



Leisure Home Policy Wording

Contents

Welcome	2
Important Information about your Policy	3
Things we need to tell you about	4
Definitions	6
How to make a Complaint	9
Cancelling this Policy	11
Claims Procedure	12
General Conditions	13
General Exclusions	15
Section One – Your Leisure Home & Contents	18
Section Two – Liability to the Public	26

Welcome

Thank **you** for choosing Choice Insurance to protect **your leisure home**.

We want to help you understand **your** Insurance policy and make **you** aware that the information **you** have provided is part of a legally binding contract of insurance with **us**.

This policy document, the statement of fact, **schedule** and any **endorsements** are evidence of that contract and should be read as if they are one document. Please read them carefully to ensure that **your** cover is exactly what **you need**, and keep all documents in a safe place.

That policy is not complete without a policy **schedule**. **Your** policy schedule will be issued to **you** if **your** application for insurance is accepted.

Your Choice Insurance policy is split into several sections. Not all sections of this policy may apply to **you**. The cover you have selected will be shown on your policy schedule and is subject to the terms, conditions and exclusions set out in this policy document and any later notices sent to **you** by **your broker**. **You** should ensure that:

- **you** are clear which sections of cover **you** have included, the details of which are shown on **your schedule**;
- the information **you** have given us is accurate;
- **you** understand what each section covers and the restrictions and exclusions that apply;
- **you** are clear of what **your** responsibilities are under the policy as a whole

When drawing up this contract **we** have relied on the information and statements **you** have provided in **your** application or subsequent renewals and **your** premium has been based upon the information shown in the schedule.

If you are in any doubt about the level of cover provided, or if you have any questions relating to this insurance, please contact your broker immediately.

Important Information about your Policy

The Insurers or Service Providers

This **Leisure Home** Insurance policy is underwritten by Ascot Syndicate 1414 at Lloyd's.

Syndicate 1414 at Lloyd's is managed by Ascot Underwriting Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered in England and Wales No. 04098461. Registered Office: 20 Fenchurch Street, London, United Kingdom EC3M 3BY..

You can check this information and obtain further information about how the Financial Conduct Authority protects **you** by visiting website at www.fca.org.uk.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **you** may be entitled to compensation from the FSCS if in the unlikely event that **we** are unable to meet Our obligations under this Policy. If **you** were entitled to compensation under the FSCS, the level of compensation payable would depend on the nature of the insurance granted under this Policy.

Policy Format

Please get in touch by contacting **your** broker if **you** need **your** documents in large font, braille, or as audio.

Things we need to tell you about

Our Agreement with you

This policy is a legal contract between **you** and **us**.

In return for payment of the premium shown in the **schedule**, **we** agree to insure **you**, subject to the terms and conditions contained in this insurance or any **endorsements** shown on the **schedule**, against any loss or damage **you** sustain or legal liability **you** incur for accidents happening during the **period of insurance**.

Our provision of insurance under **your** policy is conditional upon **you** observing and fulfilling the terms, provisions, conditions and clauses of the policy.

In deciding to accept this policy and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take care when answering any question **we** ask by ensuring that all the information provided is accurate and complete.

If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information **we** will treat this policy as if it never existed and decline all claims.

If **we** establish that **you** carelessly provided **us** with false or misleading information it could adversely affect **your** policy and any claim. For example, **we** may:

- treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover **we** would not have otherwise offered;
- amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been made adversely impacted by **your** carelessness;
- reduce the amount **we** pay on a claim in the proportion the premium **you** have paid bears to the premium **we** would have charged **you**; or
- cancel **your** policy in accordance with **our** rights to cancel

We or **your broker** will write to **you** if **we**:

- intend to treat **your** policy as if it never existed; or
- need to amend the terms of **your** policy

If **you** become aware that the information **you** have given **us** is inaccurate, **you** must inform **your broker** as soon as practicable.

Please read **your** policy carefully to ensure it meets **your** needs. If **you** do not understand the terms, exclusions or conditions or if any information is incorrect or incomplete **you** must tell **your broker** immediately.

Our use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be expressed in the English language.

Things we need to tell you about

Data Privacy Notice

Choice Insurance is the trading name of Choice Insurance Agency Ltd. We are the data controller of any personal information **you** provide to us or personal information that has been provided to us by a third party. We collect and process information about **you** in order to arrange insurance policies and to process claims. **Your** information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing **your** information with third parties such as insurers, brokers, insurance intermediaries such as Managing General Agents, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how **your** information is used and your rights in relation to **your** information please see <http://www.choiceinsuranceagency.co.uk/privacy-policy>. If **you** are providing personal data of another individual to us, **you** must tell them **you** are providing their information to us and show them a copy of this notice.

