

Your Policy Booklet

Shield Park Home Insurance



Available Shield Products:

- Touring Caravans
- Trailer Tents
- Tent and Trailer
- Holiday/Park Home
- Household
- Motorhome
- Car
- Scooter and Motorbike
- Small Craft and Canoe
- Pet
- Key Protection



Shield

TOTAL INSURANCE®

Index

Heading	Page Number
Contacting Us	2
Introduction	3
Customer Service	4
Disclosure	5
Making Claims	5
• Small Claims	5
Insurers' Rights	6
Law Applicable to Contract	6
Definitions	7
The Cover	11
• Section One - Standard Cover Park Home, Contents and Sports Equipment	11
• Section Two - Extended Cover	16
◦ Contents Temporarily Removed	16
◦ Loss of Keys	16
◦ Refrigerated and Frozen Foods	17
◦ December and Wedding Gifts Increase	17
◦ Professional Fees and Other Costs	18
◦ Title Deeds	18
◦ Contracting Buyer	19
◦ Jury Service	19
• Section Three - Accidental Damage Extension Cover	20
◦ Park Home	20
◦ Contents	21
• Section Four - Cover Away from the Park Home	22
◦ Personal Belongings	22
◦ Loss of Money	23
◦ Pedal Cycles and Wheelchairs	23
• Exclusions applicable to Sections One, Two, Three and Four of this policy	24
• Basis of Settlement for Sections One, Two, Three and Four	25
• Section Five - Loss of Use	26
• Section Six - Liability to the Public	26
• Section Seven - Fatal Injury	28
• General Exclusions applicable to all Sections of this policy	29
• Conditions applicable to all Sections of this policy	30

Contacting Us

You can contact **Us** via telephone, the Internet or by post using the details below:

Telephone	Policy Changes 0844 847 4450	Making Claims 0844 770 4626
Internet	www.shieldtotalinsurance.co.uk	
Post	Shield Total Insurance Crest House Station Road Egham Surrey TW20 9LG	Shield Total Insurance, Claims Department Crest House Station Road Egham Surrey TW20 9LG

Introduction

We would like to thank **You** for taking out this **Park Home** Insurance through Shield Total Insurance (“**Shield**”) and to welcome **You** as a valued customer.

Please read this policy wording carefully and raise any questions **You** may have with **Us**. Please remember there is a duty on **You** to take reasonable care and that if **You** avoid unnecessary claims this helps **Us** to retain highly competitive premiums.

Shield’s insurance is specially designed for owners of **Park Homes** and **We** hope **You** will remain a customer for many years.

Your policy is underwritten by the following **Insurers** for these proportions:-

Groupama Insurance Company Limited.	100%
Member of the Association of British Insurers (“ABI”).	

Registered address:

Groupama House, 24-26 Minories, London EC3N 1DE
(Co. Registration no. 995253).

All **Insurers** are authorised and regulated by the Financial Services Authority (“FSA”)

The subscribing **Insurers’** obligations are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing **Insurers** are not responsible for the subscription of any co-subscribing **Insurer** who for any reason does not satisfy all or part of its obligations.

Shield Total Insurance is a trading name of Vantage Insurance Services Limited (“VISL”).

VISL acts on behalf of **Insurers** in providing this insurance and is authorised and regulated by the FSA. VISL’s registered address is 7 Birchin Lane, London EC3V 9BW. Registered in England (Registered Company No. 3441136).

Shield Total Insurance

Crest House
Station Road
Egham
Surrey
TW20 9LG
Tel: 0844 847 4450

Customer Service

Our objective is to give an excellent service to all **Our** customers and to deal with any claim helpfully, promptly and fairly.

You can help **Us** to achieve this objective by:

- reading this policy wording and the enclosed **Evidence of Insurance** as soon as **You** receive it.
- letting **Us** know immediately if it does not meet **Your** requirements.
- keeping **Your Evidence of Insurance** in a safe place.
- contacting **Us** quickly with any question **You** may have.

However **We** do recognise that on occasion things can go wrong.

Complaints:

Should an occasion ever arise when **You** feel this objective has not been met then please initially contact Nigel Coppen at Shield Total Insurance, Crest House, Station Road, Egham, Surrey, TW20 9LG or telephone 0844 770 4625. On receiving **Your** complaint we will send a full response within 5 working days or tell **You** within that time when **You** can expect a response.

If **You** are still not satisfied please contact the Chairman and Chief Executive, Groupama Insurances, Groupama House, 24-26 Minories, London EC3N 1DE or Telephone: 0870 850 8510 or Fax: 020 7264 2860.

If **You** remain unhappy and feel the matter has not been resolved to **Your** satisfaction **You** may be entitled to refer **Your** matter to: The 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:

We are covered by the Financial Services Compensation Scheme (FSCS). If **We** cannot meet **Our** obligations **You** may be entitled to compensation from the scheme. This depends on the type of business and the circumstances of the claim.

Insurance and advising is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on their website at www.fscs.org.uk/ or by telephone on 020 7892 7300.

