

Park Home Insurance

Insurance Product Information Document

Company: Ripe Insurance

Product: Park Home

Ripe Insurance Services Ltd who are permitted to deal as an agent for the insurer and who are Authorised and Regulated by the Financial Conduct Authority No. 313411

Registered office: The Royals, Altrincham Road, Manchester M22 4BJ. Registered in England No. 04507332.

Aviva Insurance Limited. Registered in Scotland Number 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

This document provides a summary of the main policy benefits and terms and conditions. The full terms and conditions of the cover and other important information are included in your policy documents.

What is this type of insurance?

Park Home Insurance protects you against loss or damage to the home and contents caused by events described in the policy booklet such as fire, flood, storm, theft and subsidence.



What is insured?

Under our standard cover, loss or damage to the structure of your home, including cover against::

- ✓ Fire, lightning, explosion, earthquake, or smoke
- ✓ Theft or attempted theft
- ✓ Storm or flood
- ✓ Water escaping from or freezing in water tanks, pipes, plumbed-in home appliances (such as washing machines and dishwashers), fixed equipment or fixed heating systems
- ✓ Vermin
- ✓ Debris removal, re-sitting and delivery costs up to £10,000
- ✓ Temporary accommodation if your home becomes uninhabitable
- ✓ Liability including property owners liability, occupiers liability, personal liability up to £5m and employers liability to domestic employees up to £10m

Optional covers

- Contents – Loss or damage to the contents of your home including household goods, clothing, TV and audio equipment and furniture. Loss or damage to valuables and money
- Accidental Damage – covers damage to the home and or contents if they are damaged accidentally
- Mobility Scooters – Theft and accidental damage to mobility scooters including you personal liability whilst using your scooter. (Providing the mobility scooter is not registered for road use)
- Hot Tubs – Theft and accidental damage to hot tubs
- Personal Possessions - loss or damage to personal possessions, valuables and pedal cycles taken away from the home
- Protected no claims bonus – Make up to 2 claims in 3 years without losing your no claims bonus



What is not insured?

- ✗ Any claim for contents unless you've selected the optional cover and it's shown on your policy schedule'
- ✗ Storm damage to hedges, gates or fences
- ✗ Anything which happened or circumstances likely to lead to a claim (such as a flood warning being issued for your home) that you were aware of before the cover under this policy started.
- ✗ Loss or damage caused by decay, wear and tear (natural and predictable damage which happens over time or due to normal use), moth, insects, gradual weathering, atmospheric or climatic conditions, wet or dry rot, fungus, domestic pets or damage caused gradually

Optional covers:

- Contents – Loss or damage to frozen food if your freezer was more than 10 years old at the time of loss
- Personal possessions – Theft or loss of personal possessions left unattended while away from home
- Mobility Scooters – Theft while away from home unless the mobility scooter is secured to an immovable object with a security chain or is inside a locked building
- Mobility Scooters – Liability arising from the use of any mobility scooter which is registered for road use



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy e.g.
 - o the excess (the amount you have to pay on any claim)
 - o monetary limits for certain covers
 - o clauses which may exclude certain losses or damage
- ! Damage caused by water escaping from or freezing in pipes whilst You are away from the Home between 1st November and 31st March unless:
 - o The water has been turned off at the mains and the system fully drained or
 - o An automatic central heating system is used to maintain a minimum temperature of 10°C within the home at all times
- ! The maximum amount we will pay is:
 - o £10,000 for unspecified valuable items
 - o £1,500 for any one valuable item unless specifically detailed on the insurance schedule
 - o £250 for any one claim to money inside the home
 - o £250 for any pedal cycle
 - o £500 for any one claim for contents left in the open within the boundaries of the land



Where am I covered?

- ✓ At the home you're insuring in the United Kingdom
- ✓ Where personal possessions cover is selected you are covered anywhere in the United Kingdom and up to 60 days worldwide during any period of insurance



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy. Please tell us immediately about changes to the information set out in the application form, Statement of Fact or your schedule
- You must make sure that your sums insured are high enough to cover the home and contents to be insured
- You must take reasonable care of your property
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the "Claims Conditions" section in the policy booklet.



When and how do I pay?

- You can pay in full either by direct debit or credit card.
- Alternatively monthly payments are also available, if you have selected this option you will be informed by your credit provider the date and amounts of each payment



When does the cover start and end?

From the starting date (shown on your schedule) for 12 months – and then for the period specified when you renew and pay your premium.



How do I cancel the contract?

If you are not happy with it and choose to cancel your policy within the first 14 days of the purchase or renewal of the policy or the day on which you receive your policy documentation, whichever is the later, you will be entitled to a full refund of your policy insurance premium including any insurance premium tax and policy fees paid, on condition that no claims have been made or are pending. If you have spoken to us to arrange your policy, We may deduct an administration fee of up to £10 but this charge will not be made if you have arranged your policy online without speaking to us.

You may cancel after the 14 days have expired. We will provide you with a refund of premium less the administration cancellation fee of up to £30.00. There will also be no return of premium where the premium refund due is less than £10.

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