary use, depreciation due to use, damage by exposure to the light, lack of maintenance or damage which happens gradually over a period of time. Examples of things that are likely to be affected include failure of double-glazing units, fencing, carpets and flooring and clothing.

You, Your, the Insured

The owners of Structures and/or Contents specified by the person taking out the Policy during the period of insurance for their respective rights and interests

Your Broker

The intermediary, authorised and regulated by the Financial Conduct Authority, who arranged your insurance for you.

Section 1 – Damage to Structure and Contents

Section Cover

Section Cover provided with Binnacle Essentials and Binnacle Extra policies.

You will only be covered for the sections You have selected, for which you have paid the applicable premium and which are shown in Your Schedule.

What is covered	Binnacle Essentials	Binnacle Extra	What is not covered
Direct physical loss of, or damage to, Your Structures or contents occurring during the period of insurance caused by the items listed below if stated as covered in the Schedule:	Your structures and contents as detailed in your Schedule	Your structures and contents as detailed in your Schedule	The amount of any Excess shown in Your Schedule unless otherwise stated in the Policy. Loss or damage from Wear and Tear or anything that happens gradually.
1. Fire, smoke, lightning, explosion, or earthquake.	Covered	Covered	
2. Riot, civil commotion, strike, labour disturbances or locked out workers.	Covered	Covered	
3. Malicious acts and vandalism.	Covered	Covered	Loss or Damage while the Park Home is unoccupied Loss or Damage to the Park Home by any person lawfully in Your Park Home.
4. Aircraft and other aerial devices or anything dropped or falling from them.	Covered	Covered	
5. Storm, including weight of snow or flood.	Covered	Covered	Loss or Damage caused by frost to the Park Home. Loss or damage to fences, hedges and gates that form the boundary to your Land and that are not directly adjacent to or attached to, your Structure. Damage arising from seepage of water into any Structures through seams or seals from anything that happens gradually. Loss or Damage to Contents in the open.

What is covered	Binnacle Essentials	Binnacle Extra	What is not covered
6. Theft or attempted theft	Covered	Covered	Loss or Damage while the Park Home is unoccupied Loss or Damage by any person lawfully in Your Structures Loss or Damage while the Structures or any part is lent, let or used for trade/ business purposes, unless a person has used violent force to enter or leave the Structures.
7. Escape of water, liquified petroleum gas or oil from any domestic heating installation.	Covered	Covered	Loss or damage caused by corrosion or Wear & Tear. Loss or damage to the boiler or installation itself. Loss or Damage while the Park Home is Unoccupied.
8. Smoke damage to Contents caused by a fault in any fixed domestic heating installation.	Covered	Covered	Loss or damage to the boiler or installation itself.
9. Collision by any vehicle or animal.	Covered	Covered	
10. Breakage or collapse of television or radio satellite receiving dishes, their fittings, or masts.	Covered	Covered	
11. Falling trees, telegraph poles, flag poles, or lamp posts or any parts of them.	Covered	Covered	The cost of removing and disposing of any fallen item where no damage has occurred to your Structure or that are not on your Land Loss or damage to fences, hedges and gates that do not form part of your Structure

What is covered	Binnacle Essentials	Binnacle Extra	What is not covered
<p>12. Subsidence, Heave or Landslip of the site on which Your Structures stand and for which You are legally responsible.</p>	<p>Covered</p>	<p>Covered</p>	<p>In respect of Your Structures the first £1,000 of each and every loss.</p> <p>Loss or damage caused by:</p> <ul style="list-style-type: none"> • the bedding down of new Structures or the Settlement of newly made-up ground within 12 months of completion of building work; • defective design; • inadequate foundations and or foundations which did not meet building regulations current at the time of construction; or • coastal or riverbank erosion. <p>Loss or damage occurring while Your Structures is undergoing demolition, structural alteration, or structural repair.</p>
<p>13. Accidental Damage to the Structure</p>	<p>Not Covered With the exception of Accidental Damage to fixed glass which is covered under Binnacle Essentials.</p>	<p>Covered</p>	<p>Loss or Damage or any proportion of Damage which is specifically excluded elsewhere under Section 1</p> <p>Damage caused by moving, settling, or cracking to the Park Home due to siting on newly made-up ground within 12 months of completion of building work.</p> <p>Damage while the Park Home is being altered, repaired, maintained, or extended.</p> <p>Damage to outbuildings and garages which are constructed of glass or plastic.</p> <p>Damage while the Park Home is lent, let, or sublet.</p> <p>The cost of general maintenance.</p> <p>Damage caused by corrosion, damp, wet or dry rot, frost, fungi, or mould.</p> <p>Damage arising from faulty workmanship or the use of defective materials.</p> <p>Damage to any machine from its own mechanical or electrical fault, breakdown or burn out.</p> <p>Damage to patios and terraces, walls, gates, and fences.</p> <p>Damage caused by, or contributed to by, or arising from, any kind of pollution and/or contamination.</p> <p>Damage to glass while the Park Home is Unoccupied</p>

