

Static Holiday Caravan, Lodge and Chalet Policy Summary

This is a summary of the Static Holiday Caravan, Lodge and Chalet cover arranged by Towergate Holiday Caravans and does not contain the full terms and conditions of the cover, which can be found in the policy booklet(s). It is important that you read the policy booklet(s) and schedule carefully when you receive them. One policy booklet covers all sections of this policy.

Name of the Insurance Undertaking

The Insurer of all sections of this policy are **AXA Insurance UK plc**
Registered Address: 5 Old Broad Street, London, EC2N 1AD

Significant Features and Benefits

Cover is provided on an All Risks basis for Structure and Contents including:

- The Insurers will pay for unrecoverable Pitch Fees paid by you or costs of alternative accommodation incurred with their agreement, should you and/or your family who permanently reside with you be unable to take up a pre-arranged holiday in your Holiday Home, because the Structures cannot be reasonably occupied during the period of insurance because of insured damage. Maximum payments in this connection will not exceed 10% of the Structures sum insured.
- Accidental damage for which you are responsible to gas, water pipes, drains, sewage, telephone and electricity cables connecting your Holiday Home to the public mains supply/system.
- Reasonable debris removal delivery and siting charges following an insured claim subject to adequate provision being made by you in the sum insured allocated to the Structures.
- All risks of physical loss or damage to the Contents of the Insured Structures. This cover is extended in respect of television sets, hi-fi equipment, videos, radios, or similar equipment owned by you or for which you are responsible, to apply when such equipment is in any other Structures or Buildings at the Park upon which the insured Holiday Home is sited, or when being moved by you within the confines of this Park.
- The costs payable for replacing locks to doors and/or windows in the structure following theft or loss of keys not exceeding £500 in all.
- Employers Liability for domestic staff, providing Section 2 contents are insured.
- Public and Personal Liability up to £2,000,000 any one accident when you and/or your family are occupying the insured Holiday Home, providing Section 2 Contents are insured.
- Property Owners Liability in respect of your Holiday Home up to £2,000,000 any one accident.
- Compensation for death - £5,000 will be payable if you or your spouse die within twelve calendar months of injury caused by fire or assault by thieves in your Holiday Home, providing the age of you or your spouse does not exceed seventy years at the time of suffering such injury.

Significant and unusual exclusions or limitations

You must comply with conditions of the policy explained in the **Special Conditions** Section of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the **General Exceptions** Section of the policy booklet for those exclusions that apply to all Sections.

- An excess of £50 or the amount as agreed and defined in your Schedule of Insurance.
- Normal settlement, shrinkage, gradual deterioration, wear and tear, or seepage of water through seams and seals.
- Loss or damage to awnings or toilet tents, detached steps, landscaping, fencing, gates, hedges and similar items as a result of storm or tempest.
- Loss or damage caused by bursting or overflowing of water tanks, apparatus or pipes when the Holiday Home is left without an inhabitant between 1st October and 31st March, unless the water is turned off at the mains and all equipment drained to the fullest extent possible, or a full central heating system has been set to operate daily and overnight as a safeguard against frost damage.
- Mechanical or electrical breakdown or derangement, atmospheric, or climatic conditions, deterioration or any process of cleaning, dyeing, restoration or repair.
- Pollution or contamination unless resulting from insured damage.
- Loss of or damage to contact lenses.
- The cost of maintenance and normal redecoration, damp, wet or dry rot, mildew, fungus, moth, rust and staining of carpets or rugs other than as a result of storm, tempest, flood, burst pipes or water damage following fire.
- In respect of television sets, hi-fi equipment, videos, radios and similar equipment, self heating, short circuiting, excessive pressure, electrical or mechanical breakdown unless caused by accidental external means.
- Breakage of glass (other than fixed glass forming part of the Structures, mirrors, plate glass tops to furniture and fixed glass in furniture) or articles of a brittle nature, overwinding, denting or internal damage of clocks or watches.
- Loss or damage to gas cylinders unless they are securely chained to the exterior of the Structure or placed within securely locked and approved exterior storage sheds or fixed containers elsewhere on the Park for safe keeping, when the Holiday Home is left unoccupied for more than fifteen consecutive days.
- Loss or damage to property belonging to, or in the care custody or control of you or members of your family living with you, or any employee, (other than personal effects of employees or visitors to your Holiday Home), and any consequential loss claims arising from such loss or damage.

Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule

Cancellation rights

You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy documentation. A full explanation of your cancellation rights can be found in your policy booklet.

How to Claim

For claims under all Sections please refer to your Policy Booklet.

Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to your policy booklet for details on the complaint procedure.

We are a member of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim.

AXA Insurance UK plc. Registered Address: 5 Old Broad Street, London, EC2N 1AD