

Park Home Insurance

Insurance Product Information Document

Company: The Insurer of this policy is China Taiping Insurance (UK) Co Ltd, other than in respect of Home Emergency insurance where the insurer is AmTrust Europe Ltd.

This insurance is administered by Mark Bates Ltd, other than in respect of Home Emergency insurance where the administrator is ARAG plc.

Product: Park Home Insurance Policy.

This pre-contractual document provides a summary of cover relating to Park Home Insurance. Other pre-contractual documentation in connection with this product is provided separately. Contractual information and further details are provided within the policy wording.

What is this type of insurance?

Our Park Home insurance policy is designed for owners of Park Homes that are located on land licensed by the local authority as a residential park home site. The policy is designed to provide you with a wide range of cover for your park home and its contents, including personal liability, legal expenses insurance and home emergency. Cover can also be extended to include your personal possessions, pedal cycles, money and loss by unauthorised use to credit or debit cards whilst away from your Park Home.



What is insured?

- ✓ **Park Home and Contents** Loss or damage caused by a wide range of standard perils, including fire, theft, storm, flood and accidental damage.
- ✓ **Park Home and Contents** A wide range of extra covers as detailed in the policy, are included.
- ✓ **Park Home Liability** Your legal liability as owner of the Park Home and its land.
- ✓ **Contents Basis of Settlement** The full replacement cost of replacing all Contents as new.
- ✓ **Contents Liability** Your legal liability as occupier of the Park Home, for your activities anywhere in the world and as an employer of domestic servants at the home.
- ✓ **Personal Possessions** Accidental loss of or damage to property while in the Park Home, anywhere in the United Kingdom, the Channel Islands and the Isle of Man and up to 90 days elsewhere in the world during the period of insurance.
- ✓ **Family Legal Protection** Legal expenses insurance providing you and members of your family residing with you, with financial support to help you protect yourself and stand up for your legal rights.
- ✓ **Home Emergency** The cost of carrying out emergency repairs to your main heating system, plumbing and drainage, home security, toilet unit or domestic power supply. Emergency assistance will also be provided in the event of loss of keys or vermin infestation.



What is not insured?

- ✗ **Park Home** Damage to gates, fences or hedges caused by storm or flood.
- ✗ **Park Home and Contents** If your Park Home is unoccupied for more than 30 consecutive days, certain standard perils cover will not be provided as detailed in the policy.
- ✗ **Park Home and Contents** Theft or damage by malicious persons if lawfully in your home.
- ✗ **Park Home, Contents and Personal Possessions** Damage caused by mechanical or electrical breakdown, wear and tear, insects, vermin or domestic pets.
- ✗ **Home Emergency** Any fault that occurred prior to the inception of the policy.



Are there any restrictions on cover?

- ! **Park Home and Contents** £50 excess on each and every claim, increasing to £500 in respect of subsidence, heave and landslip.
- ! **Personal Possessions** £100 excess on each and every claim.
- ! **Park Home Liability** To a limit of £5M plus legal costs and expenses.
- ! **Contents Liability** To a limit of £5M plus legal costs and expenses, except for liability as an employer, when the limit is £10M.
- ! **Family Legal Protection** Up to £100,000 any one claim and you can make a maximum of two claims in any one period of insurance.
- ! **Home Emergency** Up to £1,000 any one claim.



Where am I covered?

- ✓ United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- Please ensure that all information provided in connection with your application for this insurance is correct. If any of the information is incorrect we may change the terms and conditions, premium, or withdraw our quote.
- Please inform us if you have any change in personal data or contact information.
- Should you wish to make a claim, please inform us as soon as possible and no later than 14 days thereafter.



When and how do I pay?

You can pay for your insurance policy in full by credit/debit card, cheque, postal order, BACS transfer or alternatively you can speak to one of our advisors about paying in monthly instalments.



When does the cover start and end?

Cover starts from the date you ask and we agree to incept cover for a period of 12 months.



How do I cancel the contract?

You may cancel this policy at any time by informing us by email cancellations@markbatesltd.com, post or phone 01476 513784. We will allow a full refund of premium if cancelled within the first 14 days or for every full quarter of the period of insurance that remains in force thereafter, from the date of cancellation. We will not refund any part of your premium if there has been any claims during the period of insurance.

About Us

Mark Bates Ltd is authorised and regulated by the Financial Conduct Authority. FRN 308390.

China Taiping Insurance (UK) Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FRN 202690.

ARAG plc is authorised and regulated by the Financial Conduct Authority. FRN 452369.

AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. FRN 202189.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.