



Policy Summary - Park Homes Used as Permanent Residences

Please read this document very carefully: it gives a Summary of the Cover provided by the Policy. However, it does not show all of the Benefits, Extensions, Terms, Limits, Exclusions, Endorsements or Excesses which may apply to your Policy. For full details of these you must refer to your Policy Booklet and Policy Schedule.

The Park Homes (Permanent Residence) Insurance Policy is managed and underwritten by Mobile Homes Insurance Service (MHIS) on behalf of Novae Syndicate: 2007 at Lloyds who are authorised and regulated by the Financial Services Authority.

The contract is annual and will run for the period shown in the Policy Schedule. The Policy Schedule also shows which of the following Sections of Cover you have requested. You should review and if required update your cover periodically to ensure it remains adequate.

Section 1: Park Home Structure	Section 2: Contents
What is covered	
<p>The Park Home on a New for Old or Market Value basis including:-</p> <ul style="list-style-type: none"> • Fixtures & Fittings including awnings and external step • Underground Services • Glass and Sanitary Fixtures • Frost Cover for Water and Heating Installations • Loss of Rent and Alternative Accommodation • Liability to Members of the Public 	<p>The replacement of the contents of the Park Home on a New for Old or Market Value basis including:-</p> <ul style="list-style-type: none"> • Clothing • Audio and TV Equipment • Furniture, Furnishings, Domestic Appliances, Bedding and Household Linen and Utensils • Personal Effects, Pictures and Ornaments • Pedal Cycles and Sports Equipment kept in the Park Home • Money and Credit Cards • Mirrors and Fixed Glass in Furniture • Property in the open • Frozen Food • Loss of Heating Oil • Replacement of Locks and Keys • Loss of Rent or Alternative Accommodation • Personal Liability
Loss or Damage	
What you are covered for:	
<p>Fire, Explosion, Lightning, Earthquake, Riot & Civil Commotion, Violent Disorder, Strikes, Labour Disturbances, Malicious Persons or Vandals, Aircraft or anything falling from them, Storm, Tempest or Flood, Subsidence, Landslip or Heave, Escape of Water, Theft or Attempted Theft, Collision by vehicles or animals, Falling Aerials, Escape of Oil, Falling Trees or Branches and Accidental Damage (if you have selected this optional Extension)</p>	<p>Fire, Explosion, Lightning, Earthquake, Riot & Civil Commotion, Violent Disorder, Strikes, Labour Disturbances, Malicious Persons or Vandals, Aircraft or anything falling from them, Storm, Tempest or Flood, Subsidence, Landslip or Heave, Escape of Water, Theft or Attempted Theft, Collision by vehicles or animals, Falling Aerials, Escape of Oil, Falling Trees or Branches and Accidental Damage (if you have selected this optional Extension)</p>
Additional Cover	
Extra benefits included as standard:	
<ul style="list-style-type: none"> • Additional Expenses in respect of Architects, Surveyors, Engineers and Legal Fees. • Costs incurred in order to comply with Government or Local Authority requirements. • Cost of Debris Removal, Siting and Delivering the New Park Home (if specified in the Schedule). • Outbuildings (if specified in the Schedule) • Index Linking of the Sum Insured if New for Old. • Automatic Reinstatement of Cover following a loss 	<ul style="list-style-type: none"> • Property temporarily removed. • Loss of Rent and Alternative Accommodation. • Fatal Injury to the Insured or the Insured's Partner as a result of Fire or Theft. • Employers' Liability Cover in respect of Domestic Staff. • Index Linking of the Sum Insured if New for Old. • Automatic Reinstatement of Cover following a Loss. • Personal Possessions all risks cover (if specified in the Schedule)

Section 1: Park Home Structure	Section 2: Contents
Summary of Exclusions and Limits	
It is important that you refer to the Policy Document for full details of these.	
Your Policy will not pay:- <ul style="list-style-type: none"> • Whilst the Park Home is unfurnished or unoccupied for more than 30 days. • The Wilful or Deliberate Act of the Insured or any Member of the Insured's family. • Loss or Damage whilst the Park Home is being used for any purpose other than Social, Domestic and Pleasure. • Pollution or Contamination. • Failure on the part of the Insured to comply with their duty of care to prevent Loss or Damage, Accidents and Disease, to comply with Laws, Statutes or Regulations, to comply with proper Claims Procedure. • For property which is separately insured elsewhere. • Where there is fraud or attempted fraud by the Insured or anyone acting on the Insured's behalf. 	Your Policy will not pay:- <ul style="list-style-type: none"> • For Loss or Damage whilst the Park Home is unoccupied for more than 30 days. • For Theft not involving forcible and violent entry to or exit from the Structure. • For Contents which are separately insured elsewhere. • Liability arising from any animal including horses, other than domestic pets. • For mechanically propelled vehicles, boats or trailers. • For property primarily used in the conduct of any business or profession. • For sports equipment whilst in use.
Excesses	
The following minimum Excesses are payable. However, please refer to the Policy Schedule for full details of the Excesses that apply to your Policy.	
The Park Home Structure and Contents Standard Cover The Park Home Structure Accidental Damage Cover The Contents Accidental Damage Cover Personal Possessions Frost Cover Escape of Water Subsidence, Heave and Landslip	NIL £25 £50 NIL £25 £50 £500
Minimum Premium	
The minimum premium payable is £98.25 per unit.	

How to Make a Claim

In order to make a claim you must obtain a claim form from Mobile Homes Insurance Service by calling them on 0870 499 0440.

Rights of Cancellation

If the Cover provided by this Policy does not meet your requirements, please return the Policy Booklet and Policy Schedule to Mobile Homes Insurance Service within 14 days of receipt. If you do exercise this right to cancel your insurance, you will not be charged by the Underwriters for the service up to the point of cancellation provided no claim has been made. MHIS may make a cancellation charge. You will not be entitled to a refund of any service charge or policy fee made by MHIS for arranging your insurance.

Customer Satisfaction and Complaints Procedure

Mobile Homes Insurance Service wish and intend to provide you with a high level of service. However, if for any reason you are unhappy you have a right to make a complaint. In order to do this you should:-

1. In the first instance, you must contact Mobile Homes Insurance Service, Crown House, Augusta Place, Leamington Spa, CV32 5EL and advise them of the details.
2. If you are still unhappy then please refer to the complaints procedure laid out in your policy documents.

In the event we are unable to resolve your complaint to your satisfaction, you always have the right of final appeal to the Financial Ombudsman Service.

Compensation Scheme

All Lloyd's Syndicates contribute to the Lloyd's Central Fund that guarantees that if Novae cannot meet its obligations under any Policy issued by it then all legitimate claims will be paid for by the Lloyd's Central Fund. Further information about the Lloyd's Central Fund can be obtained from Lloyd's of London, One Lime Street, London, EC3M 7HA. Lloyd's Syndicates are also members of the Financial Services Compensation Scheme.