

# Shield 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 the following Insurers for these subscriptions:-

Groupama Insurance Company Limited

100%

Shield Total Insurance is a trading name of Vantage Insurance Services Limited (“VISL”). VISL is authorised and regulated by the Financial Services Authority (“FSA”) and acts on behalf of Groupama Insurance Company Limited.

Groupama Insurance Company Limited is authorised and regulated by the FSA and is a Member of the Association of British Insurers (“ABI”). Groupama Insurance Company Limited registered address is: Groupama House, 24-26 Minories, London EC3N 1DE (Co. Registration no. 995253).

## 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 caravan and your legal liability for causing injury to a third party from you using or owning your caravan as detailed below.

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy containing further details
<b>Section one Holiday Home, Contents and Sports Equipment</b>		
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"> <li>• £300 if the Holiday Home is being rented</li> <li>• £500 in respect of loss or damage by subsidence, heave or landslip</li> <li>• £100 in respect of all other loss or damage.</li> </ul> <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>	Section one and section one exclusions
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 Structure 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>	Section one and section one exclusions

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Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy containing further details
<b>Section one Holiday Home, Contents and Sports Equipment (continued)</b>		
<p>Theft or attempted theft</p>	<p>Cover excludes:            Loss or damage by any person lawfully in Your Holiday Home            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.            Loss or damage if your Holiday Home is unattended and unlocked            Loss or damage by the hirer or tenant.            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.            Property left in the open</p>	<p>Section one and section one exclusions</p>
<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>	<p>Cover excludes:            Loss or damage if Your Structure 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.            Loss or damage to the installation itself.</p>	<p>Section one and section one exclusions</p>
<p>Impact or damage by any vehicle or animal</p>	<p>Cover excludes:            Any loss arising from damage caused by pets, moth or vermin</p>	<p>Section one and section one exclusions</p>
<p>Breakage or collapse of television or radio aerials, satellite receiving dishes, their fittings or masts</p>	<p>Cover excludes:            Loss or damage arising from erection, dismantling, repair or maintenance            Breakage or collapse of television or radio aerials, satellite receiving dishes, their fittings or masts</p>	<p>Section one and section one exclusions</p>
<p>Malicious acts or vandalism</p>	<p>Cover excludes:            Loss or damage by any person lawfully in your Holiday Home</p>	<p>Section one and section one exclusions</p>
<p>Falling trees, telegraph poles or lampposts or any parts of them</p>	<p>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</p>	<p>Section one and section one exclusions</p>
<p>Subsidence, heave or landslip of the site on which Your Structure 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 Structure stands</p>	<p>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.</p>	<p>Section one and section one exclusions</p>

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Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy containing further details
<b>Section one Holiday Home, Contents and Sports Equipment (continued)</b>		
<p>Accidental breakage of fixed glass in windows, doors, fanlights and skylights of Your Structure.</p> <p>Accidental damage to sanitary fixtures or ceramic hobs in fixed appliances in Your Structure.</p> <p>Accidental damage to underground service pipes and cables for which You are responsible.</p>	<p>Cover excludes:</p> <p>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.</p> <p>The costs of routine maintenance or normal costs of decoration</p>	Section one and section one exclusions
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 one and section one exclusions
<b>Section two - Loss of Use</b>		
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.	<p>Maximum payable is 10% of the total sum insured on your unit</p> <p>We will not pay any for any costs incurred without our prior written agreement</p>	Section two and section two exclusions
<b>Section three – Liability to the Public</b>		
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.	<p>Maximum payable is the agreed limit of indemnity</p> <p>Cover excludes liability for:</p> <ul style="list-style-type: none"> <li>• injury to your family,</li> <li>• damage to property in your custody or control,</li> <li>• accidents arising from the use of a vehicle,</li> <li>• any liability where Road Traffic legislation requires</li> <li>• compulsory insurance,</li> <li>• use of your Holiday Home for business purposes</li> </ul>	Section three and section three exclusions
<b>Section four – Personal Accident</b>		
<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"> <li>• by anyone whose age, at the time of the accident, falls outside the bands of cover set out in your Evidence of Insurance</li> <li>• taking place more than 12 months after the bodily injury has been sustained.</li> <li>• caused directly or indirectly by alcohol, or drug use unless taken as prescribed by a registered medical practitioner.</li> <li>• resulting from the participation in a dangerous sport or from a self inflicted injury.</li> </ul>	Section four and section four exclusions
<b>General Exclusions</b>		
	<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>	General exclusions

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## 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 £15 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. Please contact us at

Shield Total Insurance,  
Claims Department,  
Crest House,  
Station Road,  
Egham, Surrey, TW20 9LG Telephone 0844 770 4626.

## Complaints Process:

If you are not happy with any part of the service you have received you should contact us at the address below. We will send you a full response within 5 working days or tell you within that time when you can expect a response:

Nigel Coppen,  
Shield Total Insurance,  
Crest House,  
Station Road,  
Egham, Surrey, TW20 9LG Telephone 0844 770 4625.

If you are still not satisfied please contact:

The Chairman and Chief Executive,  
Groupama Insurances,  
Groupama House, 24-26  
Minories, London EC3N 1DE Telephone: 0870 850 8510 or Fax: 020 7264 2860.

If we cannot resolve your complaint you may refer it to the Financial Ombudsman Service at:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR Telephone: 0845 080 1800

Please be aware that the Ombudsman will only consider your complaint if you have already given us the opportunity to resolve it.

## Financial Services Compensation Scheme (FSCS):

If Groupama Insurance Company Limited and/or VISL are unable to meet our 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](http://www.fscs.gov.uk).

The following are authorised and regulated by the Financial Services Authority and are registered in England

Groupama Insurance Company Limited (Registered No. 995253).  
(Member of the Association of British Insurers)

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