The Law applicable to this insurance

Under the laws of the **United Kingdom** both **you** and **we** are free to choose the law which applies to this contract to the extent permitted by those laws. Unless **you** and **we** agree otherwise, the law which applies to this insurance is the law which applies to the part of the **United Kingdom** where the premises are located.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this insurance will only take place in the courts of the part of the **United Kingdom** in which the premises are located.

Telephone calls and recording

For **our** joint protection telephone calls may be recorded and/or monitored.

Definitions

Applicable to the whole of this insurance

Where the following words appear in bold in this insurance contract, they will have the meanings shown below.

Accidental Damage	Sudden, unexpected and visible damage which is not inevitable and has not been caused on purpose.
Bodily Injury	Includes death or disease.
Broker	The intermediary who arranged this insurance on your behalf.
Contents	<p>Household goods and personal belongings, within the leisure home, which are your property or which you are legally responsible for, with the limit for any one item being £500 unless otherwise stated in the schedule.</p> <p>Contents includes:</p> <ul style="list-style-type: none">• Money up to £250 in total,• Contents in outbuildings up to £500 in total,• Domestic oil in fixed fuel tanks up to £750,• Pedal cycles up to £250 in total, <p>Contents does not include:</p> <ul style="list-style-type: none">• Motor vehicles (other than garden machinery), caravans, aircraft, trains, boats, watercraft, hovercraft, wet-bikes, trailers and parts or their accessories,• Any living creature,• Valuables,• Permanent fixtures and fittings,• Any property held or used for business purposes,• Any property insured under any other insurance
Endorsement	A change in the terms and conditions of this insurance.
Excess	The amount stated in the schedule and payable by you in the event of a claim.
Family	Any family (including adopted children, step-children and foster children), fiancé(e)s, co-habitees or partners. ' Family ' does not include lodgers or tenants.
Heave	Upward and/or lateral movement of the site on which your leisure home stands caused by swelling of the ground.
Landslip	Downward movement of sloping ground.
Leisure Home	<p>The structure of your static caravan, park home, chalet or lodge as detailed in the schedule which you are legally responsible for and its:</p> <ul style="list-style-type: none">• Permanent fixtures and fittings,• Domestic outbuildings, garages, sheds and fixed storage chests,• Skirting and floatation devices,• Steps, balconies, patios, paths, drives, fences and gates

Definitions

Applicable to the whole of this insurance (continued)

Money

- Current legal tender, cheques, postal and money orders,
- Postage stamps not forming part of a stamp collection,
- Savings stamps and savings certificates, travellers' cheques,
- Premium bonds, luncheon vouchers and gift tokens,

all held for private or domestic purposes

Period of Insurance

The length of time for which this insurance is in force, as shown in the **schedule** and for which **you** have paid and **we** have accepted a premium.

Personal Belongings

Personal belongings are items that belong to **you** and are normally worn or carried on the person.

Personal belongings includes:

- Luggage,
- Clothing,
- Sports, musical, camping and photographic equipment,

Personal belongings does not include:

- Tools used or held for business, professional or trade purposes,
- **Valuables**,
- Contact or corneal lenses or hearing aids unless otherwise specified in the **schedule**,
- Pedal cycles,
- Mobile phones,
- Portable computer equipment,
- Any property insured under any other insurance.

Schedule

The **schedule** is part of this insurance and contains details of **you**, the premises, the sums insured, the **period of insurance** and the sections of this insurance which apply.

Settlement

Downward movement as a result of soil being compressed by the weight of the **leisure home** within ten years of construction

Subsidence

Downward movement of the site on which **your leisure home** stands by a cause other than the weight of the **leisure home** themselves.

United Kingdom

The '**United Kingdom**' will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries.

Definitions

Applicable to the whole of this insurance (continued)

Unoccupied	Where the leisure home has not been lived in by you for more than 7 consecutive days during the period of insurance .
Valuables	Items of gold, silver or other precious metals, jewellery and furs, and other collections (paintings, works of art etc.) which belong to you or are your legal responsibility.
We/Us/Our	The insurers shown in your schedule .
You/Your/Insured	The person or persons named in the schedule and all members of your family

How to make a Complaint

We are dedicated to providing a high quality service and **We** want to ensure that **we** maintain this at all times.

However, in the event that **you** wish to make a formal complaint **you** should contact **us** using one of the following options:

- In writing (letter or email) to the address shown below; or
- By telephone to the telephone number shown below.

