



## Park Home Summary of Cover

We welcome you as a prospective Castle Cover Park Home customer. Overleaf you will find a brief Summary of Cover. This does NOT contain all the details or the full terms and conditions of the insurance. These can be found in the Policy Document, a copy of which is available on request.

The Park Home, Contents, Personal Possessions, Liability and Family Legal Solutions sections are underwritten by Brit Syndicate 2987 at Lloyd's.

The Park Home, Contents and Personal Possessions sections are administered by Coast.

The Family Legal Solutions section of this policy is administered by ARAG plc.

A policy excess of £25 applies to all sections of the policy except subsidence, where an excess of £50 applies.

This is an annually renewable policy. Your sums insured and the period of insurance will be shown on your schedule.

The sums insured on Buildings and Contents are automatically index-linked. However, the index-linking does NOT apply to sums insured and limits under the optional Personal Possessions extensions.

## SUMMARY OF COVER

The Park Home insurance policy covers your Buildings and Contents against the standard perils of:

- Fire
- Storm
- Flood
- Theft
- Escape of water or oil
- Impact
- Subsidence
- Vandalism etc

### **Additional cover under the Buildings section also includes:**

- Accidental damage to fixed glass, sanitary fittings and ceramic hobs
- Accidental damage to underground services
- Alternative accommodation and/or loss of rent up to 20% of the sums insured
- Cost of debris removal, architects', surveyors', legal and other fees
- Replacement of external door locks following theft of keys up to £300

### **Additional cover under the Contents section also includes:**

- Property in the open within the boundaries of your home up to £500
- Accidental damage to home entertainment and personal computer equipment
- Replacement of external door locks following theft of keys up to £300
- Refrigerated and frozen food up to £1,000
- December and wedding gifts increase. 10% increase in the sums insured on Contents in the home during the month of December and for one month before and one month after a family wedding
- **Legal and Personal Liability:** up to £5,000,000 for any one occurrence
- **Employers Liability:** up to £10,000,000 for any one occurrence

### **Optional cover under the Personal Possessions section (permanent residences only) includes:**

Accidental damage or loss anywhere in the UK and for up to 60 days anywhere in the world for:

- **Unspecified Items:** being clothing and other articles normally worn, used or carried, including jewellery, furs, watches and photographic equipment, other than those defined below. Maximum value of any one item £1,000
- **Specified Items:** mobile phones, laptop computers, video cameras and camcorders, contact or corneal lenses, hearing aids, musical instruments and all items valued at over £1,000 must be specified. A copy valuation or receipt not more than 2 years old may be required in the event of a claim
- **Sports Equipment/Clothing:** all sports equipment/clothing must be specified. Maximum total value £3,500

- **Pedal Cycles:** all pedal cycles must be specified. Maximum value any one pedal cycle £2,500
- **Personal Money and Credit Cards:** standard limit £500
- **Mobile Phones:** all mobile phones must be specified. Maximum value of any one mobile phone is £1,000

## SUMMARY OF MAIN EXCLUSIONS

These exclusions and others relating to specific sections of the policy can be found in the Policy Document, a copy of which is available on request.

- The policy will not pay for the costs of replacing undamaged items of a set, suite or combination of similar items where replacements cannot be matched (**Buildings:** page 8, **Contents:** page 15, **Personal Possessions:** pages 24 and 25)
- Indirect losses of any kind incurred by you or the family (**General Exclusions:** page 31)
- Wilful damage by you or the family (**General Exclusions:** page 32)
- Damage resulting from gradually operating causes, wear and tear, or lack of maintenance (**Buildings:** pages 8 and 11, **Contents:** pages 15, 17, 19, 20 and 23, **Personal Possessions:** pages 24 and 25)
- After your home has been left unoccupied for more than 60 days or is left unfurnished, your policy will not pay for Theft, Vandalism, Escape of water or oil, Frozen pipes or Accidental damage (**Buildings:** pages 9, 11 and 12, **Contents:** pages 16, 17, 20 and 23)
- Accidental damage caused by domestic pets (**Buildings:** pages 10, 11 and 12, **Contents:** pages 17, 19 and 20, **Personal Possessions:** page 25)
- Property or money held or used for business or professional purposes (**Buildings:** page 13, **Contents:** pages 18 and 21, **Personal Possessions:** pages 25 and 27)
- Pre-existing damage (**General Exclusions:** page 32)
- Seizure or confiscation of property by Customs or other authorities (**Personal Possessions:** page 25)

