



COAST

— Insuring your lifestyle —

Summary of Cover Static Holiday Home Insurance

keyfacts®

The Static Holiday Home, Contents and Personal Effects Section of this policy is underwritten by Zurich Insurance plc.

The Family Legal Solutions Section of this policy is provided by ARAG plc.

The Family Legal Solutions Insurance is underwritten by Brit Insurance Limited.

This policy summary does not contain full details and conditions of this insurance; these are located in your policy wording, a copy of which is available on request.

Type of Insurance and Cover

- This insurance provides cover for a static holiday home.
- We will insure only those sections you request and we agree to insure.
- The maximum amount we will pay is the value shown within your policy wording or on the policy schedule.

Duration: This is an annually renewable policy. The period of insurance will be shown on your schedule.

STATIC HOLIDAY HOME, CONTENTS AND PERSONAL EFFECTS SECTION

Features and benefits included Automatically	Significant Exclusions or Limits	Policy section information can be found in
Basis of cover	You may select cover on either a New for old or Market Value basis.	
<p>New for Old - We will decide whether to repair or replace the static holiday home. We will replace the static holiday home, with a new one, of the same make and model or nearest equivalent. We will decide whether to repair or replace any item of contents and personal effects that is lost or damaged. If they cannot be repaired or replaced, we will pay the cost of an equivalent replacement.</p> <p>Market Value - We will decide whether to repair or replace the static holiday home. If it cannot be repaired or replaced or is beyond economic repair, we will pay the market value at the time of the loss or damage but not more than the sum insured. For contents and personal effects we will deduct an amount for wear and tear.</p>	<p>New for Old and Market Value</p> <ul style="list-style-type: none"> • The most we will pay is the sum insured shown in your schedule or the limit shown in your policy. • Any available discount will be taken into account in the settlement amount. • We will not pay more than the manufacturer's last list price for any spare part. • We will deduct an amount for wear and tear on clothing and household linen that cannot be repaired. • When we pay your claim, we will deduct the amount of the excess shown in your schedule. This does not apply under Extra cover. 	Settling claims.

Features and benefits included Automatically	Significant Exclusions or Limits	Policy section information can be found in
<p>Loss or damage to the static holiday home (including fixtures and fittings and built in equipment including refrigerators, microwaves, cookers, gas bottles, awnings, steps, balconies, decking, fires, boilers, showers, water heaters, batteries and generators).</p> <p>Loss or damage to Contents and Personal Effects (including articles of personal use or adornment, clothing, luggage and general household goods, including television sets, radios, video or DVD recorders, computers and hi-fi systems whilst contained within the static holiday home and/or adjacent locked storage).</p>	<p>Exclusions</p> <ul style="list-style-type: none"> • money, credit, debit or charge cards; • business books or documents; • photographic equipment, binoculars, camcorders, mobile telephones; • cycles, fishing rods and accessories or outboard motors, contact lenses, spectacles and sports equipment; • vehicles and craft and their accessories; • damage to tyres unless by vandalism or where the rest of the static holiday home is damaged at the same time; • loss or damage by theft or attempted theft unless violence or force are used to break into or out of your static holiday home; • theft or accidental loss from awnings or toilet tents; • the replacement of parts or accessories which are found to be obsolete or unobtainable. The most we will pay will be limited to the last known list price of the part or accessory required, together with the appropriate fitting charge; • theft or loss arising from deception, financial loss, or the use of stolen, forged or invalid cheques, drafts, bank notes, passports and documents of any kind. • Damage which occurs when the static holiday home is not sited or connected to services. <p>Limits</p> <ul style="list-style-type: none"> • £50 for valuables; • £1,500 in any one year of insurance for television sets, radios, video or DVD recorders, computers and hi-fi systems; • £150 in any one year of insurance for discs, tapes and software relating to cassettes, compact discs, videos and computers. 	<p>Static Holiday Home, contents and personal effects section.</p>
<p>Repairs - we will pay the reasonable cost of taking your static holiday home to the nearest competent repairer and returning it to the risk address when the repairs are complete.</p>		<p>Static Holiday Home, contents and personal effects section. Extra Cover</p>

