

# Shield Park 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 residential Park Home (including fees resulting from damage), its contents and sports equipment. In addition this policy covers you for your legal liability for causing loss or injury to a third party as well as providing you with other benefits that are included below:

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy containing further details
	The excess and the maximum payable under any section is shown in your Evidence of Insurance and, where appropriate, more specifically set out below.	
<b>Section One - Standard Cover - Park Home, Contents and Sports Equipment</b>		
Loss or damage to the park home and ancillary domestic outbuildings, fixed storage chalets, steps, balconies, patios, skirting and associated fences and gates (including the resulting cost of debris removal), its contents and sports equipment during the period of insurance caused by the following perils:	<p>Maximum payable for contents left in the open is £500 where such cover is provided.</p> <p>Cover excludes:</p> <p>Any loss if the unit is not built to a standard for residential use, being BS 3632.</p> <p>Loss of money left in the open or losses arising from deception or fraud or the cessation of any business for any reason or the cost of replacing any undamaged and usable item forming part of a set or any mechanical or electrical breakdown</p> <p>Contents in the open if the incident takes place during the course of removal, when you park home is unattended or if the contents are outside the boundaries of your park home</p> <p>Any single item valued at more than £1,000 unless specifically identified on your evidence of insurance</p>	Section One and your Evidence of Insurance
Fire, smoke, explosion, lightning, thunderbolt, earthquake, riot, civil commotion, strikes, labour disturbances, aircraft and other aerial devices or anything dropped or falling from them		Section One and your Evidence of Insurance
Storm or flood	<p>Cover excludes:</p> <p>Contents left in the open or 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 unit is securely storm anchored at all four corners of the chassis or is correctly fitted with an approved floatation device</p> <p>Loss or damage to fences and gates unless your unit is damaged at the same time.</p>	Section One and your Evidence of Insurance

# Shield Park Home Insurance - Summary of Cover

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy containing further details
<b>Section One - Standard Cover - Park Home, Contents and Sports Equipment (continued)</b>		
Theft or attempted theft	<p>Cover excludes:</p> <p>Contents or sports equipment left in the open or loss or damage by any person lawfully in your park home or by the hirer or tenant or loss or damage of contents or sports equipment if your park home is unattended and unlocked</p> <p>Loss or damage while the park 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.</p>	Section One and your Evidence of Insurance
<p>Escape of water or oil from any fixed domestic water or heating installation</p> <p>Or</p> <p>Water freezing in any fixed domestic water or heating installation</p> <p>The cost of removing and replacing any part of the unit necessary to repair a heating or water system that has caused an escape of water or oil</p>	<p>Cover excludes:</p> <p>Loss or damage if your park home is left unoccupied for more than 2 consecutive days from 1st October to the 15th March unless the water has been turned off at the mains and all equipment fully drained other than in respect of a proprietary sealed central heating system containing antifreeze which has been professionally fitted and is maintained to the manufacturers' specifications, or a full central heating system has been set to operate daily and overnight to avoid frost damage.</p> <p>Loss or damage to the installation itself.</p>	Section One and your Evidence of Insurance
Impact or damage by any vehicle or animal	Cover excludes any loss arising from damage caused by pets, moth or vermin	Section One and your Evidence of Insurance
Breakage or collapse of television or radio aerials, satellite receiving dishes, their fittings or masts	<p>Cover excludes loss or damage arising from erection, dismantling, repair or maintenance</p> <p>Coverage only provided within the sum insured of the park home.</p>	Section One and your Evidence of Insurance
Malicious acts or vandalism	Cover excludes loss or damage by any person lawfully in your park home	Section One and your Evidence of Insurance
Falling trees, telegraph poles or lampposts or any parts of them	<p>Cover excludes:</p> <p>Loss or damage arising from felling, lopping or topping of trees or the cost of removing anything other than from the immediate vicinity of the damaged park home and disposing of them.</p> <p>Loss or damage to fences and gates unless your unit is damaged at the same time</p>	Section One and your Evidence of Insurance
<p>Subsidence, heave or landslip of the site on which your park home stands and for which you are legally responsible.</p> <p>For your contents, you do not have to show you are legally responsible for the site on which your park home stands</p>	<p>Cover excludes:</p> <p>Loss or damage caused by the normal settlement or bedding down of new structures, 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.</p> <p>Loss or damage to swimming pools, tennis courts, central heating oil or gas tanks, paved terraces, patios, paths, drives, boundary and garden walls, fences, gates, septic tanks, solid floor slabs or damage resulting from their movement unless the unit or the foundations beneath the external walls of the unit are damaged at the same time and from the same cause.</p> <p>Loss or damage to the unit if it is covered by a NHBC Certificate of Insurance</p>	Section One and your Evidence of Insurance

