

Summary of Cover

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

Insurance Undertaking

Your policy is underwritten by Ageas Insurance Limited whose registered address is: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA (Co. Registration no. 354568). Ageas Insurance Limited is authorised and regulated by the Financial Conduct Authority ("FCA")

Shield Total Insurance is a trading name of Vantage Insurance Services Limited ("VISL") whose registered office address is 41 Eastcheap, London EC3M 1DT. VISL (Registered No. 3441136) is authorised and regulated by the Financial Conduct Authority ("FCA") and acts on behalf of Insurers who have authorised VISL to issue and administer your policy and to hold premium and claim monies as their agent, which provides customers with additional protection

Type of Insurance and Cover

This is a policy to cover your holiday or residential unit, including decking, stairs and storage sheds, contents, sports equipment, personal effects, pedal cycles, mobility scooters and wheelchairs against loss or damage and costs that are caused by such loss or damage. There is also cover for your legal liability as owner and benefits available should you be injured when you are with your unit.

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Section One: Standard Cover - Home, Contents and Sports Equipment</p> <p>Following physical loss or damage to your home, contents or sports equipment caused by one of the following perils, Insurers will pay up to the sums insured for repairs or replacement plus a further £10,000 to cover debris removal, re-siting and reconnection.</p>	<p>Insurers will not pay for any loss taking place away from your home or for the excess</p> <p>For any one single article, the maximum Insurers will pay is £2,500 for contents and £250 for sports equipment.</p> <p>If your sum insured is not adequate, Insurers will change the basis of calculating your loss and you may not receive as much as you expect</p>
<ul style="list-style-type: none"> • Fire, smoke, explosion, lightning, thunderbolt, earthquake, riot, civil commotion, strikes, labour disturbances, aircraft and other aerial devices or anything dropped or falling from them. • Breakage or collapse of television or radio aerials, satellite receiving dishes, their fittings or masts. • Breakage of fixed glass in windows, doors, fanlights, skylights or ceramic hobs or sanitary fittings in Your Structure 	
<ul style="list-style-type: none"> • Storm, including hail and weight of snow 	<p>Loss or damage by frost or arising from seepage of water into your home through seams or seals from any gradually operating cause.</p> <p>Loss or damage from storm unless your home is securely storm anchored at all four corners of the chassis. If your home is fitted with a floatation device approved by Us then your home should be securely attached to it and in the event of flood, be able to float freely above the ground in accordance with manufacturer's instructions.</p> <p>Loss or damage to fences and gates unless your structure is damaged at the same time from the same cause.</p>
<ul style="list-style-type: none"> • Flood 	<p>Loss or damage to fences and gates unless your structure is damaged at the same time from the same cause</p>
<ul style="list-style-type: none"> • Theft or attempted theft 	<p>Loss or damage by any person lawfully in your home unless such person is the hirer or tenant of your home and prior to the incident, you had told us that your home would be hired out</p> <p>In the event of a claim for loss or damage by a hirer or tenant, the excess rises to £500.</p> <p>Any claim which arises from deception, fraud or the use of stolen, forged, or invalid cheques, bank drafts or bank notes or any other financial instrument or the cessation of a business for any reason including liquidation, insolvency or bankruptcy</p> <p>Loss or damage by theft to any touring caravan unless a proprietary anti-theft device has been fitted to the tow hitch and the wheels are removed entirely from its vicinity.</p> <p>Insurers will not pay for loss of or damage to contents or sports equipment if your home is unattended and unlocked or such property was left in the open apart from inflatable dinghies or garden furniture where such items are padlocked to an immovable object.</p>