Cancellation:

You have a right to cancel **Your** policy during a period of 14 days from the day of the purchase of the contract or the day on which **You** receive **Your** policy documentation, whichever is the later. There may be a cancellation charge should the policy have been in force.

Disclosure

You must immediately inform **Us** of any:

- change of **Your Park Home** - mid-term substitutions will be subject to an administration charge
- change of **Your** address or if **You** move **Your Park Home** to another **Site**. This is particularly important because failure to advise **Us** could invalidate **Your Policy**
- convictions or prosecutions suffered by **You** and **Your Family**, other than motoring offences
- increase in the values of any insured items listed in **Your Evidence of Insurance** not taking into account any seasonal changes, or minor fluctuations. Please note that if **You** notify **Us** of an increase **Insurers** reserve the right to increase the **Premium**.

Making Claims

Claims paid by **Insurers** will be subject to the conditions set out in this policy, including the following procedures:

- i) **You** must report to **Us** any loss, damage, **Incident** or claim or any occurrence likely to give rise to a claim and of any proceedings being brought against **You**, as soon as reasonably possible.
- ii) A completed claim form must be returned within 30 days of discovery of the **Incident**. If **You** experience difficulty in obtaining estimates these may be provided separately.
- iii) **You** must, in the event of theft or other malicious **Incident** give immediate notice of loss or damage to the Police.
- iv) **You** must send copies of every letter writ or document to **Us** immediately upon receipt.
- v) **You** or any person claiming coverage must give all information and assistance to **Us** and, unless **Your** claim is a small claim, not negotiate, pay, settle, admit or repudiate any claim without the **Insurers'** written consent.
- vi) No property may be abandoned to the **Insurers**.

Small Claims.

In the event of damage to **Your Park Home** resulting in a possible claim, where the total cost of repairs is not likely to exceed £400, **You** may proceed with the repairs without reference to **Us** but **You** must submit the receipted invoice and complete a claim form. **Insurers** will only pay small claims within the terms and conditions of this insurance.

Insurers' Rights

The **Insurers** may, at their discretion, take over the defence and settlement of any claim, and at any time, in **Your** name or that of any other person entitled to coverage, seek recoveries and indemnities from other parties.

You must give to the **Insurers** such information, assistance and copies of documents as the **Insurers** may require as soon as reasonably possible.

This policy is issued by, on behalf of and with the authority of the **Insurers**.

Law Applicable to Contract

Your policy will be governed by and construed in accordance with English Law. The language and all communications with **You** will be in English.

Definitions

The definitions of certain words, shown below in alphabetical order, have specific meanings whenever they appear in **bold** in this policy.

Average If the sum(s) insured immediately prior to the **Incident** does not represent the full cost of replacement **Insurers** will only pay the same proportion of the loss or damage as the sum insured bears to the full cost of replacement.

Clerical Business Equipment Computer, telecommunication and office equipment, office furniture and stationery, owned by **You** or **Your Family**.

Clerical Business Equipment does not include business stock or business **Money** or credit cards and no cover is provided for:

- the cost of replacing paper records, except for their value as stationery;
- any loss or erasure of, or any damage, distortion or corruption to records, data, programs and software.

Contents The following items whilst in **Your Park Home** but not in a motor vehicle: Household goods, clothing, personal documents, **Personal Belongings**, **Clerical Business Equipment** and **Money** which belongs to **You**, or **Your Family**, or for which **You** are legally responsible.

Contents does not include:

- motor vehicles and children's motor vehicles whether licensed for road use or not, mechanically propelled or assisted vehicles (other than garden machinery and pedestrian controlled vehicles), aircraft, trains and boats (other than models), pedal cycles, gliders, hang gliders, wet bikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed;
- animals;
- anything used for trade, professional or business purposes except **Clerical Business Equipment**;
- fixtures and fittings;
- credit cards.

Definitions (continued)

Evidence of Insurance	The document providing evidence of Your contract of insurance with the Insurers and identifying the details on which Insurers have based the terms and conditions of this insurance as well as the Sections and amount of cover You have bought.
Excess	The Excess is the first amount of any one claim (for each separate Incident) that You pay. Your Excess is set out in Your Evidence of Insurance .
Family	Your spouse or partner and children, including foster children.
Floatation Device	A device designed to keep Your Park Home afloat and unharmed, above flood waters.
Incident	A sudden, unexpected, specific event which occurs at an identified time and place resulting in loss, damage, liability or injury.
Insurers	The Underwriters who are Your Insurers as set out in the Evidence of Insurance
Market Value	<p>The cost at the date the Incident occurred, of a used replacement of the lost or damaged item of the same age and condition after taking into account wear, tear and depreciation. In the case of Your Park Home, the cost will also include debris removal, delivery charges, charges made by the Site owner and re-siting costs.</p> <p>The maximum amount Insurers will pay is limited to the sum insured shown in the Evidence of Insurance.</p>
Money	Money of any kind, including cash, bankers drafts, cheques, credit/debit or charge cards or any other type of financial instrument.
New for Old	<p>The cost of a new replacement of the lost or damaged item, or the nearest equivalent. In the case of Your Park Home, the cost will also include debris removal, delivery charges, charges made by the Site owner and re-siting costs.</p> <p>The maximum amount Insurers will pay is limited to the sum insured shown in Your Evidence of Insurance. All cash settlements will be on a Market Value basis only.</p>
Our / Us / We / Shield	The administrators of this insurance.