# Shield Park Home Insurance - Summary of Cover

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy containing further details
<b>Section Two - Extended Cover</b>		
	Cover excludes the excess applicable to the peril as set out in your Evidence of Insurance and claims covered under Section One – Standard Cover	Section Two and your Evidence of Insurance
Contents temporarily removed from your park home to anywhere within the United Kingdom,	<p>Maximum claim limited to £5,000</p> <p>Cover excludes:</p> <p>Loss of money</p> <p>Storm or flood if the contents are in the open or theft unless the contents are in a bank or safe deposit or in an occupied private house or flat. If the contents are in any other building or in a building where you or a member of the family are working theft is excluded unless forcible and violent means of entry or exit are used.</p> <p>Theft if the contents are removed for sale or exhibition or in a furniture depository or theft of money from any building where you or a member of the family are working or loss of contents belonging to or the responsibility of any student member of the family who is living away.</p>	Section Two and your Evidence of Insurance
The accidental loss of or damage to the keys for your park home.	Cover excludes loss by theft not reported to the Police.	Section Two and your Evidence of Insurance
The cost of replacing food in your domestic refrigerators or freezers in your park home spoiled or damaged as a result of accidental breakdown of the refrigeration or freezer unit or escape from the unit of refrigerant and/or refrigerant fumes or accidental failure of the electricity or gas supply.	<p>Cover excludes:</p> <p>Food in a refrigerator or freezer unit where such unit is over 15 years old or any claim for food that was spoiled when your park home was unoccupied for more than 30 consecutive days</p> <p>Losses arising from the deliberate act of the supply company or as a result of any withdrawal of labour or a deliberate act by you, a member of the family or one of your domestic employees</p>	Section Two and your Evidence of Insurance
<p>The sum insured on contents is automatically increased by 10% during the month of December or within 30 days of the wedding of you or any member of your family</p> <p>Wedding gifts away from your park home are covered against loss or damage that would be otherwise be covered under Section one – Standard Cover</p>	<p>Cover excludes:</p> <p>Costs incurred in returning gifts if the wedding is cancelled or loss or damage to unattended wedding gifts in transit, in a building that is not occupied or in an unlocked room.</p> <p>Loss of wedding gifts away from your park home taking place more than 24 hours from the wedding or are not in an occupied building hosting the wedding reception or in transit there from your park home</p>	Section Two and your Evidence of Insurance
Architects', surveyors, legal and other fees necessary to repair or rebuild the park home, and that arise from compliance with government or local authority requirements	<p>Cover excludes:</p> <p>Costs incurred unless they follow an incident that is insured under Section one – Standard Cover</p> <p>Costs incurred without our prior approval in writing or incurred in preparing a claim under this policy or arising under a notice served by the Government or local authority prior to the loss or damage.</p>	Section Two and your Evidence of Insurance
The cost of preparing new title deeds to your park home if they are lost or damaged.	<p>The most Insurers will pay is £500 each claim.</p> <p>Cover excludes costs incurred unless the title deeds were kept in your park home or in a bank or safe deposit box and then only following an incident that is insured under Section one – Standard Cover</p>	Section Two and your Evidence of Insurance