## Governing Law

Your policy is governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply. Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

## **Your Cancellation Rights**

You have the right to cancel your policy at any time; to do so you must let Coast know using the contact details above. Any potential refund will be calculated as follows:

For cancellation instructions received within 14 days of policy purchase, renewal or you receiving your policy documents, we will:

- Provide a full refund if the period of insurance has not yet started.
- Refund the premium for the exact number of days left in the current period of insurance if no claims have been made.
- Not refund any part of the premium if a claim has been made in the current period of insurance.

For cancellation instructions received after the 14 day period described above has passed, we will:

- Refund the premium for the exact number of days left in the current period of insurance if no claims have been made applying a mid-term cancellation charge.
- Not refund any part of the premium if a claim has been made in the current period of insurance.

## **Data Protection**

You should understand that any information you have provided will be processed by Us in compliance with the provisions of the Data Protection Act 1988, for the purposes of providing insurance and handling Claims or complaints, if any, which may necessitate providing such information to other parties.

## **Our Commitment to Customer Service**

Coast value the opportunity to look into any concerns you may have with the service provided and are committed to dealing with all complaints fairly, consistently and promptly.

## **Who to Contact in the First Instance**

Many concerns can be resolved straight away, therefore, please get in touch with your scheme administrators Coast as they will generally be able to provide you with an immediate response to your satisfaction. Coast's contact details are provided below:

Compliance Manager, Coast, Helix House, High Street, Wadhurst, East Sussex TN5 6AA.

You can telephone on 0800 952 9920 (free from landlines and mobiles) or e-mail: [information@castlecover.co.uk](mailto:information@castlecover.co.uk).

If your complaint cannot be resolved straight away, or in the event that you remain dissatisfied you can refer the matter to Policyholder and Market Assistance at Lloyd's. The contact details are:

Policyholder and Market Assistance, Market Services, Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN.

You can telephone on telephone on 020 7327 5693, facsimile on 020 7327 5225 or e-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com).

### **The Financial Ombudsman Service**

If Lloyd's are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of Coast's final response letter, you can ask the Financial Ombudsman Service to formally review your case. Should you decide to do this, you must contact the Financial Ombudsman Service within six months of Coast's final response.

The Financial Ombudsman Service contact details are as follows:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

You can telephone for free on **08000 234 567**, or e-mail: **complaint.info@financial-ombudsman.org.uk**.

Whilst we and Coast are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your legal rights.

### **Compensation**

Brit Insurance is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at **www.fcsc.org.uk** or by contacting the FSCS directly on **0800 678 1100**.

### **Governing Law**

Your policy is governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply. Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

### **To make a Claim (Buildings, Contents and Personal Possessions Sections)**

Telephone Coast on **01892 786099**. Lines are open 24 hours a day, 7 days a week.

They will take full details of your claim over the telephone. Please have your individual reference number available.

Once your claim has been set up, please forward any estimates, invoices, valuations, or other supporting documentation to Coast as soon as possible. Their address is:

Helix House, High Street, Wadhurst, East Sussex TN5 6AA.

Please quote your individual reference number on all correspondence.

## **FAMILY LEGAL SOLUTIONS SECTION**

This summary provides an overview of Family Legal Solutions. The full terms and conditions of this insurance contract can be found in the policy document.

Cover empowers you to pursue or defend your legal rights in the future. With support from ARAG, you and your family could be protected from legal costs arising from:

- A dispute with your landlord or site owner relating to your ownership of your home\*
- The sale or purchase of goods and services, even those relating to work carried out on your home\*
- Resolving insurance claims, where there is a dispute over the benefits of the policy
- Your identity being used by another person to commit fraud or other crimes
- An employment dispute such as a claim for unfair dismissal or redundancy, or if during the course of your employment a criminal charge is or could be brought against you
- Pursuing a claim for death or injury against a negligent third party
- A formal aspect or full enquiry into your personal tax affairs
- Disputes with your neighbours regarding a boundary dispute, noise or other legal nuisance, affecting your home\*

\*Under the terms of the policy “home” is defined as your “park home” or “holiday home” as declared on your schedule.

