

Summary of Cover Park Home Insurance



Contact us now for a quotation on 0800 614849

We welcome you as a prospective Coast policyholder. Overleaf you will find a brief Summary of Cover. This does NOT contain all details or the full terms and conditions of the insurance, which can be found in the Policy Document, a copy of which is available on request.

The policy is an annual contract and the sums insured on Buildings and Contents are automatically index-linked. However, index-linking does NOT apply to sums insured and limits under the optional Personal Possessions extensions.

A policy excess of £50 applies to all sections of the policy except subsidence, where an excess of £100 applies.

Coast

Helix House High Street Wadhurst East Sussex TN5 6AA

Freephone: 0800 614849

www.coastinsurance.co.uk

SUMMARY OF COVER

The Park Home Insurance Policy covers your Buildings and Contents against the standard perils of Fire, Storm, Flood, Theft, Escape of Water or Oil, Impact, Subsidence, Vandalism, etc and can also be extended to include Accidental Damage.

Additional Cover under the Buildings section also includes:

- Accidental damage to fixed glass, sanitary fittings and ceramic hobs
- Accidental damage to underground services
- Alternative accommodation and/or loss of rent up to 20% of the sum insured
- Cost of debris removal, architects', surveyors', legal and other fees
- Replacement of external door locks following theft of keys up to £300.

Additional cover under the Contents section also includes:

- Property in the open within the boundaries of your home up to £500
- Accidental damage to home entertainment and personal computer equipment
- Loss of money up to £500 whilst in the home
- Replacement of external door locks following theft of keys up to £300
- Refrigerated and frozen food up to £1,000
- December and wedding gifts increase. 10% increase in the sums insured on Contents in the home during the month of December and for one month before and one month after a family wedding.
- **Legal and Personal Liability:** up to £2,000,000 for any one occurrence
- **Employers Liability:** up to £10,000,000 for any one occurrence

Cover under the optional Personal Possessions section includes:

Accidental damage or loss anywhere in the UK and for up to 60 days anywhere in the world for:

- **Unspecified Items:** being clothing and other articles normally worn, used or carried, including jewellery, furs, watches and photographic equipment, other than those defined below. Maximum value any one item £1,000
- **Specified Items:** mobile phones, laptops computers, video cameras and camcorders, contact or corneal lenses, hearing aids, musical instruments and all items valued at over £1,000 must be specified. For items valued at over £2,000 a copy valuation or receipt, not more than 2 years old, is required
- **Sports Equipment:** maximum value £250 any one item (eg. a golf club)
- **Pedal Cycles:** all pedal cycles must be specified. Maximum value any one pedal cycle £1,000
- **Personal Money and Credit Cards:** standard limit £500

SUMMARY OF MAIN EXCLUSIONS

- The policy will not pay for the costs of replacing undamaged items of a set, suite or combination of similar items where replacements cannot be matched
(pages 9, 15 and 28)
- Consequential losses of any kind incurred by you or the family
(page 29)
- Wilful damage by you or the family
(page 28)
- Damage resulting from gradually operating causes, wear & tear, or lack of maintenance
(pages 29 and 30)
- After your home has been left unoccupied for more than 60 days or is left unfurnished, your policy will not pay for Theft, Vandalism, Escape of water or oil, Frozen pipes or Accidental damage
(pages 10, 12, and 17)
- Accidental damage caused by domestic pets
(pages 11, 12, 17 and 25)
- Property or money held or used for business or professional purposes
(page 29)
- Pre-existing damage
(page 28)
- Seizure or confiscation of property by Customs or other authorities
(page 28)

These exclusions and others relating to specific sections of the policy can be found in the Policy Document, a copy of which is available on request.

ZURICARE ASSISTANCE

Should you be unfortunate enough at any time to suffer a domestic emergency such as a broken window, burst pipe or the aftermath of a storm, a phone call to Zurichcare Assistance can provide you with immediate access to a large network of professional tradesmen within your local area.

The cost of emergency works must be paid by you, but may be recoverable as part of your claim, if covered by this policy.

INSURANCE PREMIUM TAX (IPT)

This is added to your premium, at a rate set by HM Government, which may change in the future according to Government requirements.

