

Insurance Product Information Document

Company: Coast

Coast is a trading name of Park Home Insurance Services Ltd. The Old Bank, High Street, Wadhurst, East Sussex, TN5 6AB. Authorised and regulated by the Financial Conduct Authority. FCA Register Number 306716. The company is registered in England and Wales. Company Number 2979679.

AmTrust Europe Limited. Registered office: Market Square, St James's Street, Nottingham, NG1 8FG 01229676.

HDI Global Security SE. Registered office: : Roderbruchstraße 26, 30655 Hannover, Germany. FRN: 659331.

ARAG plc . Registered office: 9 Whiteladies Road, Clifton, Bristol, BS8 1NN. FCA Register Number 452369.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) in the policy documents.

What is this type of insurance?

Our Static Caravan insurance protects you against loss or damage to your caravan and its contents. It covers loss or damage by such things as fire, flood, storm theft, vandalism and accidental damage – as described in our policy booklet. Our insurance also includes Family Legal Solutions cover to pursue or defend your legal rights.



What is insured?

- ✓ Loss or damage to the structure of the caravan (including any veranda, decking, fixed storage units, built-in equipment, fixtures, fittings, furnishings and utensils supplied with the static holiday home at the time of purchase)
- ✓ Clearing and removal of debris up to the limit shown in your schedule
- ✓ Ground rent payable when the static holiday home is rendered uninhabitable as a result of loss or damage
- ✓ Alternative accommodation if the static holiday home is rendered uninhabitable
- ✓ Personal accident cover up to £20,000
- ✓ Public liability up to £5m if you're held legally liable (as the owner or occupier) for injury to a third party of damage to their property
- ✓ Family Legal Solutions cover to pursue or defend you and your family's legal rights
- ✓ Up to £50,000 Family Legal Solutions cover for site owner disputes

Optional Cover

- Malicious damage by tenants
- Removing the requirement for draining down the static holiday home/leaving the central heating on at a minimum of 15°C (31st October to 1st March)



What is not insured?

- ✗ Depreciation, deterioration, manufacturing defects, wear and tear, damage by moths, mildew, fungus, wet or dry rot, water leakage or damage that happens gradually
- ✗ Electrical or mechanical breakdown, failure or damage
- ✗ The cost of repairing or replacing any undamaged parts that form part of a pair, set or suite
- ✗ Money, credit/debit/charge cards, photographic equipment, phones, pedal cycles, fishing rods/ accessories, glasses or contact lenses, sports equipment, vehicles and draft and their accessories
- ✗ Family Legal Solution claims that do not have a 51% or more chance of success or claims for circumstances existing before cover starts
- ✗ Costs under your Family Legal Solutions policy that you incur without consent from ARAG plc or which exceed the sum they would pay a law firm from their panel



Are there any restrictions on cover?

- ! The excess (the amount you have to pay on any claim)
- ! Monetary limits for certain covers
- ! Theft is only covered if the caravan has been broken into or out of or entry has been forced
- ! Personal accident cover is not available to any person over 70 years old and cover is limited to £500 for those under the age of 15
- ! You must use an appointed advisor chosen by ARAG plc for Family Legal Solutions
- ! Legal and tax advice in the Family Legal Solutions cover is restricted to personal legal matters

Optional Cover - Restrictions

- Removal of drain down requirement:
 - Applies during the period of 31st October to 1st March; and
 - Applies to escape of water from any tank, apparatus or pipe



Where am I covered?

- ✓ At the risk address specified on your schedule.



What are my obligations?

- You must take reasonable care to give complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy.
- Please tell Coast immediately if the information set out in the Statement of Fact document or your schedule changes
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must tell Coast about any event which might lead to a claim as soon as possible.
- Coast will tell you what information you need to provide to us to achieve a settlement of any claim. For full details please see the “General Conditions” section in the policy booklet.



When and how do I pay?

Payments can be made by credit/debit card or by cheque or BACs. Payments may also be made via a credit agreement which uses a monthly Direct Debit but it will cost you more to pay this way. Please discuss your payment options with Coast



When does the cover start and end?

From the start date (shown on your schedule) for 12 months.



How do I cancel the contract?

You may cancel your insurance, without giving a reason, by contacting Coast:

- Within 14 days of the policy starting or (if later) within 14 days of you receiving the policy documents, we will refund your premium in full. This refund is subject to no incidents having occurred, which give rise to a claim.
- After the 14 day period, we will refund the part of your premium which applies to the remaining period of insurance (as long as you have not made a claim within the period of insurance).
- We will not make a pro-rata refund on Direct Debit cases where the refund is less than one month's instalment as you will only have paid for the cover you have already received.

To cancel your policy, contact Coast by telephoning 01892 784059 or emailing info@coastinsurance.co.uk or writing to The Old Bank, High Street, Wadhurst, East Sussex, TN5 6AB

You may also be required to pay a cancellation fee, please refer to Coast's Terms of Business which confirms what these charges are.