Contact details:

Choice Insurance Agency Limited Compliance Officer
Suite 3, 4a Southchurch Road,
Southend-on-Sea, Essex, SS1 2NE

Email: Complaints@ChoiceInsuranceAgency.Com
Telephone: 01702 411200

We will review **your** complaint and will investigate the circumstances regarding **your** complaint and write to **you** within fourteen (14) calendar days with a response.

If **you** are not satisfied with the response, or have not received a response from **us** within fourteen (14) calendar days, you are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of **your** complaint and provide you with a written final response. If **you** wish to ask Lloyd's to investigate **your** complaint **you** may do so by contacting:

Contact details – Lloyd's:

Complaints Lloyd's
Fidentia House Walter Burke Way
Chatham Maritime Chatham
Kent
ME4 4RN

Email: complaints@lloyds.com
Tel: +44 (0) 20 7327 5693
Fax: +44 (0) 20 7327 5225
Web: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "HOW WE WILL HANDLE YOUR COMPLAINT" available at www.lloyds.com/complaints and are also available from the above address.

If **you** remain dissatisfied after Lloyd's has considered **your** complaint **you** may have the right to refer **your** complaint to the Financial Ombudsman Service.

Contact details – Financial Ombudsmen Service:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Email: complaint.info@financial-ombudsman.org.uk
Tel: For UK callers: 0800 023 4567 (free phone),
or 0300 123 9123 (but charges apply)
Tel: For callers from abroad: +44 (0) 20 7964 0500 (charges apply)
Web: www.financial-ombudsman.org.uk

Please remember that **you** will have to refer **your** complaint to the Financial Ombudsman Service within 6 months of receiving Lloyd's final response.

Making a complaint will not affect **your** legal rights. If **you** appoint someone to act on **your** behalf or if **you** ask someone else to act on **your** behalf **you** should provide **us** with written authority to allow **us** to deal with them. **We** will not pay their costs.

Cancelling this Policy

Your Statutory Rights

You have a statutory right to cancel **your** policy within 14 days of either:

- the date **you** receive the policy documentation, or
- the start of the **period of insurance**,

whichever is the latter.

If **you** wish to cancel and **your** cover hasn't started **we** will refund **your** premium in full.

If **you** cancel after the start of the **period of insurance** a refund of premium will be calculated from receipt of this notice on a pro-rata basis providing no incidents have occurred which give rise to a claim.

Your Right to Cancel this Policy

If **you** wish to cancel **your** policy after 14 days **you** can do so at any time by contacting **your broker**.

On policies where the annual premium has been paid in full a refund of premium will be calculated from receipt of this notice on a pro-rata basis providing no incidents have occurred which give rise to a claim. On policies where the premium is paid by monthly payments the cancellation will take effect from the end of the period for which **you** have paid and therefore no refund will be due.

Our right to cancel this Policy

We can cancel **your** policy by giving **you** 30 days written notice at **your** last known address. **We** will only cancel this policy or any part of it for a valid reason, such as:

- Failure to provide **us** with information **we** have requested that is directly relevant to the cover provided under this policy or any claim;
- The use of foul or offensive language;
- Nuisance or disruptive behaviour
- Non-payment of premium;
- **We** have identified serious grounds (such as the use or threat of violence or aggressive behaviour against **our** staff, contractors or property);
- There is a change in risk occurring which **we** are unable to insure;
- **We** establish that **you** have provided **us** with incorrect information;
- Failure to take care of the property insured;
- **You** breach any terms and conditions of **your** policy.

Please also see the Fraud conditions and the Change in Circumstances conditions in the General Conditions section of this policy

Where possible, **we** will try to seek an opportunity to resolve the matter with **you**.

If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **period of insurance** based on a proportional daily rate depending on how long this insurance has been in force.

Important Notice

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **period of insurance**, no refund for the unexpired portion of the premium will be given.

This will not affect **your** right to make a claim for any event that happened before the cancellation date.

Please note that upon cancellation of this policy **your broker** may impose a charge. Please contact **your broker** for further information.

Claims Procedure

Should **you** need to report or make a claim to **us**, please contact **our** specialist claims handler Woodgate and Clark Limited, whose details are below. **You** may if **you** wish also advise your insurance adviser or **our** Binding Underwriter to do this on **your** behalf.

Woodgate and Clark Limited
42 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4AJ

Claims Telephone: +44 (0) 1732 520273
Out of office Telephone: +44 (0) 1732 520270
Email: newclaim@woodgate-clark.co.uk

It will be helpful when reporting a claim if **you** are able to advise the Policy number and brief details of the claim.