Definitions (continued)

Park Home	A structure that belongs to You or for which You are responsible as stated in the Evidence of Insurance and is designed for human residential habitation and meets the specification of British Standards 3632, that is pre-fabricated either in parts or as a whole (including standard fixtures, fittings and equipment supplied by the manufacturer/builder when new) and is assembled and sited in accordance with the manufacturer's instructions.
Period of Insurance	The length of time, shown on Your Evidence of Insurance , during which cover applies.
Personal Belongings	<p>Jewellery, watches and personal items which You or Your Family normally wear or carry and which are owned by You or Your Family.</p> <p>Personal Belongings does not include:</p> <ul style="list-style-type: none">• household goods and domestic appliances;• external television and satellite receiving equipment;• motor vehicles and children's motor vehicles whether licensed for road use or not, mechanically propelled or assisted vehicles, aircraft, trains and boats (other than models), pedal cycles, gliders, hang-gliders, wet bikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed;• animals;• Money, credit cards, securities and documents of any kind;• anything used for any trade, professional or business purposes (other than portable computer equipment and mobile phones);• china, glass, pottery and any other items of a similar nature which are fragile.• Sports Equipment
Premium	The payment You make in return for Insurers giving You insurance.
Site	The park or location where Your Park Home is located as shown in Your Evidence of Insurance
Sports Equipment	Fishing rods, wet suits, surf boards, golf clubs and inflatable dinghies up to 14 feet or 427 cm in length kept at Your Park Home which belongs to You , or Your Family , or for which You are legally responsible.

Definitions (continued)

Third Party	Any person other than You , a member of Your Family or an employee of You or Your Family .
United Kingdom	England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man.
Unfurnished	Left insufficiently furnished for full habitation for more than 30 consecutive days
Unoccupied	Not lived in by You or any other person authorised by You , for more than 180 consecutive days.
You/Your	The name of the person appearing in the Evidence of Insurance as the Insured.

The Cover

Please read **Your Evidence of Insurance** together with this policy.

Section One - Standard Cover

Park Home, Contents and Sports Equipment

What is covered	What is not covered
<p>Loss or damage to Your Park Home and ancillary domestic outbuildings, fixed storage chests, steps, balconies, patios, skirting and associated fences and gates (including the resulting cost of debris removal and re-siting of a replacement Park Home), Contents and Sports Equipment during the Period of Insurance caused by the following perils:</p>	<p>The Excess applicable to the peril as set out in Your Evidence of Insurance</p> <p>Your Park Home unless it is designed and built to meet regulations for residential Park Homes and meets British Standard 3632.</p> <p><u>Additional exclusions specifically for Your Contents</u></p> <p>Loss of or damage to Money if left in the open</p> <p>Loss or damage to Contents left in the open if such loss or damage occurred:-</p> <ul style="list-style-type: none"> a) during the course of a permanent removal to or from Your Park Home other than whilst in the process of loading onto or unloading from a vehicle. b) during a time Your Park Home is unattended. c) when they are outside the boundaries of the land of Your Park Home. <p>Any single item valued at more than £1,000 unless specifically identified on Your Evidence of Insurance</p>
<p>1. Fire, smoke, explosion, lightning, thunderbolt, earthquake, riot, civil commotion, strikes, labour disturbances, aircraft and other aerial devices or anything dropped or falling from them</p>	

The Cover (continued)

Section One - Standard Cover (continued)

What is covered	What is not covered
<p>2. Storm or Flood</p>	<p>Loss or damage by frost.</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>Loss or damage from storm unless Your Park Home is securely storm anchored at all four corners of the chassis. If Your Park Home is fitted with a Floatation Device approved by Us then Your Park Home should be securely attached to the Floatation Device, which should be able to float freely above the ground in the event of flood, in accordance with manufacturer's instructions.</p> <p>Loss or damage to fences and gates unless Your Park Home is damaged at the same time from the same cause</p> <p><u><i>Additional exclusions specifically for Your Contents</i></u></p> <p>Property left in the open unless we have previously agreed in writing.</p>
<p>3. Theft or attempted theft</p>	<p>Loss or damage by any person lawfully in Your Park Home</p> <p><u><i>Additional exclusions specifically for Your Contents and Sports Equipment</i></u></p> <p>Loss or damage if Your Park Home is unattended and unlocked</p> <p>Loss or damage by the hirer or tenant.</p> <p>Loss or damage while Your 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 Your Park Home.</p> <p>Property left in the open apart from inflatable dinghies up to 14 feet or 427 cm in length or garden furniture where such items are padlocked to an immovable object by a stout chain or wire that is designed for the purpose and a closed shackle padlock</p>

