



First Leisure Home Insurance Product Information Document




















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This Insurance Product Information Document provides a summary of the cover provided. Full details can be found in the Policy Booklet. You should refer to your own Policy Booklet, your Evidence of Insurance (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

What is this type of insurance?

This policy covers physical loss or damage to your leisure home, contents, sports equipment, debris removal, re-siting costs and professional fees as well as expenses incurred for alternative accommodation, pitch fees, emergency travel and loss of rent. In addition, this policy covers injuries suffered whilst you are on holiday in your leisure home and your legal liability for causing injury to a third party from you using or owning your leisure home.

	What is insured?		What is not insured?
<ul style="list-style-type: none"> ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ 	<p>Depending on the sections of cover you buy and subject to the limits (including single article limits) set out in your evidence of insurance and more fully in the wording, the policy covers:</p> <ul style="list-style-type: none"> The sum insured as specified on your evidence of insurance. Structure, properly sited on the park declared and contents and sports equipment up to the sums insured. Debris removal, re-siting costs and professional fees. Emergency travel undertaken within 2 weeks of you becoming aware of a major loss. Loss of keys. Loss of metered water, gas or oil. Freezer contents. Seasonal & wedding gifts. Computer and gaming equipment. Damage by emergency services. Loss of Title deeds and conveyancing cover. Alternative accommodation. Personal effects and money. Pedal cycles, mobility scooters and wheelchairs. Legal Liability. 	<ul style="list-style-type: none"> ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ 	<p>Any section of the policy you have not bought and any excess.</p> <ul style="list-style-type: none"> Gradually operating causes, erosion, corrosion, defective design or workmanship, demolition, cleaning, repair. Sports equipment in use or left in the open. Fences, gates, floor slabs, etc unless your structure is also damaged. Seepage of water through seams. Storm overturning an un-anchored home. Theft or malicious damage by anyone lawfully in your structure unless they are a tenant. Deception, cessation of a business or bankruptcy. Theft of a touring caravan unless specified anti-theft precautions have been taken. Freezing damage to structures unoccupied from 1st October to 14th March unless specified precautions have been undertaken. Escape of water damaging the installation itself. Pet damage, breakdown, damage caused by you felling or lopping trees or subsidence caused by normal settlement or if your home has an NHBC certificate. Undamaged parts of a set or suite. Freezer food spoilt by a deliberate power cut, if your freezer is old or when the park is closed. Theft from insecure, unattended structures or unattended vehicles unless forcible and violent entry used. Damage caused by anyone lawfully in the home or if it is away from home or if any part of the home is lent unless violent force used. Loss of money resulting from deception, loss of value or from an error or for business money. Liability to yourself or when the home is being used for business, or from the ownership or use of lifts or mechanically propelled vehicles or you owning a dangerous animal.

 	Personal accident.			Communicable Disease
	Are there any restrictions on cover?			
   	<p>It is your responsibility to keep your holiday home in a good condition.</p> <p>It's really important that you don't throw away any damaged items until we say so.</p> <p>Insurers will not reimburse you in relation to any damage or loss resulting from criminal acts, wear & tear, poor maintenance, negligence or fraud.</p> <p>Insurers won't pay claims that wouldn't have been made if you'd dealt with existing problems to your property. Your policy is designed to only cover you for things that you couldn't have reasonably prevented.</p>			
	Where am I covered?			
	In the park where your holiday home is situated but for wedding gifts, personal effects, pedal cycles, mobility scooters and wheelchairs this extends to the United Kingdom.			
	What are my obligations?			
 	<p>You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible.</p> <p>You must follow the claims procedure and let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action against third parties in your name to recover any payments we've made under this policy.</p> <p>It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers. It could also result in your claim not being paid, at all or in full, and the policy may be cancelled.</p> <p>In some cases, we may apply an endorsement to the policy that, for example, sets out security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you agree to purchase the insurance, and will also be shown on the evidence of insurance that you receive after you pay.</p>			
	When and how do I pay?			
	This is an annual policy. Please contact your broker for details of how and when you must pay the premium.			
	When does the cover start and end?			
	This policy starts for 12 months and the start and end date is shown on your evidence of insurance.			
	How do I cancel the contract?			
 	<p>Cancellation within 14 days You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, a full refund of premium will be provided.</p> <p>Cancellation after 14 days You can cancel the policy any time after the 14 days, providing no claim has been made we will refund a percentage of the premium paid in proportion to the period of insurance left unused. The premium refund will be reduced by the cost of a cancellation fee that is applied in accordance with your broker's Terms of Business.</p>			