What to do in the event of a claim

You should take all reasonably practicable steps to mitigate or reduce further Damage or Bodily Injury. No prior approval is required.

If possible provide evidence in the form of photos of damage, injury and documentation including quotes, invoices or receipts.

You should not admit liability even if asked to do so by a third party.

You shall give **us** or **our** representative all necessary assistance.

Complete and return any claim form sent to **you**, as soon as possible.

Payments

Where payment of premium is not made, any cover otherwise provided by this insurance will be inoperative from the date the premium was due.

Where a claim has been notified during the current **period of insurance**, **you** must continue with the monthly payments throughout the remaining **period of insurance**, or pay the remaining premium in full. If **you** fail to do so a claim may be rejected or payment could be reduced.

General Conditions

Applicable to the whole of this insurance

These are the conditions of the insurance **you** will need to meet as **your** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might become invalid.

Each **leisure home** included under this insurance is considered to be covered as if separately insured.

Take Care

You must take care to provide complete and accurate answers to the questions **we** ask when **you** take out, amend, and renew **your** policy.

You must take care to avoid any accident and to prevent loss or damage to everything which is covered by this insurance and to keep all the property insured in good condition and in a good state of repair.

You must always make sure that the **sums insured** shown in **your schedule** are adequate.

- i. **Your Leisure Home** should be adequate for the cover **you** have selected and include an amount for additional costs such as debris removal, delivery charges, charges made by the site and re-siting costs.
- ii. **Contents** should be insured for the full cost of replacement as new.
- iii. Your sum insured for **personal belongings** must reflect the current market value.

Changes in Circumstances

Using the address on the front of **your schedule you** must tell **us** within 14 days as soon as **you** know about any of the following changes:

- **You** change or sell **your leisure home**;
- **You** change where **your leisure home** is sited;
- **You** change **your** permanent address;
- **You** make any changes to the **leisure home** itself, including but not limited to bodywork, structural alterations or alterations to fixtures and fittings;
- **You** change the use of **your leisure home** or it becomes **your** main residence;
- **You** or **your family** have received a conviction for any offence except for driving;
- Any increase in the value of **your contents** or the **leisure home**

When **we** are notified of a change, **we** will tell **you** whether this affects **your** policy. For example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or a revised premium being applied to **your** policy. If **we** are not able to accept the change and it becomes necessary to cancel this insurance, **we** will do so as described within the cancellation conditions contained within this policy.

If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, **we** may be entitled to reject payment of a claim or a payment could be reduced. In some circumstances **your** policy might be invalid, and **you** may not be entitled to a refund of premium.

General Conditions (continued)

Transfer of Interest

You cannot transfer **your** interest in the policy without **our** written permission.

Fraud

You must not act in a fraudulent manner, if **you** or anyone acting for **you**:

- Make a claim under the policy knowing the claim to be false, or fraudulently exaggerated in any respect; or
- Make a statement in support of a claim knowing the statement to be false in any respect; or
- Submit a document in support of a claim knowing the document to be forged or false in any respect; or
- Make a claim in respect of any loss or damage caused by your wilful act or with your connivance

Then:

- **we** shall not pay the claim;
- **we** shall not pay any other claim which has been or will be made under the policy;
- **we** may declare the policy void;
- **we** shall be entitled to recover from **you** the amount of any claim paid under the policy since the last renewal date;
- **we** shall not make any return premiums;
- **we** may inform the Police of the circumstances

General Exclusions

Applicable to the whole of this insurance

1. Radioactive Contamination and Explosive Nuclear Assemblies Exclusion

We will not pay for

- (a) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
- (b) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
 - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

2. War and Civil War Exclusion

We will not pay for Loss or Damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

3. Existing and Deliberate Damage Exclusion

We will not pay for loss or damage:

- Occurring outside of the **period of insurance**;
- Caused deliberately by **you** or any person lawfully in the **leisure home**.

4. Pollution or Contamination Exclusion

We will not pay for loss, damage or liability of any kind directly or indirectly caused by or arising out of pollution and/or contamination other than:

- When caused by oil or water escaping from a fixed oil or fixed water installation, or
- When caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **period of insurance** at the **home**, and
- Reported to **us** not later than 30 days from the end of the **period of insurance**,

In which all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident.