Your policy is governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply. Unless agreed otherwise, we will communicate to you in English.

Coast originally Park Home Insurance Services Ltd is a specialist company set up to meet the insurance needs of park home owners. The company was established in 1994 and conducts its business from the United Kingdom.

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us of your decision, in writing or by phone using the contact details provided on the covering letter within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax) and then refund the remainder of the premium you have paid.

Our complaints procedure

We value the opportunity to investigate any concerns **you** may have about any aspect of **our** service and are committed to handling all complaints fairly, thoroughly and promptly.

Who to contact in the first instance

Many concerns can be resolved straight away, therefore, in the first instance, please get in touch with Coast as they will generally be able to provide you with an immediate response to your satisfaction. Contact details are provided below:

Mr William H C Tuke
Coast
Helix House
High Street
Wadhurst
East Sussex
TN5 6AA

You can telephone on **01892 784059**
Or e-mail: **info@coastinsurance.co.uk**

If your complaint cannot be resolved straight away, and it relates to the terms and conditions of the policy, the complaint will be passed to us to deal with. Otherwise, Coast will carry out a full investigation and provide a response. We and Coast both aim to resolve your concerns as soon as possible and will keep you informed of progress whilst enquiries are continuing.

The majority of complaints that are not resolved straight away are resolved within four weeks of receipt.

Next steps if you are not happy with the response provided

We are dedicated to our customers and seek to do what is right; however, sometimes we may not be able to reach an agreement with you. If this is the case, and you remain dissatisfied once you have received our response to your complaint, we will carry out a further review.

Where the complaint is being handled by us, it will be referred to the Customer Relations Team for a separate review. They will contact you to let you know they have received your complaint and when their review is complete, they will provide you with a final response on behalf of us.

Where the complaint is being handled by Coast, it will be reviewed by a Director, and a final response provided.

Complaint Procedure Leaflet

A leaflet containing full details of our complaint procedure will be provided during the complaint handling process and is available on request.

The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response. The FOS contact details are as follows:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

You can telephone on: **0845 080 1800**
Or e-mail: **enquiries@financial-ombudsman.org.uk**

TO MAKE A CLAIM

Telephone us on **01892 786099** with brief details, quoting your policy reference, and we will send you a claim form for completion. This should be completed as quickly as possible, and returned to:

Coast
Helix House
High Street
Wadhurst
East Sussex
TN5 6AA

Any estimates, invoices, valuations, or other supporting documentation should also be sent.

We are authorised and regulated by the Financial Services Authority. The Financial Services Authority website, which includes a register of all regulated firms, can be visited at www.fsa.gov.uk/register or the Financial Services Authority can be contacted on 0845 606 1234.

Compensation

Coast and Zurich Insurance plc are both covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Compulsory insurance is covered in full. Non-compulsory insurance is protected in full for the first £2,000 and then 90% of any amount above £2,000. Further information is available at **www.fscs.org.uk** or by contacting the FSCS directly on **020 7892 7300**.



COAST

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Coast

Coast is a trading name of Park Home Insurance Services Ltd

Registered Office: Helix House, High Street, Wadhurst, East Sussex TN5 6AA.

Registered in England & Wales number 2979679.

Park Home Insurance Services Ltd is authorised and regulated by the Financial Services Authority.

Our FSA register number is 306716.

Our permitted business is selling and administering contracts of general insurance.

Underwritten by:

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales

Registration No. BR7985

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority.

Details about the extent of our regulation by the Financial Services Authority are available from us on request.

FSA registration number: 203093. These details can be checked on the FSA's register by visiting their website

www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.



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Summary of Cover Family Legal Solutions Policy

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This summary does not contain the full terms and conditions of this insurance contract; these can be found in the Policy document, a copy of which is available on request.

What is Family Legal Solutions?

Family Legal Solutions is a cost-effective insurance product that will help protect you and your family should you need to pursue or defend your legal rights. Legal issues can be complex and sometimes difficult to resolve, but with Family Legal Solutions you will have peace of mind knowing that we are with you every step of the way, by removing the financial burden that stressful legal situations can bring.