What is covered	Binnacle Essentials	Binnacle Extra	What is not covered
14. Accidental Damage to Contents within the Park Home	Not Covered	Covered	<p>Loss or Damage or any proportion of Damage which is specifically excluded elsewhere under Section 1.</p> <p>Damage to Contents within garages and outbuildings.</p> <p>Damage or deterioration of any article caused by dyeing, repair, renovation or whilst being worked upon.</p> <p>Any amount over £1,500.</p> <p>Porcelain, china, glass, and other brittle articles.</p> <p>Money, Credit Cards, documents, or stamps.</p> <p>Damage to contact or corneal lenses.</p> <p>Damage while the Park Home is lent, let, or sublet.</p> <p>Damage caused by infestation by moths, woodworm, wet or dry rot, frost, fungi, mould, or corrosion.</p> <p>Damage from mechanical or electrical faults or breakdown.</p> <p>Damage caused by anything happening gradually.</p>

Section Extensions

Section Benefits provided with Binnacle Essentials and Binnacle Extra policies.

You will only be covered for the sections You have selected, for which you have paid the applicable premium and which are shown in Your Schedule.

What is covered	Binnacle Essentials	Binnacle Extra	What is not covered
<p>1. Additional Expenses</p> <p>After a loss which is insured under the Policy the Insurer will pay the following expenses or losses which You have incurred with the Insurer's permission:</p> <ul style="list-style-type: none"> • Surveyors' legal and other fees to rebuild or repair Your Structures • The costs of removing debris, dismantling, demolishing, shoring up, propping up or supporting parts of Your Structures which have been damaged • The additional costs of rebuilding or repairing the damaged parts of Your Structures to meet any Government or Local Authority requirements • Costs incurred in the delivery and or re-siting of any insured Structures at the insured premises • Rent or fees payable to Your park if your park home is uninhabitable due to Damage. 	Covered	Covered	<p>The amount of any Excess shown in Your Schedule unless otherwise stated in the Policy</p> <p>Any loss occurring from the use of the structure for recreational or business purposes</p>
<p>2. Loss of Keys</p> <p>The Insurer will pay You up to £500 for replacing locks, including keys, of the same quality to any external doors, windows, intruder alarms and safes installed in Your Structure(s) if Your keys are stolen or accidentally lost.</p>	Covered	Covered	
<p>3. Loss of Rent</p> <p>Loss of rent You would have received or rent/pitch fees and Council Tax or rates You would have paid for the period Your Park Home could not be occupied if Your Park Home is rendered uninhabitable because of any loss or Damage which is insured under Section 1.</p> <p>The Insurer will also pay You for the additional costs of alternative accommodation, substantially the same as Your existing accommodation, which You have to pay for while the Park Home cannot be lived in.</p>	Covered	Covered	<p>Any amount over</p> <ul style="list-style-type: none"> • £30,000 for Binnacle Extra or • £15,000 for Binnacle Essentials

