

Shield Total Insurance

Holiday Home Insurance summary of cover



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

Insurance Undertaking

Your policy is underwritten by Insurers who are authorised and regulated by the Financial Services Authority and are registered in England. More Insurer details can be found in the Evidence of Insurance documentation we provide to customers.

Shield Total Insurance is a trading name of Vantage Insurance Services Limited ("VISL"). VISL (Registered No. 3441136) has its registered office at 41 Eastcheap, London, EC3M 1DT and is authorised and regulated by the Financial Services Authority ("FSA"). VISL acts on behalf of Insurers in administering insurances.

Type of Insurance and Cover

This is a policy to cover physical loss or damage to your Holiday Home, contents and sports equipment. In addition this policy covers you for injuries suffered whilst you are on holiday with your Holiday Home and your legal liability for causing injury to a third party from you using or owning your Holiday Home as detailed below.

Significant Features and Benefits	Significant Exclusions or Limitations
Section one – Holiday Home, Contents and Sports Equipment	
Loss or damage to Your Holiday Home (including the resulting cost of debris removal and re-siting of a replacement Holiday Home), Contents and Sports Equipment during the Period of Insurance caused by the following perils:	<p>Maximum payable is the agreed sums insured</p> <p>An Excess of</p> <ul style="list-style-type: none"> £300 if the Holiday Home is being rented £500 in respect of loss or damage by subsidence, heave or landslip £100 in respect of all other loss or damage. <p>Cover excludes:</p> <p>Any kind of rot, woodworm, damp, condensation, moth, atmospheric or climatic conditions or any other gradually operating cause.</p> <p>Any single item valued at more than £500 (£250 for Sports Equipment) unless specifically identified on Your Evidence of Insurance</p> <p>Any loss or damage to inflatable dinghies that are more than 14 feet or 427 cm in length</p> <p>Any loss or damage to Sports Equipment whilst in use</p> <p>Any claim, including theft, arising from deception or fraud or use of invalid cheques or the cessation of business including, insolvency.</p>
Fire, smoke, explosion, lightning, thunderbolt, earthquake, riot, civil commotion, strikes, labour disturbances, aircraft and other aerial devices or anything dropped or falling from them	
Storm or flood	<p>Cover excludes:</p> <p>Loss or damage by frost, or damage arising from seepage of water through seams or seals.</p> <p>Loss or damage from storm unless the Holiday Home is securely storm anchored at all four corners of the chassis or is fitted with an approved floatation device</p> <p>Loss or damage to fences and gates unless your caravan, chalet, lodge or park home is damaged at the same time from the same cause</p> <p>Property left in the open</p>
Theft or attempted theft	<p>Cover excludes:</p> <p>Loss or damage by any person lawfully in Your Holiday Home</p> <p>Loss or damage by theft to any touring caravan used and insured as a static holiday caravan unless a proprietary anti-theft device has been fitted to the tow hitch and the wheels are removed entirely from the vicinity of the caravan.</p> <p>Loss or damage if your Holiday Home is unattended and unlocked</p> <p>Loss or damage by the hirer or tenant.</p> <p>Loss or damage while the Holiday Home or any part is lent, let, or used for trade or business purposes, unless a person has used violent force to enter or leave it.</p> <p>Property left in the open</p>
Escape of water or oil from any fixed domestic water or heating installation Or Water freezing in any fixed domestic water or heating installation	<p>Cover excludes:</p> <p>Loss or damage if Your Holiday Home is left unoccupied during the period from 1st October to 15th March unless the water has been turned off at the mains and all equipment fully drained or a full central heating system has been set to operate daily and overnight to avoid frost damage.</p> <p>Loss or damage to the installation itself unless the damage is caused by water freezing.</p>
Impact or damage by any vehicle or animal	<p>Cover excludes:</p> <p>Any loss arising from damage caused by pets, moth or vermin</p>