Our claims staff, and those appointed on your behalf, will be available to answer your questions by telephone or email, to provide you with the reassurance you need at what can be a very difficult time.

When a claim does occur, we will appoint a solicitor, or another professional with the expertise in the area of law that matches your problem; this being a key component to providing maximum impact at the outset.

Family Legal Solutions also gives you access to:

- A 24 hour, 365 day legal helpline to provide advice on any personal legal matter
- UK tax telephone advice helpline, 9am to 5pm on weekdays
- An on-line service enabling you to download over 170 personal legal documents, many of which are free. These include power of attorney, buying and selling your home and even issues relating to pets and travel
- A free will writing facility via our legal document service

Additionally, we can also help you find the right solicitor, even if the matter is not covered by this policy, for example, when moving home or if you have matrimonial issues.

The following tables tell you about the main features and limitations of this section of cover

<b>Significant Features &amp; Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Where Found</b>
<p>The insurer will pay the insured's legal costs &amp; expenses and communication costs up to £50,000 including the cost of appeals for claims reported during the period of insurance following:</p>	<ul style="list-style-type: none"> <li>• It must always be more likely than not that your claim will be successful</li> <li>• The insured must report their claim during the period of insurance and as soon as they become aware of the circumstances that could lead to a claim</li> <li>• The insured always agrees to use an appointed advisor chosen by us before the issue of proceedings or in any claim falling under the jurisdiction of the small claims court</li> </ul>	<p>YOUR POLICY COVER</p> <p>4.</p> <p>5.</p> <p>WHAT IS NOT COVERED BY THIS POLICY</p> <p>1.</p>
<p><b>1. Employment</b></p> <p>We will cover a dispute with a current, former or prospective employer relating to your contract of employment or related rights</p>	<p>The cost of an employer's internal disciplinary or employee's grievance hearing or appeal</p>	<p>What is not covered under INSURED EVENT 1</p> <p>3.</p>
<p><b>2. Contract</b></p> <p>We will cover a dispute arising from an agreement entered into by the insured for:</p> <ul style="list-style-type: none"> <li>• Buying or hiring consumer goods or services including your home</li> <li>• Privately selling goods including your home</li> <li>• Renting your home as a tenant or occupying it under lease</li> </ul>	<ul style="list-style-type: none"> <li>• Disputes with tenants</li> <li>• Loans, mortgages, savings, banking, pensions or investment products</li> <li>• An insured's business, venture for gain or employment</li> <li>• A contract involving a motor vehicle</li> <li>• Construction work or designing, converting or extending any building where the contract value exceeds £6,000 including VAT</li> </ul>	<p>What is not covered under INSURED EVENT 2</p> <p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p> <p>6.</p>

<b>Significant Features &amp; Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Where Found</b>
<p><b>3. Property</b></p> <p>We will cover a dispute relating to visible property following:</p> <ul style="list-style-type: none"> <li>• Physical damage to the insured’s property</li> <li>• Private or public nuisance or trespass</li> </ul> <p>We will also cover a dispute with your landlord or site owner relating to your ownership of your home (as defined)</p>	<p>The first £250 of each claim relating to nuisance or trespass.</p>	<p>What is not covered under INSURED EVENT 3</p> <ol style="list-style-type: none"> <li>1.</li> </ol>
<p><b>4. Personal Injury</b></p> <p>We will pursue a claim following a sudden event directly causing the insured physical injury or death</p>	<ul style="list-style-type: none"> <li>• An illness with develops gradually over time</li> <li>• Nervous shock, depression or psychological symptoms, where the insured has not sustained physical injury to their body</li> </ul>	<p>What is not covered under INSURED EVENT 4</p> <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> </ol>
<p><b>5. Clinical Negligence</b></p> <p>We will pursue a claim where the insured has been physically injured by clinical negligence</p>	<p>Claims pursued under a contract</p>	<p>What is not covered under INSURED EVENT 5</p> <ol style="list-style-type: none"> <li>1.</li> </ol>
<p><b>6. Tax</b></p> <p>We will cover a formal aspect or full enquiry into your personal tax affairs</p>	<ul style="list-style-type: none"> <li>• Late or inaccurate tax returns</li> <li>• A business or venture for gain of the insured</li> <li>• Where Disclosure of Tax Avoidance Scheme Regulations apply</li> <li>• Wealth assets or money located outside of Great Britain and Northern Ireland</li> <li>• An investigation by the Specialist Investigations Branch of HM Revenue &amp; Customs</li> </ul>	<p>What is not covered under INSURED EVENT 6</p> <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> <li>4.</li> <li>5.</li> </ol>