# Shield Park Home Insurance - Summary of Cover

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy containing further details
<b>Section Two - Extended Cover (continued)</b>		
Losses suffered by a purchaser resulting from loss or damage to the structure of your park home	<p>Cover excludes:</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> <li>• of any sort unless arising from an incident that would be insured under Section one – Standard Cover</li> <li>• covered under any other insurance</li> <li>• occurring outside the period of insurance and not between the point of exchange of contracts and the completion of the sale of your park home</li> <li>• unless the purchaser completes the sale of the park home</li> <li>• arising from theft or attempted theft</li> <li>• occurring while the park home is unfurnished or unoccupied</li> </ul> <p>Any contents, money, personal belongings, valuables or any other property that is not the subject of the contract of sale and which belongs to the purchaser.</p>	Section Two and your Evidence of Insurance
An amount not exceeding £50 each day for a period not exceeding 20 days in respect of irrecoverable earnings and expenses suffered by you or your family and arising from service as a juror.		Section Two and your Evidence of Insurance
<b>Section Three - Accidental Damage Extension</b>		
Accidental damage to your park home and underground service pipes and cables for which you are responsible.	<p>The Excess</p> <p>Cover excludes:</p> <p>Any loss or damage caused by an Incident that is insured or excluded under Section One or Section Two.</p> <p>Loss or damage caused by or arising from demolition, alteration or repair to your park home, poor or faulty design, workmanship or materials, deterioration or any process of cleaning, dyeing, restoration or repair; the coast or a riverbank being worn away or any other form of erosion, sulphate reacting with any materials from which your park home is built</p> <p>The cost of repairing or replacing electrical or mechanical equipment following its breakdown or misuse.</p> <p>Damage occurring while the park home is unfurnished or unoccupied or is lent, let or sub-let.</p> <p>Loss or damage arising from seepage of water into your park home through seams or seals unless as a result of rising flood water.</p> <p>The costs of routine maintenance or normal costs of decoration.</p>	Section Three and your Evidence of Insurance
The cost of replacing or repairing your contents if they are accidentally lost, destroyed or damaged	<p>The excess</p> <p>Cover excludes:</p> <p>Loss of or damage to mobile phones, portable satellite navigation device, laptop computers, video cameras and camcorders, contact or corneal lenses, hearing aids, musical instruments, sports equipment and vehicles, pedal cycles, wheelchairs, money and credit cards, deeds, securities and documents, guns or firearms, living creatures or clothes.</p> <p>Property more specifically insured either elsewhere in this Policy or on any other policy of insurance.</p> <p>Any single article having a value greater than £1,000 unless you have previously told us about it.</p>	Section Three and your Evidence of Insurance