What is covered	Binnacle Essentials	Binnacle Extra	What is not covered
<p>4. Trace and Access</p> <p>The Insurer will pay up to £1,000 for costs necessarily incurred by You in locating the source of any escape of water or fuel oil from any tank, apparatus or pipe, and in the subsequent making good of the Damage caused as a consequence of locating such source.</p>	Covered	Covered	
<p>5. Selling your Park Home</p> <p>Anyone buying the Park Home will have the benefit of Section 1 until the sale is completed or the insurance ends, whichever is sooner</p>	Covered	Covered	If the Park Home is insured under any other Insurance Policy
<p>6. Metered water, liquified petroleum gas or oil used for heating</p> <p>The Insurer will pay You up to £1,000 in any one period of insurance for loss of metered water, liquified petroleum gas or oil if the loss is caused by insured damage to Your fixed domestic water or heating installation.</p>	Covered	Covered	
<p>7. Emergency Access</p> <p>The Insurer will pay up to £1,000 as a result of loss or Damage to Your Structures and Contents following necessary access to deal with a medical emergency or to prevent Damage to Your Structures.</p>	Covered	Covered	
<p>8. Contents in outbuildings</p> <p>The Insurer will pay You up to £1,000 for Your Contents in outbuildings</p>	Covered	Covered	Loss or damage by theft unless involving forcible and violent entry or exit
<p>9. Contents away from the Park Home</p> <p>Contents whilst they are temporarily out of the Park Home against physical loss or Damage directly caused by any of the events insured under Items 1 to 11 while the Contents are:</p> <ul style="list-style-type: none"> • in any occupied private dwelling • in any buildings where You are living or working • in any building for valuation, cleaning, or repair • in any furniture store • in any bank or safe deposit. <p>Any of the events insured under Items 1, 4, 6, 9 and 10 only while the Contents are being moved to Your new Park Home or to or from any bank, safe deposit, or furniture store.</p>	Covered	Covered	

What is covered	Binnacle Essentials	Binnacle Extra	What is not covered
<p>10. Alternative Accommodation Costs of You using other accommodation, substantially the same as Your existing accommodation, which You have to pay for if the Park Home cannot be lived in following loss or Damage which is covered under Section 1 and kennel or cattery costs if You are unable to house domestic dogs or cats with You</p>	Covered	Covered	<p>Any amount over £25,000 for alternative accommodation for You</p> <p>Any amount over £5,000 for kennel or cattery costs.</p>
<p>11. Tenants Liability Your legal responsibility as a tenant for physical loss or Damage to the Park Home caused by loss or Damage which is covered under Section 1</p>	Covered	Covered	<p>Any amount over £15,000</p> <p>Physical loss or Damage caused by fire, smoke, explosion, lightning, or thunderbolt to the Park Home other than to the landlord's fixtures or fittings</p> <p>Physical loss or Damage arising from Subsidence, Heave or Landslip</p> <p>Physical loss or Damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, or civil commotion</p> <p>Physical loss or damage caused by any malicious acts or vandalism</p> <p>Loss or Damage while the Park Home is Unoccupied</p>
<p>12. Fatal Injury Fatal injury to You, or a member of Your Family happening in the Park Home, caused by outward and visible violence by burglars or by fire, provided that death ensues within 12 months of such injury, for the following amounts:</p> <ul style="list-style-type: none"> • £10,000 for each insured person between 16 and 70 years of age • £1,000 for any other insured person at the time of death 	Covered	Covered	

What is covered	Binnacle Essentials	Binnacle Extra	What is not covered
<p>13. Underground Services The cost of repairing Accidental Damage to:</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables. <p>which You are legally liable for as owner only</p>	Covered	Covered	
<p>14. Frozen Food The cost of replacing Your food in Your fridge or freezer if it is spoiled due to breakdown or a change in temperature or contaminated by refrigeration fumes</p>	Covered	Covered	Physical loss or Damage caused by any electricity or gas company cutting off or restricting Your supply due to the failure of Your electricity or gas supply caused by a strike or any other industrial action
<p>15. Tree shrubs and landscaping The Insurer will pay You up to £500 for the cost of re-landscaping Your garden following damage by any of the events insured under Items 1 to 6, 8 or 10 to 12 only of Section 1 including damage to trees or shrubs</p>	Covered	Covered	More than £250 any one item
<p>16. Accidental Damage or Breakage Accidental Damage to:</p> <ul style="list-style-type: none"> • televisions and satellite decoders • radios and audio equipment • games consoles • e-readers • iPads, iPods and mp3 players • rented telephone equipment all situated within Your Park Home <p>Accidental breakage of:</p> <ul style="list-style-type: none"> • fixed glass and double glazing • Sanitary Ware forming part of the Park Home which You are legally liable for as a tenant and do not have other insurance for • Mirrors • glass tops and fixed glass in furniture • ceramic hobs 	Covered	Covered	<p>Damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling</p> <p>Damage to films, tapes, records, cassettes, discs memory sticks or computer software</p> <p>Mobile telephones</p> <p>Mechanical or electrical faults or breakdown</p>