<b>Significant Features &amp; Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Where Found</b>
<p><b>7. Legal Defence</b></p> <p>We will cover:</p> <ul style="list-style-type: none"> <li>• Work-related prosecutions and legal action against the insured for unlawful discrimination</li> <li>• The defence of a motoring prosecution</li> <li>• An investigation or disciplinary hearing brought by any professional or regulatory body</li> </ul>	<ul style="list-style-type: none"> <li>• Owning or driving a vehicle without motor insurance or driving without a valid licence</li> <li>• Parking offences</li> </ul>	<p>What is not covered under INSURED EVENT 7</p> <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> </ol>
<p><b>8. Loss of Earnings</b></p> <p>We will cover lost salary or wages while the insured attends a court or tribunal at the request of the appointed advisor or to perform jury service</p>	<p>The maximum the insurer will pay is £1,000</p>	<p>What is not covered under INSURED EVENT 8</p>
<p><b>9. Identity Theft</b></p> <p>We will cover a dispute arising from the misuse of the insured's personal information to commit fraud or other crimes</p>	<p>Money claims, goods, loans or other losses incurred following identity theft</p>	<p>What is not covered under INSURED EVENT 9</p>

<b>Significant Features &amp; Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Where Found</b>
<p><b>Legal and Tax Advice</b></p> <p>Access by phone to legal and tax experts for EU-wide legal advice and UK tax advice</p>	<ul style="list-style-type: none"> <li>• We will not put advice in writing</li> <li>• Advice is restricted to personal legal matters</li> <li>• Advice on UK tax law is available Monday to Friday between 9am and 5pm (except bank holidays)</li> <li>• We cannot advise on financial planning or financial service products</li> <li>• Services are subject to fair and reasonable use</li> </ul>	<p>Legal and Tax Advice</p>
<p><b>Identity Theft Advice &amp; Resolution Service</b></p> <ul style="list-style-type: none"> <li>• Advice about keeping your identity secure and fraud prevention tips</li> <li>• Resolution service offers help with contacting the three credit reference agencies, bank or credit card companies to amend or dispute any incorrect data held</li> <li>• The insurer will pay communication costs following identity theft</li> </ul>	<ul style="list-style-type: none"> <li>• Advice on identity theft is available between 9am and 8pm</li> <li>• You will have to settle communication costs and claim them back from us</li> </ul>	<p>Identity Theft Advice &amp; Resolution Service</p>

Significant Features & Benefits	Significant Exclusions or Limitations	Where Found
<p><b>Consumer Legal Services website</b></p> <ul style="list-style-type: none"> <li>Visit our Consumer Legal Services website at <b>www.araglegal.co.uk</b> and register using your voucher code to download legal documents that can assist you with day-to-day legal issues. These include a free will and consumer complaint letters</li> <li>Many documents offer legal review services</li> <li>You can access our on-line law guide</li> </ul>	<ul style="list-style-type: none"> <li>Documents are restricted to personal legal matters</li> <li>Some documents can only be used in England and Wales</li> <li>Many documents are free while others attract a modest charge</li> </ul> <p>Legal review services are subject to a fee</p>	<p>Consumer Legal Services website</p>
	<p><b>Territorial Limit</b> The UK, Channel Islands and the Isle of Man except for contract and personal injury where cover extends to the EU, Norway and Switzerland</p> <p><b>Period of Insurance</b> Unless otherwise agreed the period of insurance shall be for twelve months</p> <p><b>Legal Costs &amp; Expenses</b></p> <ul style="list-style-type: none"> <li>Reasonable costs incurred by the appointed advisor</li> <li>The other side's legal costs</li> <li>Communication costs</li> </ul>	<p>MEANING OF WORDS &amp; TERMS Territorial Limit</p> <p>MEANING OF WORDS &amp; TERMS Period of Insurance</p> <p>MEANING OF WORDS &amp; TERMS Legal Costs &amp; Expenses</p>

## **Who is ARAG?**

ARAG plc is a legal expenses and assistance insurance provider, operating nationwide from their headquarters in Bristol. ARAG plc is part of ARAG SE recognised as a global leader, generating an annual premium income of over €1.5 billion.

