



## *Willis Limited Goldpark Caravan Holiday Home Insurance Policy Summary*

Willis Limited Goldpark Caravan Holiday Home Insurance is underwritten by selected underwriters at Lloyds. The policy is for static caravans, chalets and lodges which are used for purely holiday purposes by the insured's family and friends, unless agreed otherwise by underwriters at inception of the policy. It is an annual contract and may be renewed each year subject to the terms and conditions then.

You can select either structure only or structure and contents insurance.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply to you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy document, you will have time to decide if you wish to cancel the policy – see “Your Right to Cancel” for more information.

### *Structure Insurance*

When you select Structure Insurance, the following will automatically be included:

Table 1 – Structure Insurance		
(This cover must always be included, as contents only cover is not allowed under this policy)		
Features & Benefits	Significant Exclusions or Limitations	Policy Section
All Risks Cover Cover applicable to the structure as defined within the General Definitions section of the policy	<ul style="list-style-type: none"> <li>The first £50 of any claim is excluded (see also General Exclusions)</li> </ul>	Part 1 Structures:  Section 1
Loss of Rent Loss of rent, ground rent and the cost of alternative accommodation as a result of the structure being rendered uninhabitable by any of the risks insured during the period of this policy	<ul style="list-style-type: none"> <li>Limited to 10% of structure sum insured</li> <li>The first £50 of any claim is excluded (see also General Exclusions)</li> </ul>	Section 2
Accidental Damage to domestic supplies Damage is covered, for which the insured is responsible, to gas, water pipes, drains, sewage, telephone and electricity cables from the insured structure to the public mains	<ul style="list-style-type: none"> <li>Limited to 10% of structure sum insured</li> <li>The first £50 of any claim is excluded (see also General Exclusions)</li> </ul>	Section 3
Site Clearance, re-siting and re-delivery charges	<ul style="list-style-type: none"> <li>Limited to 10% of structure sum insured</li> <li>The first £50 of any claim is excluded (see also General Exclusions)</li> </ul>	Section 4

## Contents Insurance (when selected in addition to Structure)

When you select Contents Insurance, the following will automatically be included:

Table 2 – Contents Cover		
(This cover is only included if taken in addition to Structure cover)		
Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p><b>All Risks</b> Cover applicable to the contents of the structure as defined within the General Definitions section of the policy</p>	<ul style="list-style-type: none"> <li>• Cover for television sets, Hi-Fi equipment , videos, radios, microwaves, CD players, computers, word processors, discs, tapes and software, is limited to 50% of the sum insured, or £1000, whichever is the lesser in any one period of insurance</li> <li>• Cover for discs, tapes, and software relating to cassette, compact discs, videos, computers not to exceed 10% of the contents sum insured</li> <li>• The first £50 of any claim is excluded (see also General Exclusions)</li> </ul>	<p>Part 2 Contents:  Section 1</p>
<p><b>Loss of Hire Charges</b> Following loss or destruction of contents</p>	<ul style="list-style-type: none"> <li>• Restricted to hire charges lost in respect of bookings made with the insured prior to the occurrence of any such loss</li> <li>• The first £50 of any claim is excluded (see also General Exclusions)</li> </ul>	Section 2
<p><b>Refrigerator and Freezer Contents</b> Cover against deterioration or putrefaction due to mechanical breakdown, failure of domestic supply, escape of refrigerant fumes or blowing of domestic fuses</p>	<ul style="list-style-type: none"> <li>• Excludes loss due to the withholding of electricity or gas supply by the supply authority</li> <li>• Excludes loss of supply due to industrial dispute by employees of the electricity or gas supplier</li> <li>• Loss from freezers over 10 years in age</li> <li>• Cover is limited to £100 for any one loss/structure</li> <li>• The first £50 of any claim is excluded (see also General Exclusions)</li> </ul>	Section 3
<p><b>Replacement Locks</b> Covers replacement of locks to doors and/or windows in the structure following theft or loss of keys</p>	<ul style="list-style-type: none"> <li>• Cover limited to £250 in total</li> <li>• The first £50 of any claim is excluded (see also General Exclusions)</li> </ul>	Section 4
<p><b>Fatal Injury to the Policyholder</b> Covers death caused by violence by burglars, or by fire, at the insured structure</p>	<ul style="list-style-type: none"> <li>• Applies only if death occurs within 12 months of the incident</li> <li>• £10,000 cover provided for Insured person over 16 years old at time of death</li> <li>• £5,000 cover provided for Insured under 16 at time of death</li> </ul>	Section 5

