

Residential Park Home Insurance



Insurance Product Information Document

Companies: Binnacle Insurance Services Limited

Product: Residential Park Home Insurance

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This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This type of insurance is designed to provide a broad range of cover for the structures and contents of your Residential Park Home/Lodge and for your legal liability to others as an owner.



What is insured?

Our standard policy cover includes

- ✓ **Loss or Damage** that occurs as a result of storm, flood, fire or theft
- ✓ **Additional Property** including extras such as steps, decking, verandas and storage units
- ✓ **Personal Liability** for accidental death, bodily injury, illness or disease to any person or accidental damage to property arising out of your ownership or use of the caravan.
- ✓ **Contents Outside.** Up to £1,000 of cover for items stored in the open within the boundary of your pitch.
- ✓ **Alternative Accommodation** costs if your residential park home/lodge is rendered uninhabitable, up to £25,000.
- ✓ **Replacement Locks and Keys** for external doors, windows and alarms following the loss or theft of keys, up to £500.
- ✓ **New for Old** Cover, giving you the option to insure your residential park home/lodge and its contents on a replacement as new basis.

In addition our Extra Policy also includes cover for

- ✓ **Personal Possessions** in and away from your residential park home/lodge.
- ✓ **Accidental Damage** to your Structure or Contents already covered by this Policy.
- ✓ **Theft or Accidental Loss of Money.**
- ✓ **Theft, attempted theft or Damage** to a bicycle up to £250 or a Mobility Scooter.
- ✓ **Damage or Loss** to a Content item Specified in your Schedule.
- ✓ **Optional** additions of Legal Expenses or Home Emergency.



What is not insured?

- ✗ Loss or damage caused by general wear and tear or anything that happens gradually.
- ✗ Loss or damage if the residential park home/lodge, or any part of it, is used or let for trade or business purposes.
- ✗ Legal Liability arising from any trade or business activity involving You or any member of Your Family, other than the hiring or letting of the residential park home/lodge.
- ✗ Loss or damage if the residential park home/lodge is unoccupied for more than 30 days.
- ✗ Mobility scooters registered for road use.
- ✗ Cover if the park home/lodge is used for leisure or recreational purposes.



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy, for example:
 - The first amount of any claim as detailed as the excesses in your policy schedule.
 - Monetary limits for certain covers
 - Clauses that exclude certain types of loss or damage.
- ! We don't provide cover for loss or damage as a result of flood for some policies. Your policy schedule will indicate if cover is excluded.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

- 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.
- Please tell us immediately if the information set out in your Insurance Schedule changes.
- You must send proof of any Confirmed Claims Experience from your previous insurer within 30 days of inception of your policy if we request this.
- You must tell us about any event which might lead to a claim as soon as possible.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover



When and how do I pay?

Your Appointed Representative or Broker will advise you of your payment options.



When does the cover start and end?

Your cover will start and end on the dates stated in your Insurance Schedule.



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later). On the condition that no claims have been made or are pending, we will then refund Your premium in full.

After 14 days, if you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.

If a claim payment has been made, a claim has been submitted or there has been an incident likely to give rise to a claim during the current Period of Insurance, We will still be happy to cancel the Policy at Your request. However, there will be no refund of premium or of any Administration Fee for the unexpired period of the Policy.

You may cancel your policy at any time by contacting your Insurance Intermediary.