

Property Insurance for Leisure Homes

Insurance Product Information Document (IPID)

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Insurers: This product is manufactured by Intasure[®] and underwritten by the insurers named in the schedule.

This Insurance Product Information Document provides a summary of the cover provided. Full details can be found in the Policy Booklet. You should refer to your own Policy Booklet, your Schedule of Insurance (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

What is this type of insurance?

This is a policy to cover physical loss or damage to your Leisure home and contents as well as expenses incurred for alternative accommodation and loss of rent. Contents include Household goods and personal belongings, within the leisure home. In addition this policy covers you for a wide range of perils, including (but not restricted to) fire, flood, storm, theft, escape of water and your legal liability.



What is insured?

- ✓ Loss or damage to the leisure home and contents caused by Fire, Smoke, Explosion, Lightning, and Earthquake.
- ✓ Loss or damage to the leisure home caused by falling trees, branches, lamp posts or telegraph poles.
- ✓ Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts.
- ✓ Storm, flood or weight of snow.
- ✓ Riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts.
- ✓ Escape of water from and frost damage to fixed water tanks, heating installation, apparatus or pipes.
- ✓ Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation.
- ✓ Damage to the leisure home caused by forced access to deal with medical emergency or to prevent damage to the leisure home.
- ✓ Accidental damage to the leisure home and its contents

- ✓ Accidental damage to underground service pipes and cables serving the leisure home and for which you are responsible
- ✓ The cost of replacing and fitting the locks or lock mechanism of external doors and windows of the leisure home if the keys are lost or stolen anywhere in the world
- ✓ Public Liability up to £5M.

Optional Covers

- Theft and accidental damage to pedal cycles
- Portable computers
- Hearing aids
- Sit on mower/mobility scooter
- Valuables and personal possessions



What is not insured?

- ✘ Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or use of faulty materials.
- ✘ Loss or damage caused by insects, birds, vermin or domestic pets.
- ✘ Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of Terrorism.
- ✘ Loss or damage by storm, flood or weight of snow unless your leisure home is securely anchored at all four corners of the chassis

- ✘ Damage caused by a rise in the water table.
- ✘ Loss or damage by theft or attempted theft while your leisure home, or any part of it, is lent or let other than as a result of forcible or violent entry to or exit from the leisure home

Please see your policy schedule for any endorsements that apply to your policy.



Are there any restrictions on cover?

- ! The standard policy excess and any voluntary excess you have selected will be outlined within your policy Schedule.
- ! If you are the victim of riot you must tell us as soon as you can or no later than 7 days after the riot.
- ! The cost of replacing and fitting the locks or lock mechanism of external doors and windows of the leisure home is limited to £500

- ! Theft or attempted theft of solar panels, excess is £250.
- ! Cover limited to £500 for loss or damage by theft or attempted theft to any movable contents in the open unless chained to an immovable object or the structure of the leisure home, and secured with a closed shackle padlock.
- ! Emergency travel to the leisure home to inspect damage which leads to a loss covered under section one is limited to £500



Where am I covered?

- In the United Kingdom.



What are my obligations?

- You must answer all questions asked of you, honestly and to the best of your knowledge and belief.
- You must inform us as soon as possible within 14 days of any changes which may affect your insurance (see policy wording for details).
- If you make a claim, you must provide us with all relevant information about the claim, including estimates for replacement or repair where required.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could wither help you gain financially, or us suffer a financial loss is fraud and pushes up the cost of insurance for all customers.
- In some cases, the Insurer may apply an endorsement to the policy, setting out, for example, security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed online) before you buy, and will also be shown on the policy Schedule that you will receive after you buy.



When and how do I pay?

- You can pay your premium by monthly instalments or as a one-off payment by Debit or Credit card.
- Payment is to be made at the point of sale or renewal of Your policy.



When does the cover start and end?

- The period of insurance is for a period of 12 months and will start on the date you select when you purchase the policy and will end 12 months later. This information will be shown in your policy Schedule.



How do I cancel the contract?

Please contact Intasure on 0345 111 0680, by post at Oakhurst House, 77 Mount Ephraim, Tunbridge Wells, TN4 8BS, or by email to admin@intasure.com to cancel your policy.

- You have a right to cancel your policy within 14 days (cooling off period) from the start date or renewal of your policy or from the day on which you receive your policy or renewal documentation, whichever is later. We will refund the premium in full.
- If you wish to cancel this insurance outside of the 14 day cooling off period, We will refund the premium, less a proportionate amount for the time you have been on cover and any fees paid.
- If you received payment for, or are in the process of making a claim or have suffered a loss for which you are intending to make a claim, we will not refund any premium to you regardless of when you cancel your policy.