

## IMPORTANT INFORMATION

### Period of insurance

The length of time covered is shown in the schedule and is for 12 months in a row. The policy is renewable each year.

### Cooling Off Cancellation Right

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your requirements, you have the right to cancel the policy. Provided no claim has been made we will return any premium paid less the Caravanwise non-refundable administration charge. For your cancellation rights outside the statutory cooling off period please refer to the document of insurance.

### How to Make a Claim

**Call Caravanwise Limited: 0800 328 2084**

Or if you're calling from outside of the UK: 44 1425 280 078

If you have a **Domestic Emergency** call: 0344 893 9011

### How to complain

If you have a complaint about your Policy or the service you have received from Caravanwise, please contact Caravanwise who arranged this Policy for you. You can contact them on 01425 280 078. If they are unable to resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving their final response letter.

Should you be unhappy with service provided by Ageas Insurance please contact them by phone on 0370 241 2719 or write to Ageas Insurance Limited, 1 Port Way, Port Solent, Portsmouth, Hampshire, PO6 4TY Email: [complaint.support@ageas.co.uk](mailto:complaint.support@ageas.co.uk) Please quote the Policy Number in all correspondence. A copy of the Ageas complaint handling procedure is available on request.

If they cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

The address is: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Telephone: 0800 023 4567

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Making a complaint will not affect your statutory rights.

### Compensation

If the insurer is unable to meet their liabilities to policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS).

You can get further information from: **Financial Services Compensation Scheme**,

**PO Box 300, Mitcheldean, GL17 1DY**

Telephone: 0207 741 4100 Web: [www.fscs.org.uk](http://www.fscs.org.uk)

### Caravanwise Limited

Caravanwise is a registered trademark of Caravanwise Limited. Caravanwise, registered in England number 3560388, is authorised and regulated by the Financial Conduct Authority register number 304081.

Registered Address: Caravanwise, 100 Ringwood Road, Walkford, Christchurch, Dorset BH23 5RF

Tel: 01425 280078 Email: [admin@caravanwise.ltd.uk](mailto:admin@caravanwise.ltd.uk) Web: [www.caravanwise.co.uk](http://www.caravanwise.co.uk)

### Ageas Insurance Limited

Registered office address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh

Hampshire SO53 3YA Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register Number: 202039 Web: [www.ageas.co.uk](http://www.ageas.co.uk)

## Park Home Insurance Policy Summary

Our quick guide to Ageas park home insurance provides a summary of the cover and options available. It does not show details of all the policy benefits and limits, terms, conditions and exclusions. Please refer to the document of insurance for full details together with your insurance schedule, which shows what cover you have chosen, and any excesses and endorsements that apply. The insurance contract is based on the information that you have provided. You need to review this periodically to ensure that it is still correct and up to date, and still meets your needs.

**Insurer:** This insurance policy is underwritten by Ageas Insurance Limited.

**Choosing your cover:** Ageas park home insurance offers a choice of cover types, cover levels and a range of optional extras: **Cover types:** Choose buildings insurance or contents insurance or combine the two.

**Optional extras:** Tailor your own policy by choosing optional extras such as personal possessions or pedal cycles

Buildings		Contents	
<b>Significant Features and Benefits</b>			
<p>The structure of your park home, permanent fixtures and fittings, garages and outbuildings are covered for:</p> <ul style="list-style-type: none"> <li>• Impact, fire, lightning, explosion or earthquake</li> <li>• Water or oil leaking</li> <li>• Theft or attempted theft</li> <li>• Storm or flood</li> <li>• Vandalism or malicious damage</li> <li>• Subsidence, heave or landslip</li> <li>• Accidental damage to windows, ceramic hobs, baths, basins and toilets, cables, underground pipes and drains serving your park home</li> <li>• Extended accidental damage to cover you for accidents like putting your foot through the loft floor</li> </ul>		<p>Household goods, furniture, valuables and personal belongings are covered for:</p> <ul style="list-style-type: none"> <li>• Impact, fire, lightning, explosion or earthquake</li> <li>• Water or oil leaking</li> <li>• Theft or attempted theft</li> <li>• Storm or flood</li> <li>• Vandalism or malicious damage</li> <li>• Subsidence, heave or landslip</li> <li>• Accidental damage to mirrors, glass and ceramic hobs and home entertainment equipment (e.g. televisions)</li> <li>• Accidental damage to mirrors, glass and ceramic hobs and home entertainment equipment (e.g. televisions)</li> </ul>	
Buildings		Contents	
<b>Significant Limits</b>		<b>Significant Limits</b>	
Buildings limit of cover	£500,000	Contents sum insured	The amount shown on your schedule
Alternative accommodation (if you have to move out due to an insured event)	£50,000	Unspecified valuables	£12,000 increased to 1/3 of the contents sum insured when your contents sum insured is more than £35,000.
Tracing a water leak	£5,000	Valuables single item limit	£1,500
Liability to the public as owner of the property	£2,000,000 can be increased to £5,000,000	Theft from garages or outbuildings	£2,500
Breaking into and repairing an underground pipe to clear a blockage	£500	Office equipment (computers and associated equipment)	£5,000