What is covered	Binnacle Essentials	Binnacle Extra	What is not covered
<p>17. Bicycle</p> <p>The Insurer will pay You up to £250 for the cost of repairing or replacing Your Bicycle following:</p> <ul style="list-style-type: none"> • Theft or attempted theft • Accidental damage 	Not Covered	Covered	<p>Loss or damage to tyres, lamps, or accessories unless the Bicycle is stolen or damaged at the same time</p> <p>Damage from mechanical or electrical faults or breakdown</p> <p>Damage while the Bicycle is used for racing or pacemaking or is let out on hire or is used other than for private purposes</p> <p>To replace a stolen Bicycle unless it was locked to an immovable object by a Sold Secure Bronze or higher rated lock or kept in a locked building</p>
<p>18. Religious ceremonies</p> <p>Up to £4,000 for 30 days before and 30 days after the day of a wedding, civil partnership or religious festival to cover presents and food bought or received for that occasion in respect of You or a member of Your Family resident in the Park Home. Cover also applies to:</p> <ul style="list-style-type: none"> • the building where the ceremony reception is held • whilst in transit to and from Your Park Home and the ceremony reception 	Not Covered	Covered	<p>Theft from:</p> <ul style="list-style-type: none"> • Unattended vehicles unless involving forcible and violent entry. • A marquee or similar temporary or semi-temporary building.
<p>19. Educational Studies</p> <p>Up to £2,500 for physical loss or Damage to Contents temporarily removed from the Park Home for the purpose of education by You or a member of Your Family resident in the Park Home and caused by any event covered under Section 1</p>	Not Covered	Covered	<p>Physical loss or Damage by theft from:</p> <ul style="list-style-type: none"> • unattended vehicles unless involving forcible and violent entry. • any building unless involving forcible and violent entry or exit.

Section 1 - Conditions

Settling Claims

Your schedule will show the basis on which your claim will be settled. Any claim settlement will be based on your sum insured and the basis on which your cover is provided, either New for Old or Market Value.

The maximum we will pay is the sum insured shown on your schedule, subject to any limits shown on your schedule or in your policy wording, less any Excess applicable.

If your sum insured is less than the cost of replacing your structure, then you are Underinsured, and any payment made for a claim may be reduced by a proportional amount.

The settlement of your claim will be calculated as follows:

Repairs

If a repair is carried out, we will pay for the cost of the repair without deduction for wear and tear, provided the structure and contents were well maintained and in a good state of repair prior to the loss.

We will not pay for the cost of replacing, repairing or changing any undamaged items or parts of items forming part of a set, suite, carpet or other items of common nature, colour, design or use. This applies if the other items can still be used and the damage only affects one part of the item.

In the event that parts or accessories are obsolete we reserve the right to use alternative parts that may not be supplied by the manufacturer, or we may use parts of a similar type and quality to those we are replacing.

If we are unable to repair we may pay the most recent list price for that part plus a reasonable fitting charge.

Cash Settlement

If no repair is carried out we may pay for the reduction in the market value of the Structure, but not more than it would have cost to carry out repairs. No allowance for Value Added Tax (VAT) will be made if a cash settlement is paid to you.

Replacement - New for Old

In the event of direct physical damage to any Structures or Contents where repair cannot be carried out we will pay for a new one of the same make and model (or equivalent replacement make and model) without any deduction for Wear and Tear provided that:

- Replacement takes place prior to the claim being paid.
- The cost to replace the Structure or Contents is less than your sum insured.
- You have complied with the terms of the Policy.

If any of the above conditions have not been met, we reserve the right to settle the claim on a Market Value basis, or to apply a deduction for any existing damage, Wear and Tear or underinsurance.

At our discretion, we may also offer you an alternative second hand replacement to a maximum value of your sum insured.

Any replacement items for Contents are the same but not better than the original property when new, you can choose to upgrade by paying any difference in cost.

Replacement - Market Value

In the event of direct physical damage to any Structures or Contents where repair cannot be carried out we will pay the cost of replacement taking into account Wear and Tear.