The Cover (continued)

Section One - Standard Cover (continued)

What is covered	What is not covered
<p>4. a) 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>b) Insurers will also pay the cost of removing and replacing any part of the Park Home necessary to repair a household heating system or water system that has caused an escape of water or oil.</p> <p>The maximum Insurers will pay under 4 b) is £5,000 in any one Period of Insurance</p>	<p>Loss or damage if Your Park Home is not lived in by You or any other person authorised by You, for more than 2 consecutive days during the period from 1st October to the 15th March unless:</p> <ul style="list-style-type: none"> 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>Loss or damage to the installation itself.</p>
<p>5. Impact or damage by any animal or vehicle or aircraft or by any articles dropped or falling from them</p>	<p>Any loss arising from damage caused by pets, moth or vermin</p>
<p>6. Breakage or collapse of television or radio aerials, satellite receiving dishes, their fittings or masts</p>	<p>Loss or damage arising from erection, dismantling, repair or maintenance</p> <p><i><u>Additional exclusions specifically for Your Contents</u></i></p> <p>Breakage or collapse of television or radio aerials, satellite receiving dishes, their fittings or masts is not covered under Your Contents sum insured.</p>
<p>7. Malicious acts or vandalism</p>	<p>Loss or damage by any person lawfully in Your Park Home</p>

The Cover (continued)

Section One - Standard Cover (continued)

What is covered	What is not covered
<p>8. Falling trees, telegraph poles or lampposts or any parts of them</p>	<p>The cost of removing them 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 Park Home is damaged at the same time</p> <p>Loss or damage arising from felling, lopping or topping of trees</p>
<p>9. Subsidence, heave or landslip of the land or pitch 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 land or pitch on which Your Park Home stands</p>	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> • the normal settlement or bedding down of new Park Homes • 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>Loss or damage to solid floor slabs or damage resulting from their movement unless the foundations beneath the external walls of Your Park Home are destroyed or damaged at the same time and from the same cause.</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 and gates and septic tanks, unless Your Park Home is damaged at the same time and from the same cause.</p> <p>Loss or damage to the Park Home if it is covered by an NHBC Certificate of Insurance.</p>

The Cover (continued)

Section One - Standard Cover (continued) - Sums Insured

What is covered	What is not covered
<p>The most Insurers will pay for losses or damage to Your Park Home, Contents or Sports Equipment are the sums insured shown in Your Evidence of Insurance except:</p> <ul style="list-style-type: none"> • where a more specific limit is shown against a peril. • for losses or damage to Contents left in the open, but within the boundaries of the land of Your Park Home, where the most Insurers will pay is £500 in total each claim. <p>The most Insurers will pay for household linen and clothing will be calculated on a Market Value basis and will not exceed the Contents sum insured.</p>	
	<p>Please also see the General Exclusions and Exclusions applicable to Sections One, Two, Three and Four which are in addition to the exclusions in Section One.</p>

The Cover (continued)

Section Two – Extended Cover

What is covered	What is not covered
<p>Losses You suffer under the following circumstances but which are not covered under Section One – Standard Cover</p>	<p>The Excess applicable to the peril as set out in Your Evidence of Insurance.</p> <p>Any loss or damage that is covered under Section One.</p>
<p>1. Contents Temporarily Removed</p> <p>Insurers will pay for Your Contents if, whilst they are temporarily removed from Your Park Home to anywhere within the United Kingdom, they are lost or damaged by a peril that would otherwise be insured under Section One – Standard Cover</p> <p>The most Insurers will pay is £5,000 any one claim.</p>	<p>Loss of Money</p> <p>Loss of or damage to Contents</p> <p>a) resulting from theft or attempted theft unless they were in any one of the following:</p> <ul style="list-style-type: none"> i) any bank or safe deposit or in the course of removal to or from any bank or safe deposit by You or a member of the Family, ii) an occupied private house or flat, iii) any building where You or a member of the Family are employed or engaged in business. iv) any other building provided forcible and violent means of entry or exit are used. <p>b) removed for sale or exhibition or in a furniture depository,</p> <p>c) in the open and loss or damage was caused by or arose from storm or flood,</p> <p>d) removed from Your Park Home and belonging to or the responsibility of any student member of the Family who is living away from Your Park Home.</p>
<p>2. Loss of keys</p> <p>In the event that the keys for Your Park Home are stolen or are accidentally lost, Insurers will pay You the cost of replacing locks, including keys of the same quality, to:</p> <ul style="list-style-type: none"> • any external doors and windows; <p>Or</p> <ul style="list-style-type: none"> • intruder alarms and safes installed in Your Park Home <p>The most Insurers will pay You for any one claim is set out in Your Evidence of Insurance</p>	<p>Loss by theft not reported to the Police.</p>

The Cover (continued)

Section Two – Extended Cover (continued)