5. Contract (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

General Exclusions (continued)

Applicable to the whole of this insurance (continued)

6. Cyber Exclusion

We will not cover legal liability arising from:

- A) any computer virus, malicious code or other malware which causes the malfunction of or prevents access by You or any external party to any computer system used in connection with **Your** Business;
- B) the onward transmission of any computer virus or other malware to any external party who uses **Your** website or has authorised connection to **Your** computer system;
- C) the denial of access or use by **You** or any authorised party to Your computer system;
- D) the content of Your website, email, intranet or extranet, including alterations or additions made by a hacker or any unauthorised external party;
- E) the failure of electronic, electromechanical data processing or electronically controlled equipment or electronic data, to correctly recognise any given date, or to process data, or to operate properly due to failure to recognise any given date due to inherent defect or computer virus, malicious code or other malware;
- F) actual or alleged infringement of any intellectual property rights, including any copyright, trademark, passing off or linking to or framing of another page;
- G) defamation, libel, slander or malicious falsehood;
- H) any breach, violation or infringement of any right to privacy, consumer data protection law, or other legal protection for personal data;
- I) the unauthorised collection or misuse of any data concerning any customer or potential customer which is either confidential or subject to statutory restrictions on its use and which You obtained through the internet or extranet or website and hold in **Your** possession.

7. Terrorism Exclusion

We will not pay for loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), 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.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

8. Confiscation Exclusion

We will not pay for loss, damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.

9. Loss of Value

We will not pay for any reduction in market value of any property following its repair or reinstatement.

10. Indirect Loss or Damage

We will not pay for any loss or damage that is not directly associated with the incident that caused **you** to claim, except where that loss or damage is expressly included within this insurance.

General Exclusions (continued)

Applicable to the whole of this insurance (continued)

11. Wear and Tear Exclusion

We will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, rising damp, rising water table, insects, vermin, fungus, condensation, rot, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration or anything reaching the end of its serviceable life.

12. Financial Sanctions

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **period of insurance we** may cancel this policy immediately by giving **you** written notice at **your** last known address. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claims have been paid or are outstanding.

13. Defective Design or Construction Exclusion

We will not pay for any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or use of faulty materials.

14. Communicable Disease Exclusion

We will not pay for actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.

As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- A) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- B) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- C) the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

Section One – Your Leisure Home & Contents

What is covered:	What is not covered:
Loss or damage to your leisure home and its contents during the period of insurance caused by the following insured events:	Any cause already excluded within the General Exclusions. The excess shown in your schedule
1. Fire, smoke, lightning, explosion or earthquake.	
2. Aircraft and other flying devices or items dropped from them.	
3. Storm, flood or weight of snow.	<ul style="list-style-type: none"> • Loss or damage caused by subsidence, heave or landslip other than as covered under number 9, • Loss or damage to domestic, fixed fuel oil tanks in the open, swimming pools or covers, fences, gates and hedges, • Damage caused by a rise in the water table (the level below which the ground is completely saturated with water) • Loss or damage to any moveable contents in the open • Loss or damage unless your leisure home is securely anchored at all four corners of the chassis
4. Escape of water from and frost damage to fixed water tanks, heating installation, apparatus or pipes.	<ul style="list-style-type: none"> • Loss or damage caused by subsidence, heave or landslip other than as covered under number 9, • Loss or damage to domestic, fixed fuel oil tanks in the open, swimming pools or covers, • Loss or damage caused by failure of or lack of sealant and/or grout. • Loss or damage while your leisure home is unoccupied during the period 1st November until 31st March unless: <ol style="list-style-type: none"> i. The water has been switched off at the mains and the entire water system has been drained down; or ii. Where the leisure home has the benefit of a gas or oil fired central heating system it is set to operate continuously for 24 hours of each day and the thermostat is set at not less than 10 degrees Celsius/50 degrees Fahrenheit
5. Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	

Section One – Your Leisure Home & Contents (contd.)