This is the amount You are likely to have received if the property was sold on the open market in its condition immediately before the damage occurred.

Automatic Reinstatement of Sum Insured

The sum insured by this section shall not be reduced by the amount of any claim providing You agree to carry out recommendations put forward by the Insurer to prevent further loss and or damage and You shall pay any proportionate additional premium required up to the expiry date.

Total Loss

In the event of a Total Loss your policy will be cancelled, and you will be required to take out a new policy for your replacement structure. You will be required to pay any outstanding premium owed to us.

Section 2 – Public, Personal and Property Owners' Liability

Section Cover

Subject to You being insured under Section 1 - Loss of or damage to Structures and Contents of this Policy the following cover is provided:

What is covered	Binnacle Essentials	Binnacle Extra	What is not covered
<p>Legal Liability</p> <p>The Insurer will pay You up to a Limit of Liability by Part A of £5,000,000 in respect of:</p> <ul style="list-style-type: none"> • any amounts You become legally liable to pay as damages as owner or occupier for: <ul style="list-style-type: none"> ○ Bodily Injury ○ Damage to property • caused by an accident happening at the Park Home during the period of cover <p>OR</p> <ul style="list-style-type: none"> • any amounts You become legally liable to pay as damages as a private individual for: <ul style="list-style-type: none"> ○ Bodily Injury ○ Damage to property <p>caused by an accident happening anywhere in the world during the period of cover.</p>	Covered	Covered	<ul style="list-style-type: none"> • The amount of any Excess shown in Your Schedule unless otherwise stated in the Policy. • The Insurer will not pay for any legal liability: • for Bodily Injury to: <ul style="list-style-type: none"> a) You. b) any other Family member resident at the Park Home. c) any person who at the time of sustaining such injury is a Domestic Employee. • arising out of any criminal, or violent act to another person or property. • for Damage to property owned by or in the charge or control of: <ul style="list-style-type: none"> a) You b) any other Family member resident at the Park Home c) any person employed by You. • in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the period of cover. • arising directly or indirectly out of any profession, occupation, business or employment. • which You have assumed under contract and which would not otherwise have attached. • arising out of Your ownership, possession or use of: <ul style="list-style-type: none"> a) any motorised or horse drawn vehicle other than: <ul style="list-style-type: none"> (i) pedestrian controlled gardening equipment used away from Your Park Home (ii) mobility scooters not registered for road use (iii) golf carts and trolleys b) any power-operated lift other than home or stair lifts c) any aircraft d) any watercraft other than manually operated rowing boats, punts, or canoes

			<ul style="list-style-type: none"> e) any dangerous dogs as defined in the Dangerous Dogs Act 1991, the Dangerous Dogs (Northern Ireland) Order 1991, the Dangerous Dogs (Amendment) 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation f) any horses g) pedestrian controlled toys or models h) firearms or ammunition. • in respect of any kind of pollution and/or contamination other than caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of cover at the Park Home named in the Schedule • arising out of Your ownership, occupation, possession or use of any land or building that is not within the boundaries of the Park Home named in the Schedule • if You are entitled to payment under any other insurance, including any horse, pet or travel insurance until such insurance(s) is exhausted • any amount in excess of £5,000,000 any one accident or series of accidents arising out of any one event, plus the costs and expenses which the Insurer have agreed in writing • more than £2,000,000 in all in respect of pollution and/or contamination in all including costs and expenses.
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What is covered	Binnacle Essentials	Binnacle Extra	What is not covered
<p>Unrecovered Damages</p> <p>The Insurer will pay You up to a Limit of Liability of £2,000,000 in respect of sums which You have been awarded by a court in the United Kingdom and which still remain outstanding 3 months after the award has been made provided that:</p> <ul style="list-style-type: none"> • Part A (ii) of this section would have covered You had the award been made against You rather than to You • there is no appeal pending • You agree to allow Us to enforce any right which the Insurer shall become entitled to upon making payment. 	Covered	Covered	<p>The amount of any Excess shown in Your Schedule unless otherwise stated in the Policy.</p> <p>Any amount in excess of £2,000,000 for any one accident or series of accidents arising out of any one event, plus the costs and expenses which the Insurer have agreed in writing.</p> <p>More than £2,000,000 in all in respect of pollution and/or contamination in all including costs and expenses</p>
<p>Defective Premises</p> <p>The Insurer will pay You up to a Limit of Liability of £2,000,000 in respect of any amount You become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 or the Mobile Homes Act 1983 including the 2006 Order in connection with any property previously owned and occupied by You.</p>	Covered	Covered	<p>The amount of any Excess shown in Your Schedule unless otherwise stated in the Policy.</p> <p>Any liability if You are entitled to payment under any other insurance</p> <p>The cost of repairing any fault or alleged fault.</p> <p>Any property previously owned or occupied by You in which You still hold legal title or have an interest.</p> <p>Any amount in excess of £2,000,000 any one accident or series of accidents arising out of any one event, plus the costs and expenses which the Insurer have agreed in writing.</p> <p>More than £2,000,000 in all in respect of pollution and/or contamination in all including costs and expenses.</p>