What is covered	What is not covered
<p>3. Refrigerated and Frozen Food</p> <p>Insurers will pay for the cost of replacing food in Your domestic refrigerators or freezers in Your Park Home spoiled or damaged as a result of:</p> <ul style="list-style-type: none"> i) accidental breakdown of the refrigeration or freezer unit ii) escape from the unit of refrigerant and/or refrigerant fumes, iii) accidental failure of the electricity or gas supply. <p>The most Insurers will pay is set out in Your Evidence of Insurance.</p>	<p>Any food in a refrigerator or freezer unit when that unit is over 15 years old.</p> <p>Loss or damage caused by or involving:</p> <ul style="list-style-type: none"> a) the deliberate act of the supply authority or company or as a result of any strike or withdrawal of labour. b) a deliberate act of You or a member of the Family or by Your domestic employees,
<p>4. December and Wedding Gifts Increase</p> <p>The sum insured on Contents is automatically increased by 10% on the following occasions:</p> <ul style="list-style-type: none"> i) during the month of December ii) within 30 days of the wedding of You or any member of Your Family <p>Wedding gifts away from Your Park Home are covered against loss or damage that would otherwise be covered under Section One – Standard Cover on the condition that such losses take place within 24 hours of the wedding of You or any member of the Family and that any such losses take place in one of the following locations:</p> <ul style="list-style-type: none"> i) in an occupied building where the wedding reception is held ii) in transit between Your Park Home and the building where the wedding reception is held. 	<p>Any costs incurred in returning gifts if the wedding is cancelled.</p> <p>Any loss or damage to unattended wedding gifts in transit, in a building that is not occupied or in an unlocked room.</p>

The Cover (continued)

Section Two – Extended Cover (continued)

What is covered	What is not covered
<p>5. Professional Fees and Other Costs</p> <p>Following loss or damage arising from an Incident that is insured under Section One – Standard Cover Insurers will pay for:</p> <ul style="list-style-type: none"> i) architects’, surveyors, legal and other fees necessary to repair or rebuild the Park Home, ii) the additional costs of rebuilding or repair arising from compliance with government or local authority requirements. <p>The most Insurers will pay You for any one claim is set out in Your Evidence of Insurance</p>	<p>Any claim for costs incurred without Our prior approval in writing.</p> <p>Any costs incurred in preparing a claim under this Policy.</p> <p>Costs arising under a notice served by the Government or local authority prior to the loss or damage.</p>
<p>6. Title Deeds</p> <p>Insurers will pay for the cost of preparing new title deeds to Your Park Home if the title deeds are lost or damaged as a result of an Incident that would be insured under Section One – Standard Cover when they were kept in Your Park Home or in a bank or safe deposit.</p> <p>The most Insurers will pay is £500 each claim.</p>	

The Cover (continued)

Section Two – Extended Cover (continued)

What is covered	What is not covered
<p>7. Contracting Buyer</p> <p>If, during the Period of Insurance, You contract to sell Your Park Home, Insurers will extend this Policy to cover losses suffered by the purchaser resulting from loss or damage to the structure of Your Park Home arising from an Incident that would be insured under Section One – Standard Cover.</p> <p>The most Insurers will pay is the sum insured of Your Park Home</p>	<p>Loss or damage covered under any other insurance.</p> <p>Any loss or damage that either occurs outside the Period of Insurance or does not occur between the point of exchange of contracts and the completion of the sale of Your Park Home</p> <p>Any loss or damage unless the purchaser completes the sale of the Park Home</p> <p>Loss or damage arising from theft or attempted theft</p> <p>Any Contents, Money, Personal Belongings or any other property that is not the subject of the contract of sale and which belongs to the purchaser.</p> <p>Loss or damage occurring while the Park Home is Unfurnished or Unoccupied</p>
<p>8. Jury Service</p> <p>Insurers will pay You or a member of Your Family an amount not exceeding £50 per day, for a period not exceeding 20 days, in respect of irrecoverable earnings and expenses arising from service as a juror.</p>	
	<p>Please also see the General Exclusions and Exclusions applicable to Sections One, Two, Three and Four which are in addition to the exclusions in Section Two.</p>

The Cover (continued)

Section Three – Accidental Damage Extension

This Section is only included if You have chosen to buy the Accidental Damage Extension and have paid a premium for it.

What is covered	What is not covered
<p>A. Park Home</p> <p>Insurers will cover accidental damage to Your Park Home and underground service pipes and cables for which You are responsible.</p> <p>The most Insurers will pay are the sums insured shown for Your Park Home in Your Evidence of Insurance</p>	<p>The Excess as set out in Your Evidence of Insurance</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 any of the following:-</p> <ul style="list-style-type: none"> i) demolition, alteration or repair to Your Park Home ii) poor or faulty design, workmanship or materials iii) deterioration or any process of cleaning, dyeing, restoration or repair; iv) the coast or a riverbank being worn away or any other form of erosion. v) sulphate reacting with any materials from which Your Park Home is built <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</p> <p>Damage occurring when the Park Home or any part of it 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>

The Cover (continued)

Section Three – Accidental Damage Extension

This Section is only included if You have chosen to buy the Accidental Damage Extension and have paid a premium for it.

