

Shield Holiday/Park Home Insurance

Insurance Product Information Document

shield
TOTAL INSURANCE

Company: Kingfisher Insurance Services Ltd who is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 311541. Registered in the UK. Shield Total Insurance is a trading name of Kingfisher Insurance Services Limited and acts on behalf of Insurers when issuing and administering your policy.

Insurers: Ageas Insurance Limited (Registered number 354568) who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039

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 is a policy to cover physical loss or damage to your holiday 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 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.

 What is insured?	 What is not insured?
<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 incidents in the United Kingdom to:</p> <ul style="list-style-type: none"> ✓ 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 ✓ Conveyancing cover ✓ Alternative accommodation ✓ Loss of rental income from confirmed bookings ✓ Personal effects ✓ Money ✓ Pedal cycles, mobility scooters and wheelchairs ✓ Legal liability of you and your family arising only from your use and ownership of the holiday home ✓ Unrecovered damages ✓ Personal Accident benefits for injuries described in the policy wording 	<ul style="list-style-type: none"> ✗ Any section of the policy you have not bought and any excess ✗ 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

<ul style="list-style-type: none">  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  Personal effects or money not with you or taken from a vehicle unless someone aged 16 or over was there  Unattended pedal cycles or mobility scooters in public places unless secured as specified  Liability for fines or because of an agreement  Liability where compulsory insurance is required by road traffic legislation 	<ul style="list-style-type: none">  Liability to yourself or when the home being used for business, or from the ownership or use of lifts or mechanically propelled vehicles or you owning a dangerous animal  Personal accident benefits if you fall outside age bands or if the injury is self-inflicted, including alcohol or drug abuse or arises from dangerous activities  Radioactivity, nuclear fuel or waste, explosive nuclear assembly, war, rebellion, riot, terrorism or pressure waves from supersonic aircraft  Pollution or contamination, claims covered elsewhere, loss of value or loss or damage caused deliberately by you
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 <p>Are there any restrictions on cover?</p> <ul style="list-style-type: none">  It is your responsibility to keep your holiday home in a good condition  It's really important that you don't throw away any damaged items until we say so.  Insurers will not reimburse you in relation to any damage or loss resulting from criminal acts, wear & tear, poor maintenance, negligence or fraud  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?</p> <ul style="list-style-type: none">  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
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 <p>What are my obligations?</p> <ul style="list-style-type: none">  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.  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 in your name to get back any payment we've made under this policy.  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.  In some cases, the insurer 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 buy, and will also be shown on the evidence of insurance you receive after you buy.
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 <p>When and how do I pay?</p> <p>Premiums are due prior to the start of the insurance. Please contact Shield on 01277 243004 or by post at 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE for details.</p>

 <p>When does the cover start and end?</p> <p>Refer to your evidence of insurance to see the start and end dates.</p>

 <p>How do I cancel the contract?</p> <p>To cancel your policy please contact Shield on 01277 243004 or by post at 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE.</p> <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 our Terms of Business.</p>