# Shield Park Home Insurance - Summary of Cover

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy containing further details
<b>Section Four - Cover Away from the Park Home</b>		
	Cover excludes the excess applicable to the peril as set out in Your Evidence of Insurance. And any loss or damage that is covered under Section One, Two or Three.	
Loss of or damage to personal belongings and personal documents in the United Kingdom and temporarily elsewhere while in the possession of you or your family.	Cover excludes:  Theft from motor vehicles unless at the time of the loss or damage someone aged 16 or over was in the motor vehicle or the motor vehicle was securely locked and force and violence were used to get into the motor vehicle and the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.  Loss or damage after your property has been outside the United Kingdom for a total of more than 180 days.	Section Four and your Evidence of Insurance
Loss of money in the United Kingdom and temporarily elsewhere while in the possession of any of your family	Maximum claim limited to £500.  Cover excludes:  Money held for business purposes, or not belonging to you or whose loss is not reported to the police within 24 hours of discovery, or arise from depreciation or loss of value or loss due to accounting errors or omissions.  Theft from motor vehicles unless someone aged 16 or over was in the motor vehicle or theft from an unoccupied park home.	
Loss of or damage to pedal cycles or wheelchairs in the United Kingdom and up to 180 days elsewhere while in the possession of any of your family.	Claims limited to £200 each pedal cycle or wheelchair unless specified in your Evidence of Insurance  Cover excludes theft of pedal cycles left unattended in a public place unless padlocked to an immovable object and theft from your park home when it is unoccupied.	
<b>Exclusions to Sections One, Two, Three and Four</b>		
	Cover excludes:  Depreciation, deterioration, manufacturing defects, general wear and tear, damage by pets, moth, vermin, insects, rot, frost, water leakage or any gradually operating process, mechanical, electronic or electrical breakdown, failure or damage.  Confiscation or detention by customs or other official bodies. Any claim arising from fraud or other deception (unless the only deception is someone tricking their way into your park home), or from the cessation of any business, for any reason  The cost of replacing any undamaged item forming part of a set where the remaining item or items are still usable Loss or damage to Sports Equipment that was suffered whilst they were in use at the time of the incident or exceed £250 for any single article. Any loss or damage to inflatable dinghies that are more than 14 feet or 427 cm in length	
<b>Section Five - Loss of Use</b>		
Up to 10% of the total sum insured on your park home if it becomes uninhabitable, following loss or damage by an insured peril covered under Section One.	Cover excludes any for any costs incurred without our prior written agreement	Section Five and your Evidence of Insurance

# Shield Park Home Insurance - Summary of Cover

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy containing further details
<b>Section Six - Liability to the Public</b>		
<p>The legal liability of you and your family or legal representative against liability for causing death or bodily injury to a third party or accidental damage to a third party's property as occupier of your park home and its land as individuals or as an employer to any of your family's domestic employees;</p> <p>Also includes unrecovered awards in your favour that would have been insured if the award had been made against you rather than in your favour</p>	<p>Cover excludes:</p> <p>Liability arising from any employment, trade, profession or business of any of your family or arising under any agreement unless you would have been liable had the agreement not been made.</p> <p>Damage to property owned by or in the custody of you or your family, an employee, or any person to whom the park home is lent. Liability arising from injury to you or your family or an employee. Liability arising from any of your family owning land or buildings. Liability arising from any of your family passing on any disease or virus. Liability for an Incident which occurs over 7 years from the date the Policy was cancelled after your park home was sold.</p> <p>Liability arising from the ownership, use or possession of lifts or mechanically or electrically propelled vehicles (other than domestic garden equipment. Liability for which compulsory insurance or security is required by any road traffic legislation or for any fines or penalties.</p>	Section Six and your Evidence of Insurance
<b>Section Seven - Fatal Injury</b>		
<p>A benefit of £5,000 paid in the event of the death of you and/or your spouse within 30 days of and as a direct result of bodily injury caused in your park home by fire or thieves</p>	<p>Only one benefit is payable for the same physical injury and the maximum payable by Insurers is £10,000 in all.</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 Seven and your Evidence of Insurance
<b>General Exclusions</b>		
	<p>Cover excludes:</p> <p>Any loss or damage arising whilst your park home is being used for trade or business purposes or being used as a permanent residence or if the park home is not properly sited on the 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>Any loss, damage or liability resulting from any deliberate act by you or your family or from any mechanical or electrical fault, breakdown or failure</p> <p>Loss of use other than provided under Section Five</p> <p>Claims covered by another insurance, loss of value, loss or damage deliberately caused by you any loss not happening during the period of insurance</p>	

# Shield Park Home Insurance - Summary of Cover

## **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)

Registered Office:  
Groupama House 24-26 Minories  
London EC3N 1DE  
[www.groupama.co.uk](http://www.groupama.co.uk)

Vantage Insurance Services Limited (Registered No. 3441136).

Registered Office:  
7 Birchin Lane,  
London EC3V 9BW