Buildings continued		Contents continued	
Loss/theft of keys	£1000	Contents in the garden	£1,000
		Plants in the garden	£500 (£250 for any one plant, tree or shrub)
		Loss/theft of keys	£1,000
		Alternative accommodation (if you have to move out due to an insured event)	£25,000
		Fatal injury benefit	£10,000
		Religious festivals and weddings	10% increase in contents sum insured
		Frozen food	Up to the CSI.
		Title deeds	£1,000
		Money in the park home	£500
		Downloaded information	£1,000
		Contents temporarily removed	£5,000
		Contents at university/college	£5,000
		Liability to the public as occupier and as a private individual	£2,000,000 can be increased to £5,000,000
		Liability to domestic employees	£5,000,000
		Visitors Belongings	£1,000
Significant exclusions		Significant exclusions	
<ul style="list-style-type: none"> <li>Loss or damage to gates and fences by storm, flood, falling trees or branches</li> <li>Accidental damage by domestic pets</li> <li>Where cover is in force under buildings and contents you can only claim under one section</li> </ul>		<ul style="list-style-type: none"> <li>Accidental damage by domestic pets</li> <li>Storm or flood to contents in the garden</li> <li>Pedal cycles under Contents temporarily removed/Contents at university</li> <li>Contents temporarily removed/Contents at university by theft unless violence and force is used to remove the contents from a building</li> <li>Where cover is in force under buildings and contents you can only claim under one section</li> </ul>	
<b>If you leave your park home unoccupied for more than 60 days in a row, we will not pay for:</b>			
<ul style="list-style-type: none"> <li>Water or oil leaking</li> <li>Theft or attempted theft</li> <li>Vandalism or malicious damage</li> <li>Any accidental damage</li> </ul>		<ul style="list-style-type: none"> <li>Water or oil leaking</li> <li>Theft or attempted theft</li> <li>Vandalism or malicious damage</li> <li>Any accidental damage</li> <li>Contents in the garden</li> </ul>	
<b>If the park home is lived in by anyone other than you or your family, we will not pay for:</b>			
<ul style="list-style-type: none"> <li>Theft or attempted theft unless violence and force is used to break into your park home</li> <li>Any accidental damage</li> </ul>		<ul style="list-style-type: none"> <li>Theft or attempted theft unless violence and force is used to break into your park home</li> <li>Any accidental damage</li> </ul>	

Buildings (Applies to all sections of the policy)	Contents (Applies to all sections of the policy)
Significant exclusions	Significant exclusions
<ul style="list-style-type: none"> <li>We do not cover any direct or indirect loss or damage to the park home or its contents as a result of the property being used for illegal activities.</li> <li>We do not cover loss or damage to items where that item is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason.</li> </ul>	<ul style="list-style-type: none"> <li>We do not cover any direct or indirect loss or damage to the park home or its contents as a result of the property being used for illegal activities.</li> <li>We do not cover loss or damage to items where that item is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason.</li> </ul>

Excesses (the amount you must pay towards a claim)			
	Subsidence, Heave, Landslip	Water or oil leaking	All other claims
<b>Buildings</b>	£500	£250 in addition to any voluntary excess	£50 in addition to any voluntary excess
<b>Contents</b>		£250 in addition to any voluntary excess	£50 in addition to any voluntary excess
<b>Personal Possessions</b>			£50
<b>Pedal Cycles</b>			£50

Personal Possessions (Including Pedal Cycles) – Optional Cover
Significant Features and Benefits
<p>Items that you normally take out of the park home or on holiday such as jewellery, cameras, sports equipment Pedal Cycles and money are covered for:</p> <ul style="list-style-type: none"> <li>Accidental loss or damage.</li> <li>Theft.</li> <li>Personal possessions are covered in Europe and up to 60 days worldwide in any one period of insurance.</li> </ul>
Significant exclusions and limits
<ul style="list-style-type: none"> <li>Theft of pedal cycles away from the park home unless locked to a permanent structure or locked building.</li> <li>More than £500 of money</li> <li>Business equipment, materials, tools or stock</li> <li>Items worth more than £1,500 unless specified on your schedule.</li> <li>Theft from unattended motor vehicles or caravans unless the items are stored out of sight and all the doors are locked and windows fully closed</li> <li>Any pedal cycle over £500 unless specified.</li> </ul>