## General Conditions and Exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

Table 3 General Conditions and Exclusions	
General Conditions and Exclusions	Policy Section
<ul style="list-style-type: none"><li>• Cover excludes storm or tempest damage to awnings or toilet tents, detached steps, landscaping, fencing, gates or hedges</li><li>• Cover excludes normal wear and tear, gradual depreciation or seepage of water through seams or seals</li><li>• Unless the structure is tied down by metal chains or hawsers, is built to the Mobile Home Specification or is a substantial chalet, damage or loss due storm is excluded</li></ul>	See Exceptions – Parts 1 and 2
Excesses and Limits	Policy Section
<ul style="list-style-type: none"><li>• The standard £50 policy excess is increased to £500 in respect of claims for each claim for damage or loss as a result of subsidence, heave or landslip</li><li>• Certain limits may apply to the various sections of your policy. Both these and the excesses that apply are shown your policy documentation</li></ul>	See Sections specified in Tables 1 and 3

### Important Information

#### Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance, you may cancel it within the first 14 days under the terms of your policy.

You also have a statutory right to cancel the policy within 14 days starting on the day you receive the policy documentation.

To cancel please write to the address or call the number shown on your policy schedule. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

#### Termination of the contract

You may cancel the contract by giving fourteen days notice in writing. If you cancel the policy you may be entitled to a refund of premium provided no claim has been made during the current period of insurance.

We may cancel this policy by giving you 30 days notice at your last know address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance.

#### How to make a claim

Should you wish to claim under your Caravan Holiday Home Insurance policy you should call Willis Ltd on **01473-229028** as soon as possible. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy wording.

#### Renewing the policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date, otherwise we will automatically renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid , as described in "Your Right to cancel the policy" above.

## Premiums and payment

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy annually either in full or by monthly direct debit (details can be obtained from your Willis advisor). Annual payments may be made by credit card or cheque, or by direct debit.

## How to make a complaint

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact Willis Limited at the address shown below. They will tell you what they will do to resolve your concerns and how long it will take.

Willis Personal Risks  
Willis Limited,  
Level 11  
51 Lime Street,  
London  
EC3M 7DQ

Telephone: 0203 124 7133

In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact us at the appropriate address below.

If the Policyholder and Market Assistance Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

Caravan Holiday Home Insurance

Financial Ombudsman Service

Policyholder and Market Assistance Office  
Lloyd's of London  
One Lime Street,  
London  
EC3M 7HA

Insurance Division  
The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

## Financial Services Compensation

Lloyd's are members of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from us or the Financial Services Compensation Scheme (FSCS – [www.fscs.org.uk](http://www.fscs.org.uk)).

## The law and language applicable

Both you and we can choose the law that will apply to the insurance policy. Unless specifically agreed to the contrary the insurance shall be subject to English law.

The language used in the policy document and any communications relating to it will be English

## Insurer and Regulator Details

Willis Limited Goldpark Caravan Holiday Home Insurance is underwritten by Certain Underwriters at Lloyd's who are authorised and regulated by the Financial Services Authority ("FSA").

Willis Limited, Registered number: 181116 England and Wales. Registered address: 51 Lime Street, London, EC3M 7DQ. A Lloyd's Broker. Authorised and regulated by the Financial Services Authority.

You can check the FSA authorisations on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234