## **Claims Procedure**

If you need to make a claim you must notify us as soon as possible.

1. Under no circumstances should you instruct your own lawyer or accountant as the Insurer will not pay any costs incurred without our agreement.
2. You can request a claim form between 9am and 5pm, Monday to Friday (except bank holidays) by telephoning **0117 917 1698** or by downloading one at **[www.arag.co.uk/newclaims](http://www.arag.co.uk/newclaims)**
3. We will issue you with a written acknowledgement within one working day of receiving your claim form.
4. Within five working days of receiving all the information needed to assess the availability of cover under the policy, we will write to you either:
  - confirming the appointment of a qualified representative who will promptly progress the claim for you; or
  - if the claim is not covered, explaining in full why and whether we can assist in another way.
5. When a lawyer is appointed they will try to resolve your dispute without delay, arranging mediation whenever appropriate. Matters cannot always be resolved quickly particularly if the other side is slow to cooperate or a legal timetable is decided by the courts.

## **About ARAG and your Insurer**

ARAG plc is authorised and regulated by the Financial Conduct Authority, registration number 452369. Brit Syndicates Limited, the managing agent, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## **What happens if I have a complaint? (Family Legal Solutions section)**

### **• Step 1**

If at any time you have any query or complaint regarding the policy, you should in the first instance contact Coast who sold the policy to you:

- 0800 614 849
- [info@coastinsurance.co.uk](mailto:info@coastinsurance.co.uk)
- Compliance Manager, Coast, Helix House, High Street, Wadhurst, East Sussex TN5 6AA

### **• Step 2**

If your complaint cannot be resolved straight away, you should contact ARAG:

- 0117 917 1561 (hours of operation are 9am to 5 pm, Monday to Friday excluding bank holidays)
- [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)
- ARAG plc, 9 Whiteladies Road, Clifton, Bristol BS8 1NN

- **Step 3**

Should you remain dissatisfied you may be entitled to pursue your complaint further with Lloyd's. They can be reached in the following ways:

- 0207 327 5693, Fax 0207 327 5225
- [complaints@lloyds.com](mailto:complaints@lloyds.com)
- Policyholder & Market Assistance, Market Services, Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent M34 4RN

- **Step 4**

If Lloyd's is not able to resolve the complaint to your satisfaction then you may refer it to the Financial Ombudsman Service provided that it falls within their jurisdiction.

- 0800 023 4567
- [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)
- Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

The Financial Ombudsman Service decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

### **Financial Services Compensation Scheme**

Brit Syndicate 2987 at Lloyd's is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation from this scheme if we cannot meet our obligations to you. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting FSCS directly on **0800 678 1100**.

## NOTES

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### **Castle Cover**

Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered number 1324965. Registered in England and Wales.  
Castle Cover is a trading name of Ageas Retail Limited which is authorised and regulated by the Financial Conduct Authority. FCA registered number: 312468.  
Ageas Retail Limited is a sister company of Ageas Insurance Limited.  
Insurance provided by Ageas Retail Limited is not available in the Channel Islands.

### **Scheme administration:**

#### **Coast**

Coast is a trading name of Park Home Insurance Services Ltd.  
Registered Office: Helix House, High Street, Wadhurst, East Sussex, TN5 6AA.  
Registered in England and Wales number 2979679.  
Park Home Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Our FCA register number is 306716.  
Our permitted business is selling and administering contracts of general insurance.

### **Underwritten by:**

#### **Brit Syndicate 2987 at Lloyd's**

Brit Syndicate 2987 at Lloyd's is managed by Brit Syndicates Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority, register number 204930.

### **Legal Expenses Insurance administered by:**

#### **ARAG plc**

9 Whiteladies Road, Clifton, Bristol BS8 1NN.  
Registered in England and Wales, number 2585818.  
ARAG plc is authorised and regulated by the Financial Conduct Authority. FCA register number 452369.

### **Legal Expenses Insurance Underwritten by:**

#### **Brit Syndicate 2987 at Lloyd's**

Brit Syndicate 2987 at Lloyd's is managed by Brit Syndicates Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority, register number 204930.

Communications may be monitored or recorded to improve our service and for security purposes.