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Significant Features and Benefits	Significant Exclusions or Limitations
Section one – Holiday Home, Contents and Sports Equipment continued	
Breakage or collapse of television or radio aerials, satellite receiving dishes, their fittings or masts	Cover excludes: Loss or damage arising from erection, dismantling, repair or maintenance Coverage only provided within the sum insured of the Holiday Home
Malicious acts or vandalism	Cover excludes: Loss or damage by any person lawfully in your Holiday Home
Falling trees, telegraph poles or lampposts or any parts of them	Cover excludes: The cost of removing them other than from the immediate vicinity of the damaged Holiday Home and disposing of them. Loss or damage to fences and gates unless your caravan, chalet, lodge or park home is damaged at the same time Loss or damage arising from felling, lopping or topping of trees
Subsidence, heave or landslip of the site on which Your Holiday Home stands and for which You are legally responsible. For Your contents, You do not have to show You are legally responsible for the site on which Your Holiday Home stands	Excess of £500 Cover excludes: Loss or damage caused by the normal settlement or bedding down, the settlement or movement of made-up ground, normal settlement, shrinkage or expansion, demolition, structural alteration or repair, defective design, faulty workmanship or the use of defective materials or inadequate construction of foundations. Loss or damage to solid floor slabs or damage resulting from their movement unless the foundations beneath the external walls of the caravan, chalet, lodge or park home are destroyed or damaged at the same time and from the same cause. Loss or damage to swimming pools, tennis courts, central heating oil or gas tanks, paved terraces, patios, paths, drives, boundary and garden walls, fences and gates and septic tanks, unless the caravan, chalet, lodge or park home is damaged at the same time and from the same cause. Loss or damage to the Holiday Home if it is covered by a NHBC Certificate of Insurance.
Accidental breakage of fixed glass in windows, doors, fanlights and skylights of Your Holiday Home. Accidental damage to sanitary fixtures or ceramic hobs in fixed appliances in Your Holiday Home. Accidental damage to underground service pipes and cables for which You are responsible. Enhanced cover is available for accidental damage cover not covered above.	Cover excludes: Any loss or damage caused by any other event in Section 1 or anything excluded under Section 1, mechanical or electrical faults, breakdown or failure, faulty manufacture, workmanship, defective design or use of defective materials, deterioration or any process of cleaning, dyeing, restoration or repair, corrosion, wear and tear, settlement or shrinkage. The costs of routine maintenance or normal costs of decoration Any loss or damage under the Enhanced Cover occurring when the Holiday Home or any part of it is lent, let or sub-let. Any loss of or damage to mobile phones, portable satellite navigation device, laptop computers, video cameras and camcorders, contact or corneal lenses, hearing aids, musical instruments, Sports Equipment as defined and other equipment used for sport or vehicles, pedal cycles, wheelchairs, Money and credit cards, deeds, securities and documents, guns or firearms, living creatures or clothes.
Replacement costs should the keys for your Holiday Home be accidentally lost or stolen	Cover excludes loss by theft not reported to the Police.
Section two – Loss of Use	
Up to 10% of the total sum insured on your unit if the Holiday Home becomes uninhabitable, following loss or damage by an insured peril covered under Section 1.	Maximum payable is 10% of the total sum insured on your unit We will not pay any for any costs incurred without our prior written agreement
Section three – Liability to the Public	
Covers you for your legal liability to pay damages as a result of an accident you cause to a third party arising from the use and ownership of your holiday home.	Maximum payable is the agreed limit of indemnity Cover excludes liability for: <ul style="list-style-type: none"> injury to your family, damage to property in your custody or control, accidents arising from the use of a vehicle, any liability where Road Traffic legislation requires compulsory insurance, use of your Holiday Home for business purposes.

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Significant Features and Benefits	Significant Exclusions or Limitations
Section four – Personal Accident	
<p>Covers you and your family whilst you are on holiday or working on your caravan up to the limits shown in your Evidence of Insurance for death, loss of use of one or more limbs or total loss of sight of one or both eyes.</p> <p>Permanent total disablement payable after the incapacity has lasted for 52 weeks.</p>	<p>Maximum payable is the agreed benefits</p> <p>Cover excludes death, loss or disablement:</p> <ul style="list-style-type: none"> • by anyone whose age, at the time of the accident, falls outside the bands of cover set out in your Evidence of Insurance • taking place more than 12 months after the bodily injury has been sustained. • caused directly or indirectly by alcohol, or drug use unless taken as prescribed by a registered medical practitioner. • resulting from the participation in a dangerous sport or from a self inflicted injury.
General exclusions	
	<p>Cover excludes:</p> <p>Any loss or damage arising whilst the Holiday Home is being used for trade or business purposes or in respect of any Holiday Home being used as a permanent residence or if the Holiday Home is not properly sited on the Holiday Park identified in the Evidence of Insurance.</p> <p>Liability or damage arising from or relating to pollution, biological, chemical, terrorist, war, sonic bangs, and nuclear or radioactive incidents.</p> <p>Claims if they are covered by any other insurance</p> <p>Any loss, damage or liability resulting from any deliberate act by you or your family.</p> <p>Mechanical or electrical fault, breakdown or failure.</p>

Duration of Contract

Your cover is valid for the period shown on your Evidence of Insurance.

Your Right to Cancel

You may cancel this insurance without giving reason, by sending us written notice within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. This is known as the “cooling off period”. We will return any premium paid less a pro rata charge (plus IPT) for the number of days for which cover has been given.

Should you cancel this insurance after the cooling off period you may be entitled to a refund of premium provided you have not made a claim during your current year of insurance. Your refund will be calculated by making a deduction for time on risk for which you have been covered and a cancellation charge of up to £25 will be applied. If you have made a claim any premium return will be discretionary. You must notify us in writing of cancellation. We may also cancel this policy immediately if you do not pay a premium

How to Claim

If a claim or possible claim occurs you must report this as soon as possible using the contact details contained in the Evidence of Insurance documentation we provide to customers.

Complaints Process

If you are unhappy with our service, please let us know. The Complaints Procedure along with all appropriate contact details are set out in the Evidence of Insurance document we provide to customers.

Financial Services Compensation Scheme (FSCS)

If Insurers are unable to meet their obligations under the policy, you may be entitled to compensation under the FSCS. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information on this subject from us or the Financial Services Authority or by visiting the FSCS website at www.fscs.gov.uk.