What is covered:	What is not covered:
Loss or damage to your leisure home and its contents during the period of insurance caused by the following insured events:	Any cause already excluded within the General Exclusions. The excess shown in your schedule
6. Theft or attempted theft.	<ul style="list-style-type: none"> • Loss or damage while your leisure home is unoccupied other than as a result of forcible or violent entry to or exit from the leisure home • Loss or damage while your leisure home, or any part of it, is lent or let other than as a result of forcible or violent entry to or exit from the leisure home • Loss of money other than as a result of forcible or violent entry to or exit from the leisure home
7. Collision or impact by any vehicle or animal.	<ul style="list-style-type: none"> • Loss or damage caused by insects, birds, vermin or domestic pets.
8. Riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts.	
9. Subsidence , or heave of the site upon which the leisure home stands or landslip	<ul style="list-style-type: none"> • Loss or damage to domestic fixed fuel-oil tanks, swimming pools or covers, tennis courts, drives, patios and terraces, walls, gates and fences unless the exterior walls of the private dwelling are also affected at the same time by the same cause, • Loss or damage to solid floors, unless the walls of the leisure home are damaged at the same time by the same cause, • Loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law, • Loss or damage caused by river or coastal erosion, • Loss or damage caused by structures bedding down or settlement of newly made up ground, shrinkage or expansion, • Loss or damage whilst the leisure home is undergoing any structural repairs, alterations or extensions.
10. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts.	
11. Falling trees, branches, telegraph poles or lamp-posts.	<ul style="list-style-type: none"> • Loss or damage caused by trees being cut down or cut back, • Loss or damage to gates, hedges and fences.

Section One – Your Leisure Home & Contents (contd.)

What is covered:	What is not covered:
	<p>Any cause already excluded within the General Exclusions.</p> <p>The excess shown in your schedule</p>
<p>a. Accidental damage to the leisure home and its contents</p>	<p>i. Accidental damage to contents outside the leisure home</p> <p>ii. Loss or damage which we specifically exclude elsewhere under Section One</p> <p>iii. The leisure home moving, settling, shrinking, collapsing or cracking,</p> <p>iv. Damage while the leisure home or its contents are being altered, repaired, professionally cleaned, maintained or extended,</p> <p>v. The cost of general maintenance,</p> <p>vi. Damage from mechanical or electrical faults or breakdown,</p> <p>vii. Damage caused by dryness, dampness, extreme of temperature or exposure to light,</p> <p>viii. Damage caused by domestic pets,</p> <p>ix. Depreciation in value,</p> <p>x. More than £500 in total for audio visual equipment</p>
<p>b. Accidental damage to underground service pipes and cables serving the leisure home and for which you are responsible</p>	<p>i. Loss or damage caused by frost</p>
<p>c. The cost of replacing and fitting the locks or lock mechanism of external doors and windows of the leisure home if the keys are lost or stolen anywhere in the world.</p>	<p>i. More than £500 in any period of insurance</p>
<p>d. If the leisure home becomes uninhabitable following loss or damage covered by this insurance, we will pay you for one of the following which we have agreed to:</p> <ol style="list-style-type: none"> 1. <ol style="list-style-type: none"> a. Costs of alternative accommodation while the leisure home cannot be occupied for you and your domestic pets b. Ground rent or pitch fees which you are liable to pay while the leisure home cannot be occupied 2. Loss or rent due to you which you are unable to recover 	<p>i. More than 20% of the leisure home sum insured,</p> <p>ii. The costs of alternative accommodation if you were not staying in the leisure home at the time of loss or damage</p>

Section One – Your Leisure Home & Contents (contd.)

What is covered:	What is not covered:
	<p>Any cause already excluded within the General Exclusions.</p> <p>The excess shown in your schedule</p>
<p>e. Following loss or damage covered by this insurance, we will pay expenses you have to pay and which we have agreed in writing for:</p> <ol style="list-style-type: none"> a. Architects, engineers, surveyors and other professional fees, b. Removal of debris, c. Re-siting and delivery d. Costs in order to comply with any Government or local authority requirements 	<ol style="list-style-type: none"> i. Any expense for preparing a claim or an estimate for loss or damage, ii. Any costs if Government or local authority requirements have been served on you before the loss or damage iii. More than £15,000 for the costs of re-siting and delivery
<p>f. The costs of replacing your food in your fridge or freezer if it is spoiled due to a change in temperature</p>	<ol style="list-style-type: none"> i. More than £500 in any one period of insurance, ii. Loss or damage caused by any electricity or gas company deliberately cutting off or restoring your supply, iii. Loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action, iv. Loss or damage caused by you not complying with the operating instructions set out in the manufacturers hand book
<p>g. The costs of replacing the title deeds to your leisure home if they are damaged following loss or damage covered by this insurance or whilst in your bank</p>	<ol style="list-style-type: none"> i. More than £1,000 in any period of insurance
<p>h. Fatal injury to you happening at your leisure home caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury.</p>	<ol style="list-style-type: none"> i. More than £10,000 for each insured person(s). ii. More than £50,000 in any period of insurance
<p>i. Increased metered water charges you have to pay following an escape of water loss which gives rise to an admitted claim under event 4 of Section One</p>	<ol style="list-style-type: none"> i. More than £750 in any period of insurance
<p>j. The costs of re-instating the gardens to their original condition following damage following a loss covered under Section One</p>	<ol style="list-style-type: none"> i. More than £750 in any period of insurance
<p>k. Damage to the leisure home caused by forced access to deal with medical emergency or to prevent damage to the leisure home</p>	<ol style="list-style-type: none"> i. More than £1,000 in any period of insurance
<p>l. Costs incurred by you in respect of emergency travel to the leisure home to inspect damage which leads to a loss covered under Section One and to prevent any further loss or damage from the same event</p>	<ol style="list-style-type: none"> i. More than £500 in any period of insurance

