



Specialist  
insurance for:

- ~ Park homes
- ~ Holiday lodges
- ~ Static caravans
- ~ Touring caravans
- ~ Motorhomes

## Terms of Business & Data Protection Information

(Coast is a trading name of Park Home Insurance Services Ltd)

### The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### Whose products do we offer?

The products we offer and the insurers we use are:

- Park Home, Holiday Lodge, Static Holiday Home and Static Caravan insurance provided by Zurich Insurance plc, including Legal Expenses insurance provided by ARAG plc.
- Motor Home insurance provided by Zurich Insurance plc and Equity Red Star.
- Touring Caravan insurance provided by Zurich Insurance plc.
- Motor Legal Expenses provided by ARAG plc.

### Which service will we provide you with?

You will not receive any advice or recommendation from us. We will ask you questions to determine that if we supply any information about a product, that product is applicable to your circumstances. You will then need to make your own choice about how to proceed. You alone are responsible for deciding whether any product you choose to buy is suitable for your needs. Please note that a contract will be formed only after we have accepted your proposal for insurance. Unless otherwise stated, policies sold are for a one year period, and any subsequent renewal is the responsibility of the client. Coast does not accept liability for the consequences of underinsurance or any failure to renew a policy.

### What will you have to pay us for this service?

You will receive a quotation (statement of price). In addition to the premium charged by the insurers we will make the following charges (from 1 May) to cover our administration costs for these specified activities:

- |                                |   |
|--------------------------------|---|
| • Mid term cancellations       | £25.00  |
| • Policy administration charge | £20.00 (payable at policy commencement and renewal) |
| • Mid term adjustment          | £10.00  |
| • Duplicate documents          | £15.00  |

### How can you pay, and what happens to your money?

Payments may be made by cheque or by Mastercard/Visa/Switch. Payment by instalments may be possible for premiums of £100.00 or above. Finance is available by way of a credit agreement to UK residents aged 18 or over and is subject to status. Full written details are available on request. Park Home Insurance Services Ltd trading as Coast is a licensed credit broker. Any monies relating to premiums, claims or refunds for your policy which are received by Coast are held as agent of your insurer(s). Interest earned on monies held on behalf of your insurer(s) is payable to Coast.

### Who regulates us?

Coast is a trading name of Park Home Insurance Services Ltd, which is a company registered in England and Wales with company number 2979679. The registered address of the Company is Helix House, High Street, Wadhurst, East Sussex, TN5 6AA. Park Home Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Our FCA Register Number is 306716. Our permitted business is selling and administering contracts of general insurance. You can check this on the FCA's Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

Helix House, High Street, Wadhurst, East Sussex TN5 6AA

Tel: 01892 784059 ~ Fax: 01892 784863 ~ Email: [info@coastinsurance.co.uk](mailto:info@coastinsurance.co.uk) ~ [www.coastinsurance.co.uk](http://www.coastinsurance.co.uk)

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### What to do if you have a complaint

If you wish to register a complaint, please contact us:

... in writing      Write to the Compliance Manager, Coast, Helix House,  
High Street, Wadhurst, East Sussex, TN5 6AA.

... by phone      Telephone 0800 614849

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

### Are we covered by the Financial Services Compensation Scheme (FSCS)?

Coast and the insurers we use are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS. (Coast cannot and does not guarantee the solvency or continuing solvency of any Insurer used and does not accept liability for any losses arising in this regard.)

### How do we use your personal data?

We will use the information that you supply to provide you with a quotation and to manage any policy you may purchase. In order to do this, your personal information will be passed to the insurer(s) providing your policy(ies), its associated companies, re-insurers and agents providing services on our behalf. It may also be disclosed to other parties where required or permitted by law or regulation. We would also like to provide you with further information about our services, in the future. If you would prefer not to receive such information, please notify us at the following address (no stamp is needed): Coast, FREEPOST, Helix House, High Street, Wadhurst, East Sussex, TN5 6BR. Alternatively, please call us on our Freephone number, 0800 614849, or email us at [info@coastinsurance.co.uk](mailto:info@coastinsurance.co.uk).

Please note: Telephone calls may be recorded for business and training purposes. In order to help prevent fraudulent claims your insurer(s) may exchange information with other insurers through various databases. It is important that the data you have supplied is kept up to date. You should therefore notify us promptly of any changes so that we may update our records. You are entitled upon payment of an administration fee to inspect the data which is held about you. If you wish to make an inspection, please contact the Compliance Manager at the address shown above.

### What you must tell us

Please take reasonable care to answer all the questions asked honestly and to the best of your knowledge. If you don't answer the questions accurately, your policy may be cancelled, or your claim rejected or not fully paid. If you have any doubts as to how to answer the question, please contact us.

### Governing Law

These Terms are governed by the laws of England and Wales and the parties submit to the exclusive jurisdiction of the Courts of England and Wales.

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