Features and benefits included Automatically	Significant Exclusions or Limits	Policy section information can be found in
<p>Connection to services we will pay the reasonable cost of disconnection and reconnection of services when the static holiday home is removed for repair.</p>		<p>Static Holiday Home, contents and personal effects section. Extra Cover</p>
<p>Site clearance - we will pay for site clearance and removal of debris for which you are responsible.</p>	<p>Limited to the sum insured you have selected and shown in your policy schedule.</p>	<p>Static Holiday Home, contents and personal effects section. Extra Cover</p>
<p>Ground rent payable when the static holiday home is rendered uninhabitable as a result of loss or damage covered by the policy.</p>	<p>£2,500</p>	<p>Static Holiday Home, contents and personal effects section. Extra Cover</p>
<p>Services - accidental damage to gas, water pipes, drains, sewage, telephone and electricity cables from the static holiday home to the mains for which you are responsible.</p>	<p>£3,000</p>	<p>Static Holiday Home, contents and personal effects section. Extra Cover</p>
<p>Storage - damage to the structure of any adjacent locked store and contents and personal effects contained in it.</p>	<p>£1,000</p>	<p>Static Holiday Home, contents and personal effects section. Extra Cover</p>
<p>Frozen food in your fridge or freezer you cannot use following the breakdown of the appliance or the failure of the power supply.</p>	<p>Exclusions</p> <ul style="list-style-type: none"> • Fridges or freezers over 10 years old; • a deliberate act of the supply authority. <p>Limit £100</p>	<p>Static Holiday Home, contents and personal effects section. Extra Cover</p>
<p>Replacing locks to your static holiday home if you lose your keys anywhere in the world.</p>	<p>£250</p>	<p>Static Holiday Home, contents and personal effects section. Extra Cover</p>
<p>Your liability to others - we cover you or your family or any other person using the static holiday home with your permission for any legal liability as owner or occupier of the static holiday home to compensate others if, following an accident during the period of insurance, someone dies, is injured, falls ill or has their property damaged.</p>	<p>Exclusions</p> <ul style="list-style-type: none"> • the static holiday home being let for hire or reward; • using the static holiday home as a permanent home; • the static holiday home being attached to a towing vehicle; • If the static holiday home or part thereof becomes detached from any towing vehicle; • Any liability in respect of any vehicle being used for the transportation of the static holiday home. <p>Limit The most we will pay for any claim (or claims) arising from one cause, including legal costs and expenses agreed by us, is £2,000,000.</p>	<p>Static Holiday Home, contents and personal effects section. Extra Cover</p>

Features and benefits included Automatically	Significant Exclusions or Limits	Policy section information can be found in
Alternative accommodation - If the static holiday home is rendered uninhabitable by loss or damage.	£2,500	Static Holiday Home, contents and personal effects section. Extra Cover
Personal accident cover - if you or your or your husband, wife, partner or children suffer bodily injury .	<p>Exclusions</p> <ul style="list-style-type: none"> • Cover is not available to any person over 70 years of age. • Cover is limited to £500 for persons under the age of 16. <p>Limits</p> <ul style="list-style-type: none"> • Death - £20,000; • Total loss of use of one or more limbs - £20,000; • Total loss of sight in one or both eyes - £20,000; • Permanent total disablement from any occupation - £20,000. 	Static Holiday Home, contents and personal effects section. Extra Cover
Index-linked - If you have selected new for old cover we will increase your Static Holiday Home sum insured each month in line with the House Rebuilding Cost Index produced by the Royal Institution of Chartered Surveyors or similar index.	This does not apply to contents or personal effects	Static Holiday Home, contents and personal effects section. Extra Cover

Excess (Static holiday home, contents and personal effects section)

An excess of £100 applies to most claims apart from the cover described in the Extra cover section.

General Exclusions (Static holiday home, contents and personal effects section)

There are a number of exclusions and the main ones are loss or damage resulting from:

- deliberate or criminal acts by you, your family or any hirer, occupant or user of the static holiday home;
- wear and tear or other gradually operating causes including mildew and rot;
- vermin, insects or fouling or scratching by pets;
- alteration, cleaning or repair;
- mechanical or electrical breakdown;
- any legal liability resulting from any business, trade or profession;
- ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment;
- war, revolution or any similar event;
- pollution or contamination.

Making a claim (Static holiday home, contents and personal effects section)

Telephone Coast on **01892 786099** with brief details, quoting your policy reference, and they will send you a claim form for completion.