Section One – Your Leisure Home & Contents (contd.)

How we Settle Your Claim for your Leisure Home

Following loss or damage covered by this insurance **we** will pay for the cost of repairing **your leisure home** or, if **your leisure home** is damaged beyond economical repair we will pay as follows:

New for Old

If **you** have selected New for Old cover in **your schedule** **we** will decide to repair, replace or cash settle. If **your leisure home** is damaged beyond economic repair **we** will pay the cost of replacing **your leisure home** with a brand new equivalent provided that:

- a. The **leisure home** is no more than 15 years old at the start of the **period of insurance**
- b. The sums insured represent the cost of a new **leisure home** of the same make and model

If the same make and model is not available **we** will replace **your leisure home** with a new **leisure home** of the same make and nearest equivalent model, specification and value or pay **you** the last manufacturer's list price for **your leisure home**.

If **we** agree to make a cash settlement, **we** will pay the lesser of:

- The cost of the work had it been completed by **our** nominated contractor if the repair work had been carried out without delay;
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors if the repair work had been carried out without delay.

Market Value

If **you** have selected Market Value cover in **your schedule** **we** will decide to pay the cost of repairing **your leisure home** or the provide a cash settlement based on the market value of **your leisure home** at the time and date of the loss. The market value will be the cost of replacing **your leisure home** with one of a similar age, make, model and condition based on the market prices at the time of the loss.

1. Where an **excess** applies, this will be taken off the amount of **your** claim
2. If **your leisure home** has not been kept in a good state of repair or if the sum insured at the time of the loss or damage is less than the cost of rebuilding all **your leisure** in the same way, size, style and appearance as when they were new, including fees and related costs, **we** will pay the cost of reinstating or replacing the damaged parts of **your leisure home** and **we** will, where appropriate, take off an amount for wear and tear.
3. **We** will not pay the cost of replacing or repairing any undamaged parts of the **leisure home** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or specific part.
4. All **leisure home** repairs carried out by **our** preferred suppliers and insured under the buildings section of this policy are guaranteed for 12 months in respect of quality of workmanship.
5. No allowance will be made for VAT when a cash settlement is made.

Section One – Your Leisure Home & Contents (contd.)

How we Settle Your Claim for your Leisure Home

Maintaining the sum insured

After **we** have settled a claim, **we** will not reduce **your** sum insured on **your leisure home**, as long as **you** take the measures **we** suggest to prevent any further loss or damage.

We will not charge any extra premium for maintaining the sum insured.

Inflation protection

The sum insured shown on **your schedule** will be adjusted in line with a recognised index. Please note that if **we** selected **your** sum insured for **you**, the sum insured shown on **your schedule** will not be adjusted.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the adjusted sum insured and limits.

For **your** protection, **we** will not reduce **your** sum insured or limits if the index moves down unless **you** ask **us** to.

Section One – Your Leisure Home & Contents (contd.)

How we Settle Your Claim for Your Contents

Following loss or damage to **your contents we** will pay as follows:

1. Where the damage can be economically repaired **we** will pay the cost of repair; or
2. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality; or
3. Where **we** are unable economically to repair or replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value
4. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.
5. Unless otherwise stated in the **schedule, we** will not pay more than:
 - a. £500 for any one item of **contents**;
 - b. £250 for **money**;
 - c. £500 in total for **contents** in **outbuildings**;
 - d. £750 for domestic oil in fixed fuel tanks;
 - e. £250 in total **for pedal cycles**;
6. **We** will not pay for the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set, suite or part of a common design or function where the loss or damage is restricted to a clearly identifiable area or specific part.

Your sum insured

Your contents must be insured for the full cost of replacement as new.

We will not pay any more than the sum insured for the **contents** of each premises shown in the **schedule**.