What is covered	Binnacle Essentials	Binnacle Extra	What is not covered
<p>Accidents to Domestic Staff</p> <p>The Insurer will pay You up to a Limit of Liability of £5,000,000 in respect of any amounts You become legally liable to pay, including costs and expenses which the Insurer have agreed in writing, for accidental Bodily Injury happening during the period of cover in the United Kingdom or anywhere in the world for temporary visits by a Domestic Employee in connection with the Park Home shown in the Schedule</p>	Covered	Covered	<p>The amount of any Excess shown in Your Schedule unless otherwise stated in the Policy.</p> <p>Bodily Injury arising directly or indirectly:</p> <ul style="list-style-type: none"> from You owning or possessing or using any vehicle where security is needed under any Road Traffic Act or legislation in Canada or the United States of America after the total period of stay has exceeded 30 days in the period of cover to a Domestic Employee who is a Family member. <p>More than £5,000,000 in all for Part D for any one occurrence or series of occurrences arising out of any one event, plus the costs and expenses which the Insurer have agreed in writing.</p>

Section 2 - Conditions

Settling Claims

No admission, offer, promise, payment or indemnity shall be made or given by You or on Your behalf without the Insurer's written consent. The Insurer may if they so wish take over and conduct in Your name the defence or settlement of any claim, or prosecute in Your name for their own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings, or in the settlement of any claim and You shall give all such information and assistance as the Insurer may require

Section 3 - Personal Possessions, Valuables, Money, Bicycles, and Mobility Scooters

You will only be covered for these sections if You have selected them and they are shown in Your Schedule and paid the applicable premium.

What is covered	Binnacle Essentials	Binnacle Extra	What is not covered
<p>Personal Possessions and Valuables</p> <p>Physical loss or Accidental Damage to Unspecified Personal Possessions or Valuables listed in the Schedule in and away from Your Park Home anywhere in the world up to a maximum of £10,000 with a limit of £1,500 for any single item</p> <p>Physical loss or Accidental Damage to Specified Personal Possessions or Valuables listed in the Schedule in and away from Your Park Home anywhere in the world.</p>	Not Covered	Covered	<p>The amount of any Excess shown in Your Schedule unless otherwise stated in the Policy.</p> <p>Any amount greater than the Contents sum insured on your schedule or the amount for any specified item shown on your schedule.</p> <p>Loss or Damage caused by Your domestic pets, fungi or infestation by insects or vermin.</p> <p>Loss or Damage to any part of a machine arising out of its own electrical or mechanical fault breakdown burn out or failure.</p> <p>Damage or deterioration of any article caused by alteration, dyeing, repair or renovation.</p> <p>Loss or Damage to guns.</p> <p>Breakage of any sports equipment whilst in use.</p> <p>Any loss of or Damage to contact or corneal lenses.</p> <p>Any amount over £500 in total in respect of theft or disappearance of jewellery from baggage when such baggage is left unattended or not under Your personal supervision.</p> <p>Any amount over £250 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised adult occupant.</p>

What is covered	Binnacle Essentials	Binnacle Extra	What is not covered
<p>Money</p> <p>Theft or accidental loss of Money in and away from Your Park Home anywhere in the world.</p> <p>Cover also extends to include:</p> <ul style="list-style-type: none"> • any amounts which You become legally liable to pay as a result of unauthorised use following loss or theft of Your Credit Cards • theft of Money held by You at Your Park Home for charitable purposes • provided that: <ul style="list-style-type: none"> ○ within 24 hours of You discovering any such loss or theft, You have notified the Police and, in the case of Credit Cards, the card issuing company; and <p>You have complied with all other conditions under which Your Credit Cards were issued to You.</p>	Not Covered	Covered	<p>Shortages due to error or omission</p> <p>Loss of value</p> <p>Money or Credit Cards held for professional or business purposes</p>