What is covered	What is not covered
<p>B. Contents</p> <p>Insurers will pay for the cost of replacing or repairing Your Contents if they are accidentally lost, destroyed or damaged</p> <p>The most Insurers will pay under this Extension for any one claim is:</p> <ul style="list-style-type: none"> i) the sum insured shown in Your Evidence of Insurance against the article lost or damaged ii) £1,000 for any one article not shown in Your Evidence of Insurance iii) the sum insured shown in Your Evidence of Insurance for Contents following any one Incident. 	<p>The Excess as set out in Your Evidence of Insurance</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 as defined and other equipment used for sport or 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>Please also see the General Exclusions and Exclusions applicable to Sections One, Two, Three and Four which are in addition to the exclusions in Section Three.</p>

The Cover (continued)

Section Four - Cover Away from the Park Home

This Section is only included if You have chosen to buy Cover Away from the Park Home and have paid a premium for it

What is covered	What is not covered
<p>Losses You suffer under the following circumstances but which are not covered under Section One, Two or Three.</p>	<p>The Excess applicable to the peril as set out in Your Evidence of Insurance.</p> <p>Any loss or damage that is covered under Section One, Two or Three.</p>
<p>1. Personal Belongings</p> <p>Insurers will pay for the accidental loss of or damage to Personal Belongings that are away from Your Park Home but are in the United Kingdom and temporarily elsewhere while in the possession of You or Your Family. However Insurers will not pay more than the sums insured shown separately on Your Evidence of Insurance for:</p> <ul style="list-style-type: none"> i) Incidents that take place in the United Kingdom ii) Incidents that take place outside the United Kingdom. iii) Thefts from an unattended motor vehicle 	<p>Loss or damage to Personal Belongings in Your Park Home as these fall under the definition of Contents that are insured under Section One.</p> <p>Theft from motor vehicles unless at the time of the loss or damage someone aged 16 or over was in the motor vehicle; or</p> <ul style="list-style-type: none"> • 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. <p>Loss or damage after Your Personal Belongings or personal documents have been outside the United Kingdom for a total of more than 180 days during the Period of Insurance.</p>

The Cover (continued)

Section Four - Cover Away from the Park Home (continued)

This Section is only included if You have chosen to buy Cover Away from the Park Home and have paid a premium for it

What is covered	What is not covered
<p>2. Loss of Money</p> <p>Insurers will pay for Loss of Money in the United Kingdom and temporarily elsewhere while in the possession of any of Your Family</p> <p>The most Insurers will pay for any one claim is £500.</p>	<p>Loss of Money that:-</p> <ul style="list-style-type: none"> a) is held for business purposes, b) does not belong to You or the Family or for which You or the Family are not legally responsible, c) is not reported to the police within 24hrs after the discovery of the loss, d) arises from depreciation e) arises from loss of value or loss due to errors or omissions in receipts, payments or accountancy. f) results from theft from motor vehicles unless at the time of the loss or damage someone aged 16 or over was in the motor vehicle. g) is taken from Your Park Home when it is Unoccupied
<p>3. Pedal Cycles and Wheelchairs</p> <p>Loss of or damage to pedal cycles and wheelchairs in the United Kingdom and temporarily elsewhere while in the possession of any of Your Family.</p> <p>The most Insurers will pay is the sum insured shown on Your Evidence of Insurance or £200 for any pedal cycle or wheelchair not specifically identified in Your Evidence of Insurance</p>	<p>Loss of or damage to any pedal cycle left unattended in a public place unless it is padlocked to an immovable object by a stout chain or wire that is designed for the purpose and a closed shackle padlock,</p> <p>Loss of or damage in Your Park Home when it is Unoccupied.</p> <p>Loss or damage after any pedal cycle or wheelchair has been outside the United Kingdom for a total of more than 180 days during the Period of Insurance.</p>
	<p>Please also see the General Exclusions and Exclusions applicable to Sections One, Two, Three and Four which are in addition to the exclusions in Section Four.</p>

The Cover (continued)

Exclusions applicable to Sections One, Two, Three and Four of this policy

Insurers will not pay for:

Depreciation, deterioration, manufacturing defects, general wear and tear, damage by pets, moth, vermin, insects, rot, frost or any gradually operating process such as rust or damp.

Mechanical, electronic or electrical breakdown, failure or damage other than provided under Section Two Part 3.

Confiscation or detention by customs or other official bodies.

Any claim, including theft, which arises from deception, fraud or the use of stolen, forged, or invalid cheques, bank drafts or bank notes or any other financial instrument unless the only deception is someone tricking their way into **Your Park Home**.

Any claim arising out of the cessation of any business for any reason including liquidation, insolvency, or bankruptcy.

The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or other article of a uniform nature colour or design where the remaining item or items are still usable and the loss or damage occurs within a clearly identifiable area or to a specific part and replacements cannot be matched.