Proportionate Remedy

If the cost of replacing or repairing the **contents** is more than **your** sum insured at the time of any loss or damage, then **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in sum insured. For example, if the premium **you** have paid for **your contents** is equal to 75% of what **your** premium would have been if **your contents** sum insured was enough to replace the entire **contents of your home** as new, then **we** will pay up to 75% of any claim made by **you**.

Section One – Your Leisure Home & Contents (contd.)

How we Settle Your Claim for Your Contents (contd.)

Maintaining the sum insured

After **we** have settled a claim, **we** will not reduce **your** sum insured on **your contents**, as long as **you** take the measures **we** suggest to prevent any further loss or damage.

We will not charge any extra premium for maintaining the sum insured.

Inflation protection

The sum insured shown on **your schedule** will be adjusted in line with a recognised index. Please note that if **we** selected **your** sum insured for **you**, the sum insured shown on **your schedule** will not be adjusted.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the adjusted sum insured and limits.

For **your** protection, **we** will not reduce **your** sum insured or limits if the index moves down unless **you** ask us to.

Section Two – Liability to the Public

Part A

We will pay for your legal liability	We will not pay for your legal liability
<p>i. As owner or occupier of the leisure home for any amounts you become legally liable for as damages for:</p> <ul style="list-style-type: none"> • Bodily injury • Damage to property <p>Caused by an accident happening at the leisure home during the period of insurance,</p> <p>The most we will pay in respect of all claims arising from one accident or series of accidents arising from one event is £5,000,000, plus the costs and expenses we have agreed in writing</p>	<p>Any cause already excluded within the General Exclusions.</p> <p>a. For bodily injury to or damage to property owned by or in the charge or control of:</p> <ul style="list-style-type: none"> • You or your family; • Any person who at the time of sustaining injury is engaged in your service <p>b. For bodily injury arising directly or indirectly from any communicable disease or condition</p> <p>c. Arising out of any criminal or violent act to another person or property</p> <p>d. arising directly or indirectly out of any profession, occupation, business or employment</p> <p>e. which you have assumed under contract and which would not otherwise have attached</p> <p>f. arising out of your ownership, possession or use of:</p> <ol style="list-style-type: none"> i. any motorised or horsedrawn vehicle other than: <ul style="list-style-type: none"> • domestic gardening equipment used within the premises and • pedestrian controlled gardening equipment used elsewhere ii. any power-operated lift other than stairlifts iii. any aircraft (including but not limited to model aircraft, gliders, hang-gliders, microlights and drones), hovercraft or watercraft other than rowing boats or canoes, iv. any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997 or any amending legislation <p>g. arising out of your ownership, occupation, possession or use of any land or building that is not within the premises</p> <p>v. if you are entitled to indemnity under any other insurance, until such insurance(s) is exhausted</p> <p>vi. Arising while your leisure home is attached to a mechanically propelled vehicle,</p> <p>vii. Arising as a result of your leisure home, or any part of it, becoming detached from any towing vehicle,</p>

Section Two – Liability to the Public (contd.)

Part B

We will pay for your legal liability	We will not pay for your legal liability
<p>For 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 in connection with any home previously owned and occupied by you</p> <p>The most we will pay in respect of all claims arising from one accident or series of accidents arising from one event is £2,000,000, plus the costs and expenses we have agreed in writing</p>	<p>Any cause already excluded within the General Exclusions.</p> <ol style="list-style-type: none"> a. Liability arising from an incident which happened over 7 years after this insurance ends or your leisure home was sold, whichever is the sooner b. Liability arising from any cause which you are entitled to under another source c. The cost of correcting any fault or alleged fault d. Liability arising from any leisure home previously owned and occupied by you in which you still hold legal title or have an interest e. Anything owned by or the legal responsibility of your family f. Injury, death, disease or illness to any of your family (other than your domestic employee(s) who normally live with you) g. Liability arising from any employment, trade, profession or business of any of your family h. Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement

Important Notice

Dangerous Dogs Act 1991

The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described by the Act, dangerously out of control. For further guidance please see the Office of Public Sector Information website (www.opsi.gov.uk) or contact the Citizens Advice Bureau.

Defective Premises Act 1972

The Defective Premises Act 1972 imposes duties in connection with the provision of dwellings and imposes liability for injury or damage caused to persons through defects in the state of the premises. Section 3 of the Defective Premises Act 1972 (or in Northern Ireland Section 5 Defective Premises Northern Ireland Order 1975) extends the duty of care in certain circumstances after the dwellings have been disposed of. For further guidance please see the Office of Public Sector Information website (www.opsi.gov.uk) or contact the Citizens Advice Bureau.