What is covered	Binnacle Essentials	Binnacle Extra	What is not covered
<p>Bicycles and Mobility Scooters</p> <p>The cost of repairing or replacing Your Bicycle or Mobility Scooter following:</p> <ul style="list-style-type: none"> • Theft or attempted theft. • Accidental Damage <p>occurring in the United Kingdom and for a period not exceeding 45 days anywhere in the world in any one period of cover.</p>	<p>Not Covered</p>	<p>Covered</p>	<p>Any amount over £1,500 in any one claim or for any one Bicycle.</p> <p>Physical loss or Damage to accessories, lamps, tyres or wheels unless the Bicycle or mobility scooter is stolen or damaged at the same time.</p> <p>Damage arising out of its mechanical or electrical fault or breakdown.</p> <p>Physical loss or Damage while the Bicycle or mobility scooter is used for racing or pacemaking or is let out on hire or is used other than for private purposes.</p> <p>Replacement of a stolen Bicycle or mobility scooter unless in a building or it was locked to an immovable object when left unattended away from the Park Home.</p> <p>Mobility Scooters registered for road use.</p> <p>Damage to the Mobility Scooter when in use on a public road or highway.</p>

Policy Conditions

Application of Average

If at the time of loss or damage, the sum insured stated on your schedule is less than the current cost of repairing or replacing then you are considered to be underinsured and will bear a proportionate amount of the loss. We will not apply this condition if the cost of repair or replacement is less than the sum insured stated on your schedule. Any excesses are applied after this condition of average.

Waiver of Average

In the event of loss or damage to the structure, where you are insured on a New for Old basis, We agree to waive the Application of Average Condition under Section 1 of Your Policy if You can provide documentary evidence of a replacement value at your last policy inception (not more than 12 months prior to the date of the Damage) by a licenced dealer or valuer.

Precautions and care

You must take precautions and care to prevent accidents, safeguard Your property against damage and maintain it in a sound condition.

You must act at all times as if You are uninsured and attempt to keep all costs/expenses in respect of any claim to a minimum.

You must comply with all statutory obligations and regulations including any set out by the local authority, government or other authorised body.

Contribution

If at the time of any loss, damage or liability covered under this Policy, You have any other insurance which covers the same loss, damage or liability, the Insurer will only pay a rateable share of the claim.

Fraudulent claims

If You, or anyone acting for You, makes a fraudulent claim, for example a loss which is fraudulently caused and/or exaggerated and/or supported by a fraudulent statement or other device, the Insurer:

- a) will not be liable to pay the claim; and
- b) may recover from You any sums paid by the Insurer to You in respect of the claim; and
- c) may by notice to You treat this Policy as having been terminated with effect from the time of the fraudulent act.
- d) If the Insurer exercise their right under (c) above:
 - i. the Insurer shall not be liable to You in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to the Insurer liability under this Policy (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
 - ii. the Insurer need not return any of the premium paid.

Application of Excess

For the purpose of the application of any Excess arising in the event of any claim each Structure shall be considered as a separate risk whether or not they are in common ownership.

Law

This Policy will be interpreted in accordance with the law of England and Wales.

Policy Exclusions

You are not covered for destruction of or damage to any property or any legal liability directly or indirectly caused by or contributed to, or arising from:

Asbestos

The removal or, disposal of asbestos or materials containing asbestos.

Confiscation

Confiscation or nationalisation or requisition by or under the order of any government or public or local authority.

Defective construction or design

Any damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.

Electronic Data

The Insurer will not pay for:

1. Loss or destruction of or Damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any indirect loss.
2. any legal liability of whatsoever nature directly or indirectly caused by or contributed to by, or arising from:
3. computer viruses, erasure, or corruption of electronic data
4. the failure of any equipment to correctly recognise the date or change of date.

Existing and deliberate damage

An event before this insurance starts or occurring before this insurance starts; or caused Deliberately by You or any member of Your Family.