Family Legal Solutions is designed to help in a number of situations including:

- a dispute with your landlord or site owner relating to your ownership of your home.*
- the sale or purchase of goods and services, even those relating to work carried out on your home.*
- providing assistance in resolving insurance claims, where there is a dispute over the benefits of the policy (Excluding policies from Park Home Insurance Services Ltd trading as Coast).
- if your identity is used by another person to commit fraud or other crimes.
- if you have an employment dispute such as a claim for unfair dismissal or redundancy, or if during the course of your employment a criminal charge is or could be brought against you.
- pursuing a claim for death or injury against a negligent third party.
- helping you when there is a formal aspect or full enquiry into your personal tax affairs.
- disputes with your neighbours regarding a boundary dispute, noise or other legal nuisance, affecting your home.*

*Under the terms of the policy, “home” is defined as: “your park or holiday home or static caravan as declared in your proposal for insurance.”

Our claims staff, and those appointed on your behalf, will be available to answer your questions, by telephone or e-mail, to provide you with the reassurance you need at what can be a very difficult time.

When a claim does occur, we will appoint a solicitor, or another professional with the expertise in the area of law that matches your problem; this being a key component to providing maximum impact at outset.

But it doesn't end there.

Family Legal Solutions also gives you access to:

- a 24 hour, 365 day legal helpline to provide advice on any personal legal matter.
- a service for the downloading of legal documents that might assist you with your personal legal-related activities. These include power of attorney, buying and selling your home, and even issues relating to pets and travel.
- a free will writing facility via our legal document service.

Additionally, we can also help you find the right solicitor, even if the matter is not covered by this policy, for example when moving home, or if you have matrimonial issues.

Family Legal Solutions: Peace of mind every step of the way.

This is an annually renewable policy, provided by ARAG plc and underwritten by Brit Insurance limited. Some important facts about your Family Legal Solutions cover, which you should read, are summarised below.

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Section
The Insurer will pay the Insured's Legal Costs & Expenses up to the Limit of Indemnity, including the cost of appeals for claims reported during the period of insurance for the following insured Events	The claim must always be more likely than not to be successful, and is reported to us immediately after the insured first becomes aware of the circumstances. The Insured always agrees to use the Appointed Advisor nominated by us, prior to the issue of proceedings or in any claim falling under the jurisdiction of an Employment tribunal or the Small Claims Court	3) YOUR POLICY COVER 4) YOUR POLICY COVER
Employment We will cover a dispute with a current, former or prospective employer relating to your contract of employment or related statutory rights	Any claim relating to personal injury	What is not insured under Insured Event 1 1)

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Contract We will cover a dispute arising out of an agreement or alleged agreement which you have entered into</p>	<p>Any claim relating to:</p> <ul style="list-style-type: none"> • the letting, leasing or licensing of land or buildings where the Insured acts as the landlord • loans, mortgages, endowments, pensions, or any other financial or investment product • the insured's business, venture for gain, profession or employment • a contract involving a motor vehicle • a settlement due under an insurance policy • construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 including VAT 	<p>What is not insured under Insured Event 2</p> <p>1)</p> <p>2)</p> <p>3)</p> <p>4)</p> <p>5)</p> <p>6)</p>
<p>Property We will cover a dispute relating to your material property including your home (as defined) following;</p> <p>a) an event which causes or could cause physical damage to your material property including your home (as defined)</p> <p>b) a public or private nuisance or trespass</p> <p>We will also cover a dispute with your landlord or site owner relating to your ownership of your home (as defined).</p>	<p>You are responsible for the first £250 of each and every claim relating to public or private nuisance or trespass</p>	<p>INSURED EVENTS COVERED</p> <p>3b)</p>
<p>Personal Injury We will cover an event causing you or any member of your immediate family personal injury</p>	<p>Any dispute relating to defending a claim other than defending a counter claim</p>	<p>What is not insured under Insured Event 4</p> <p>1)</p>
<p>Tax We will cover:</p> <ul style="list-style-type: none"> • a formal aspect or full enquiry into your personal tax affairs 	<p>Any claim relating to:</p> <ul style="list-style-type: none"> • an investigation by the Special Investigation Section or the Special Compliance Office of HM Revenue and Customs • an investigation under the Civil Investigation of Fraud procedure • the submission of returns or accounts where the HM Revenue & Customs levy a penalty or claim for interest or which contain negligent misstatements • a tax avoidance or tax efficient scheme • a business or venture for gain of the Insured 	<p>What is not insured under Insured Event 5</p> <p>1)</p> <p>2)</p> <p>3)</p> <p>4)</p> <p>5)</p>