For the sake of clarity, **Insurers** will also not pay for the cost of replacing any undamaged panel where the loss or damage occurs to another panel or to a clearly identifiable area or to a specific part of **Your Park Home** and replacements cannot be matched.

Loss or damage to **Sports Equipment** that:

- was suffered whilst they were in use at the time of the **Incident**
- exceed £250 for any single article

Any loss or damage to inflatable dinghies that are more than 14 feet or 427 cm in length.

The Cover (continued)

Basis of Settlement for Sections One, Two, Three and Four

You should ensure that the basis of **Your** cover is appropriate for **Your** needs and that **Your** sums insured are adequate as **Insurers** will not pay more than **Your** sums insured. In deciding on the appropriate sum insured for **Your Park Home** **You** should take account of additional costs such as debris removal, delivery charges, charges made by the **Site** owner and re-siting costs. The **Site** owner may be able to provide some assistance by letting **You** know what these costs could be.

Initially, **Insurers** will consider claims for household linen and clothing on a **Market Value** basis and all other claims on the basis of cover shown in **Your Evidence of Insurance**. Any settlement is on condition that **Your** sums insured are adequate and **You** actually incur the cost of repair or replacement.

If **Your Park Home** was for sale at the time of the **Incident**, **Insurers** will consider **Your** claim on a **Market Value** basis.

If **Your** sums insured are too low **Insurers** will offer settlement on a different basis, in accordance with the following table:

Basis of settlement initially considered by Insurers	Basis of settlement Insurers will offer if Your sum insured is too low
New for Old	Market Value
Market Value	Insurers will apply Average

All cash settlements are offered entirely at **Insurers'** discretion and will be made on a **Market Value** basis.

Obsolete Parts

In respect of parts required for repair that are no longer manufactured **Insurers'** liability is limited to the manufacturer's last list price for those items.

Automatic Reinstatement of sum insured

The sum(s) insured by Sections One, Two, Three and Four shall not be reduced by the amount of any claim providing **You** agree to carry out any reasonable recommendations put forward by **Us** to prevent further loss and shall pay any additional **Premium** required up to the renewal date.

The Cover (continued)

Section Five

Loss of Use

What is covered	What is not covered
<p>If Your Park Home becomes uninhabitable, following loss or damage by an insured peril covered under Section One – Standard Cover of this Policy, Insurers will contribute towards the reasonable costs of:</p> <ol style="list-style-type: none"> 1 alternative accommodation whilst the Park Home cannot be occupied. 2 pitch fees You are liable to pay for the period the Park Home cannot be occupied. <p>The most Insurers will pay You for any one claim is 10% of the total sum insured of Your Park Home.</p>	<p>Insurers will not pay for any costs incurred without their prior written agreement</p>
	<p>Please also see the General Exclusions, which are in addition to the exclusions in Section Five.</p>

Section Six

Liability to the Public

What is covered	What is not covered
<ol style="list-style-type: none"> 1. The legal liability of You or Your Family: <ul style="list-style-type: none"> • as occupier of Your Park Home and its land; • as individuals; • as an employer to any of Your Family's domestic employees; <p>to pay damages and costs to others which arise from any single event occurring during the Period of Insurance which results in accidental death, disease, illness or accidental physical injury to anyone or accidental damage to physical property.</p> 	<p>Liability arising from the Park Home being used for any trade or business purpose.</p> <p>Damage to property owned by or in the custody of You or Your Family, an employee of You or Your Family, or any person to whom the Park Home is lent.</p> <p>Liability arising from injury to You or Your Family or an employee of You or Your Family.</p> <p>Liability arising from the ownership, use or possession of lifts or mechanically or electrically propelled vehicles (other than domestic garden equipment)</p>

The Cover (continued)

Section Six (continued)

What is covered	What is not covered
<p>Insurers will pay:</p> <ul style="list-style-type: none"> a) Damages or compensation to a Third Party for the injury or damage caused. b) A Third Party's legal costs incurred in claiming compensation from You as agreed by Us or awarded by a court or tribunal. c) Your legal costs for defending the claim as agreed by Us or awarded by a court or tribunal if incurred with Our prior written consent. <p>You may request that cover under this Section be extended to any named person using the Park Home with Your permission. If Insurers agree in writing to this request, cover will be extended and the named person must observe, fulfil and be subject to the terms of this Policy in so far as they can apply.</p>	<p>Liability arising from any employment, trade, profession or business of any of Your Family.</p> <p>Liability arising under any agreement unless You would have been liable had the agreement not been made.</p> <p>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 for which compulsory insurance or security is required by any road traffic legislation</p> <p>Any fines or penalties</p> <p>Liability arising from any of Your Family owning land or buildings other than Your Park Home.</p> <p>Liability arising from any of Your Family passing on any disease or virus.</p>
<p>2. Unrecovered damages</p> <p>Insurers will pay You all sums which You have been awarded in Courts of United Kingdom jurisdiction and which have not been paid to You within 3 months of the date of the award, if:</p> <ul style="list-style-type: none"> • the cover provided under this Section would have insured You if the award had been made against You rather than in Your favour; <p>and</p> <ul style="list-style-type: none"> • You do not have an appeal pending. 	<p>Any loss excluded under Section Six part 1.</p>

The Cover (continued)

Section Six (continued)

What is covered	What is not covered
The maximum amount Insurers will pay in Section Six for any one claim or series of claims arising out of one event including all legal costs and expenses is shown in Your Evidence of Insurance	
	Please also see the General Exclusions, which are in addition to the exclusions in Section Six.