Loss of value

Any reduction in value of the property insured following repair or replacement paid for under this insurance.

Pollution

Pollution or contamination of the air, water or soil.

Recreational and Holiday Use

Any Structure that is used as a holiday home or for leisure and recreational purposes.

Radioactive contamination

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or its nuclear components.

Seams and Seals

There is no cover under this policy for Loss or Damage to the Structures as a result of the failure of seams or seals from anything that happens gradually.

Sonic bangs

Pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.

Structure removed from the Park

There is no cover under this Policy where Your structure is removed from the Park Location listed in your Schedule

Terrorism

An Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. This Policy also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any sanction taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism.

Undamaged Items

The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or other article of a uniform nature, colour or design where the remaining item or items are still usable and the damage occurs within a clearly identifiable area or to a specific part and replacements cannot be matched.

Virus, Disease and Pandemic Exclusion

We will not pay claims for Damage or Injury or any costs or expenses of whatsoever nature directly or indirectly occasioned by, arising from, caused by, happening through or in consequence of, or otherwise attributable to

- a) Coronaviruses
- b) Coronavirus disease (COVID-19);
- c) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- d) any mutation of or variation of a), b) or c) above;
- e) any infectious disease that is designated or treated as a pandemic by the World Health Organisation
- f) any fear or anticipation of a), b), c), d) or e) above

War risks

War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

Wear and Tear

Any Damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear. However, subsequent Damage caused after any of the above is covered.

Privacy and Security Statement

Please view our full Privacy Statement at www.binnacle.co.uk/privacy-policy/ which will help you understand how we collect, use and protect your personal data.

Confidentiality and disclosure of your data

We will endeavour to treat your personal data as private and confidential. From time to time we use third parties when administering your policy. The same duty of confidentiality and security will apply to them and all processing will be carried out under our instruction.

We would like to bring your attention our obligations to disclose data in the following four exceptional cases permitted by law, and other situations set out below. These are:

- Where we are legally compelled to do so
- Where there is a duty to the public to disclose
- Where disclosure is required to protect our interest
- Where disclosure is made at your request or with your consent

In the unfortunate event that you have to make a claim then we will need to disclose data with any other party involved in that claim. This may include:

- third parties involved with the claim, their insurer, loss adjuster, solicitor or representative
- medical teams, the police or other investigators

If you make a complaint about the service we have provided, we may be obliged to forward details about your complaint, including your personal data, to the relevant ombudsman. You can be assured that they are similarly obliged to adhere to the Data Protection Act (DPA) Act 2018 and keep your personal data strictly confidential.

How we will use your data

The data provided by you will be used:

- to calculate your insurance quote
- to administer the policy
- for anti-fraud purposes

We will make sure your personal data is:

- processed lawfully, fairly and in a transparent manner
- collected for specified and legitimate purposes for which it is processed
- adequate, relevant and limited to what is necessary in relation to the purposes for which it is processed
- accurate and where necessary kept up to date
- kept no longer than is necessary for the purposes for which it is collected
- processed in a manner that ensures appropriate security, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage

Identification checks

Please note that we make a number of checks to assess your application for credit and verifying identities to prevent and detect crime and money laundering, as well as data sharing at any time for the purposes of fraud prevention.

When you take out a new policy, at renewal and in certain circumstances where an amendment is requested, we make a number of checks to assess your application for credit and verifying identities to prevent and detect crime and money laundering.

To obtain this information, we will check records about you and anyone else who may also be insured and whose personal details have been provided as part of the insurance application.

If you give us false or inaccurate information and we suspect or identify fraud, we will record it and may also pass this information to Fraud Prevention Agencies and other organisations involved in the prevention of crime and fraud.

Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the DPA.

Claims history

If necessary, we may also have to investigate claims and conviction history for you and anyone else who may be insured while underwriting your policy or administering your claim. You can be assured that we will keep such investigations strictly confidential.

Fraud prevention and detection

In order to prevent and detect fraud insurers may, at any time share information about you with our other group companies.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when

- checking details on applications for credit or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of insurance
- checking details of turnover and employees

How to find out more

This is a condensed guide to the use of your personal information. If you would like to read the full details of how your data may be used, please view our full Privacy Statement at www.binnacle.co.uk/privacy-policy/

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