Please complete this as quickly and fully as possible and return it to:
Coast, Helix House, High Street, Wadhurst, East Sussex TN5 6AA.

Any estimates, invoices, valuations, or other supporting documentation should also be sent to Coast as soon as possible, either with the completed claim form, or under separate cover quoting the appropriate reference.

When you contact us about a claim, you will need to tell us:

- your name address and telephone number(s);
- the place where the loss or damage occurred;
- what caused the loss or damage;
- the date of the incident.

Our Complaints Procedure

(Static holiday home, contents and personal effects section)

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 Zurich.

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: **complaint.info@financial-ombudsman.org.uk**

This is a free and impartial service and will not affect your legal rights. You are entitled to contact the FOS at any stage of your complaint.

Compensation (Static holiday home, contents and personal effects section)

Coast and Zurich Insurance plc are 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. Further information is available on www.fscs.org.uk or by contacting FSCS directly on **020 7892 7300**.

Governing Law (Static holiday home, contents and personal effects section)

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. You agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

Summary of Cover

The Static Holiday Home, Contents and Personal Effects Section of this policy is underwritten by Zurich Insurance plc.

The Family Legal Solutions Section of this policy is provided by ARAG plc.

The Family Legal Solutions Insurance is underwritten by Brit Insurance Limited.

FAMILY LEGAL SOLUTIONS SECTION

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 the outset.

FAMILY LEGAL SOLUTIONS SECTION (continued)

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.

This is an annually renewable insurance, 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.

Features and benefits included Automatically	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)
Contract We will cover a dispute arising out of an agreement or alleged agreement which you have entered into.	Any claim relating to: • 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.	What is not insured under Insured Event 2 1) 2) 3) 4) 5) 6)
Property We will cover a dispute relating to your material property including your home (as defined)	You are responsible for the first £250 of each and every claim relating to public or private nuisance or trespass.	INSURED EVENTS COVERED 3b)

Features and benefits included Automatically	Significant Exclusions or Limitations	Policy section
<p>following; a) an event which causes or could cause physical damage to your material property including your home (as defined) b) a public or private nuisance or trespass We will also cover a dispute with your landlord or site owner relating to your ownership of your home (as defined).</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 1)</p>
<p>Tax We will cover: • a formal aspect or full enquiry into your personal tax affairs.</p>	<p>Any claim relating to: • 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>	<p>What is not insured under Insured Event 5 1) 2) 3) 4) 5)</p>
<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. 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. 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 Meaning of Words and Terms 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.

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.

Complaints Procedure (Family legal solutions section)

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

You can telephone on: **0845 080 1800**
or e-mail: **complaint.info@financial-ombudsman.org.uk**

This is a free and impartial service and will not affect your legal rights. You are entitled to contact the FOS at any stage of your complaint.

Compensation

Coast, ARAG plc and Brit Insurance Limited are 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. Further information is available on www.fscs.org.uk or by contacting FSCS directly on **020 7892 7300**.

Making a claim (Family legal solutions section)

To report a claim, please telephone ARAG on 0117 917 1698,
or go to www.arag.co.uk/newclaims

For legal and tax advice, please telephone ARAG on 0844 844 1541.

YOUR CANCELLATION RIGHTS

(Static holiday home, contents and personal effects section and family legal solutions sections)

You are free to cancel this policy at any time by contacting:
Coast, Helix House, High Street, Wadhurst, East Sussex, TN5 6AA.

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us or your insurance advisor 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.

You may cancel the policy at any time by telling us, either in writing or over the phone. We may cancel your policy by giving you 7 days written notice to your last known address. We will give you a refund in proportion to the time left until your current period of insurance is due to run out. No refund is payable in respect of that part of the premium applicable to insurance under the Family Legal Solutions section.



COAST

— Insuring your lifestyle —

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.

The Static holiday home, contents and personal effects section of this policy is 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.

The Family legal solutions section of this policy is provided by:

ARAG plc

9 Whiteladies Road, Clifton, Bristol, BS8 1NN

Registered in England & Wales number 2585818

ARAG plc is authorised and regulated by the Financial Services Authority

FSA register number 452369.

The Family Legal Solutions insurance is underwritten by Brit Insurance Limited

Brit Insurance Limited

Company No. 02763688. Authorised and regulated by the Financial Services Authority with No. 202898

Member of the Association of British Insurers.

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