Section Seven

Fatal Injury

What is covered	What is not covered
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 Insurers will pay £5,000 to the legal representatives of You or Your spouse. The most Insurers will pay under Section Seven is £10,000 in all.	
	Please also see the General Exclusions, which are in addition to the exclusions in Section Seven.

The Cover (continued)

General Exclusions applicable to all Sections of this policy

Insurers will not pay for:

1. Any loss or damage if **Your Park Home** is:
 - i) being used for trade or business purposes, without our prior written agreement
 - ii) not properly sited on the **Site** identified in **Your Evidence of Insurance**.
2. Loss of use other than provided by Section Five of this Policy.
3. Loss or destruction of or damage to any property whatsoever, or any loss or expense whatsoever resulting or arising therefrom, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused or contributed to, by, or arising from:-
 - i) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - iii) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, and in the Republic of Ireland and Northern Ireland riot and civil commotion.
 - iv) Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
4. Loss, damage or destruction or any cost or expense of whatsoever nature or wheresoever arising (including consequential loss and damage) directly or indirectly caused by resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, or any action taken in controlling preventing, suppressing or in any way relating to any act of terrorism. For the purpose of this exclusion an act of terrorism means the use of biological, chemical and /or nuclear pollution or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
5. Loss or destruction of, or damage to, any property, or death of or bodily injury to any person directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected **Incident** which occurs in its entirety at a specific time and place during the **Period of Insurance**. All pollution or contamination which arises out of one **Incident** shall be deemed to have occurred at the time such **Incident** takes place.
6. Claims if they are covered by any other insurance.
7. Loss of value following any loss, destruction or damage or a claim payment
8. Loss or damage or legal liability directly or indirectly arising from the **Park Home** being loaned, leased or hired to any other person other than **Your Family** unless previously agreed by **Us** in writing.
9. Any loss or damage which does not happen within the **Period of Insurance**.
10. Loss or damage caused deliberately by **You**

The Cover (continued)

Conditions applicable to all Sections of this policy

1. Observance of Terms

You must observe the terms, exceptions and conditions of this insurance.

2. Reasonable Precautions against Theft and Damage

You must take all reasonable precautions to protect **Your Park Home** and other insured items against theft and damage.

3. Maintenance and Siting

You must ensure that **Your Park Home** is maintained in a sound condition and is correctly sited on the **Site** identified in **Your Evidence of Insurance** in accordance with the manufacturer's instructions as **Insurers** have offered this insurance on that basis.

4. Floatation Device

If **You** have a **Floatation Device**, it must be installed in accordance with the manufacturer's instructions and should be inspected regularly, particularly after any flood. Do not attach anything to **Your Park Home** that would stop the **Floatation Device** operating freely in the event of a flood and do not store anything under or around **Your Park Home** that would cause damage as the **Floatation Device** rises and falls with the level of flood water.

5. Fraud

If **You** make any claim that is false or fraudulent in any way this insurance shall become void and all claims forfeited.

6. Total Loss

In the event of the total loss of **Your Park Home** all cover under this insurance will cease from the date of the appropriate claim settlement. Any salvage becomes the property of the **Insurers** and no refund of **Premium** for any remaining **Period of Insurance** will be payable. Any outstanding **Premium** will be deducted from **Your** claim settlement.

Insurers retain the right to offer terms to re-instate cover for a replacement **Park Home** but they are not obliged to do so.

7. Rights under Contract

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Contract but this does not affect any right or remedy of a **Third Party** which exists or is available apart from that Act.

8. Cancellation

a) Cancellation by the Insurers

The **Insurers** can cancel this insurance by giving not less than thirty days notice in writing to **You** at **Your** last known address and **Your Premium** will be adjusted by making a deduction for the proportion of time on risk when **You** were covered up to the cancellation date. No cancellation charge will be made

Notice shall be deemed to be duly received if such notice has been sent by post in a pre-paid and properly addressed envelope.

b) Cancellation by You

Should **You** cancel this insurance **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 the proportion of time on risk when **You** were covered up to the cancellation date and a cancellation charge will be applied. If **You** have made a claim any **Premium** return will be discretionary.

Cancellation by **You** must be notified to **Us** in writing prior to the cancellation date.

Available Shield Products:

- Touring Caravans
- Trailer Tents
- Tent and Trailer
- Holiday/Park Home
- Household
- Motorhome
- Car
- Scooter and Motorbike
- Small Craft and Canoe
- Pet
- Key Protection

Contact us on:

0844 847 4450

www.shieldtotalinsurance.co.uk