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Family Document Max You are entitled to download legal documents from our website to assist you with day-to-day legal issues. These include a standard will, power of attorney, letting your home, consumer complaints and identity theft. Additionally, will also have access to various law guides</p>	<p>Documents are restricted to personal matters</p>	
<p>Legal & Tax Advice Access to legal and tax experts 24 hours a day, 365 of the year</p>	<p>We will not put any advice in writing. Advice will be restricted to personal matters.</p>	
	<p>Territorial Limit The United Kingdom, Channel Islands and the Isle of Man.</p> <p>Limit of Indemnity £50,000 is the maximum the Insurer will pay except in respect of disputes with the landlord or site owner where there is an inner limit of £5,000.</p> <p>Legal Costs and Expenses Cover only applies for own side's costs for contract and personal injury claims where the claim will be decided in a Court within England & Wales and falls outside the jurisdiction of the Small Claims Court. Also the Insured must enter into a Conditional Fee Agreement with the Appointed Advisor or the Appointed Advisor must enter into a collective Conditional Fee Agreement with us.</p>	<p>Meaning of Words and Terms</p> <p>Meaning of Words and Terms</p> <p>Meaning of Words and Terms</p>

Who is ARAG?

ARAG plc is part of the ARAG Group, one of the world leaders in legal insurance. ARAG is actively assisting customers in Europe and the USA, generating a premium income of over €1.4 billion. Services relating to the law embrace the historical and strategic core of the company making it today the natural choice for millions of people.

Claims Procedure

If you need to report a claim:

1. Under no circumstances should you instruct your own lawyer as we will not pay the costs incurred and it could invalidate your cover.
2. Please telephone 0117 917 1698 where we can either take the details over the telephone, or you can request a claims form for completion. Alternatively, you can find further details at www.arag.co.uk/newclaims.
3. Providing we accept a claim, we will arrange for a solicitor to quickly contact you with a view to progressing the case.

What happens if I change my mind after taking out the Policy?

The Policy provides you with a 14 day reflection period in which to decide whether you wish to continue. Cancellation is fully explained in condition 9 of the policy wording.

What happens if the insurer cannot meet its liabilities?

Coast, ARAG plc and Brit Insurance Limited are covered by the Financial Services Compensation Scheme ("FSCS"). The insured may be entitled to compensation up to £2,000 for the first part of the claim, and 90% of the rest in the unlikely event that the Insurer cannot meet its obligations. Further information about compensation scheme arrangements is available from the FSCS.

About ARAG and your insurer

ARAG plc is authorised and regulated by the Financial Services Authority (firm reference no. 452369) and is authorised to administer this insurance on behalf of Brit Insurance Limited.

What happens if I have a complaint?

We aim to provide a first class service, but occasionally things can go wrong. Many concerns can be resolved straight away, therefore, in the first instance, please get in touch with Coast. as they will generally be able to provide you with an immediate response to your satisfaction. Contact details are provided below:

Mr William H C Tuke

Coast
Helix House
High Street
Wadhurst
East Sussex
TN5 6AA

You can telephone on **01892 784059**
Or e-mail: **info@coastinsurance.co.uk**

If your complaint cannot be resolved straight away, you should contact The Managing Director, ARAG plc, 9 Whiteladies Road, Clifton, Bristol BS8 1NN who will arrange to have your case reviewed at the appropriate level. If the matter is not concluded to your satisfaction, you may refer it to Brit Insurance Limited. If a complaint remains unresolved you may refer it to the Financial Ombudsman Service.

They can be contacted at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: **0845 080 1800**
E-mail: **complaint.info@financial-ombudsman.org.uk**



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Insurance provided by:

ARAG plc

9 Whiteladies Road, Clifton, Bristol BS8 1NN.

Registered in England & Wales number 2585818.

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FSA register number 452369.

Communications may be monitored or recorded to improve our service
and for security and regulatory purposes.