Significant Features and Benefits	Significant Exclusions or Limitations
<ul style="list-style-type: none"> Escape of water or oil from any fixed domestic water or heating installation or Water freezing in any fixed domestic water or heating installation. 	<p>Loss or damage if your home is unoccupied during the period from 1st October to the 15th March unless the water has been turned off at the mains and all equipment fully drained other than in respect of a proprietary sealed central heating system containing antifreeze which has been professionally fitted and is maintained to the manufacturers' specifications, or a full central heating system has been set to operate daily and overnight to avoid frost damage.</p> <p>If the conditions above have been met but without using a park-approved service for drain down and re-commissioning then an excess of £250 will apply.</p> <p>Loss or damage to the installation itself unless the damage is caused by water freezing.</p>
<ul style="list-style-type: none"> Impact or damage by any vehicle or animal 	Any loss arising from damage caused by pets
<ul style="list-style-type: none"> Malicious acts or vandalism 	Loss or damage by any person lawfully in your home.
<ul style="list-style-type: none"> Falling trees, telegraph poles or lamp posts or any parts of them 	<p>The cost of removing and disposing of them other than from the immediate vicinity of the damaged Home</p> <p>Loss or damage to fences and gates unless your structure is damaged at the same time. Loss or damage arising from felling, lopping or topping of trees.</p>
<ul style="list-style-type: none"> Subsidence, heave or landslip of the land or pitch on which your home stands and for which you are legally responsible. 	<p>Loss or damage caused by normal settlement or bedding down of new homes or settlement or movement of made-up ground or normal settlement, shrinkage or expansion or the coast or a riverbank being worn away or any other form of erosion or demolition, structural alteration or repair or defective design, faulty workmanship or the use of defective materials or inadequate construction of foundations.</p> <p>Loss or damage to solid floor slabs or damage resulting from their movement unless the foundations beneath the external walls of your structure are destroyed or damaged at the same time and from the same cause.</p> <p>Loss or damage to swimming pools, tennis courts, central heating oil or gas tanks, paved terraces, patios, paths, drives, boundary and garden walls, fences and gates and septic tanks, unless your structure is damaged at the same time and from the same cause.</p> <p>Loss or damage to the Home if it is covered by an NHBC Certificate of Insurance</p>
<ul style="list-style-type: none"> Accidental damage 	<p>Loss or damage caused by any event insured or excluded elsewhere in Section One or any kind of fungi, rot, woodworm, moth, damp, condensation, atmospheric or climatic conditions or demolition, alteration or repair to your home or the coast or a riverbank being worn away or any other form of erosion, settlement or shrinkage or seepage of water into your home or faulty manufacture, workmanship, defective design or use of defective materials or sulphate reacting with any materials from which your home is built or deterioration or any process of cleaning, dyeing, restoration or repair or corrosion, wear and tear, settlement, shrinkage or any other gradually operating cause</p> <p>Loss or damage to any part of a machine or system arising out of its own mechanical or electrical fault, breakdown, burn out or failure</p> <p>The costs of routine maintenance or normal costs of decoration</p>
Section One: Additional Cover	
1) Emergency Travel - Up to £500	Any costs unless you have incurred them and they are in respect of journeys to and from the structure in order to organise necessary repairs or protection of your home or contents following damage covered under Section One and undertaken within two weeks of you being aware of the incident and costing no more than a 'Standard' fare for public transport or 45 pence per mile for other forms of transport
2) Loss of keys - Up to £350	Loss by theft not reported to the Police
3) Loss of Metered Water, Gas or Oil - Up to £750	
4) Freezer Contents – up to £400	Any claim for loss or damage if caused by the deliberate act of the supply Authority other than where done so to safeguard life or If your freezer is over 10 years old at the date of claim or occurring when the park is closed or In excess of the contents sum insured

Significant Features and Benefits	Significant Exclusions or Limitations
5) Seasonal & Wedding Gifts Up to £3,000 for an incident happening in December or within 30 days of the wedding. Covers theft, fire or impact to wedding gifts in transit to the wedding	Incidents not covered under section 1: Standard Cover or amounts excess of the contents sum insured. Theft from unattended vehicles unless involving forcible and violent entry or from a marquee or similar temporary or semi temporary building
6) Computer and gaming equipment Up to 45% of the contents sum insured	Loss or damage by any person lawfully in your home or while the equipment is not contained within the home or while the home or any part is lent, let or used for trade or business purposes, unless a person has used violent force to enter or leave the home
7) Damage by the Emergency Services - Up to £750	
8) Loss of Title Deeds - Up to £750	
9) Conveyancing Cover Provides protection to a buyer of your home	Any claim for loss or damage to the home if the buyer is insured under any other insurance
Section Two - Loss of Use If your home becomes uninhabitable, following loss or damage by an insured peril covered under Section One: Standard Cover of this Policy, Insurers will contribute up to 25% of the sums insured for your home and contents towards the costs of alternative accommodation for you, your tenants or your hirer whilst the home cannot be occupied and towards pitch fees you are liable to pay for the period the home cannot be occupied and pay for lost rental income suffered for the period the home cannot be occupied.	Insurers will not pay for any costs incurred without their prior written agreement or lost rental income unless it is for a booking confirmed prior to the incident and your evidence of insurance shows that you are renting or hiring out your home.
Section Three – Cover away from Home Insurers will pay up to the following amounts for accidental loss of or damage to personal effects, money, pedal cycles, mobility scooters and wheelchairs in the United Kingdom <ol style="list-style-type: none"> 1) Personal Effects up to £250 for any one item or £2,500 in total for incidents taking place during the period of insurance 2) Money up to £500 in total for incidents taking place during the period of insurance 3) Pedal cycles, mobility scooters and wheelchairs up to £100 for any one pedal cycle, mobility scooter or wheelchair or £500 in total for Incidents taking place during the period of insurance. 	The Excess or any loss or damage that is outside the United Kingdom or insured under Section One Any loss of or damage to personal effects or money not with you or your family at the time of the incident Any loss of money that is held for business purposes or not reported to the police within 24 hours after discovery of the loss or arises from depreciation or loss of value or loss due to errors or omissions in receipts, payments or accountancy Any property that does not belong to you or your family Theft from motor vehicles unless at the time of the loss or damage someone aged 16 or over was in the motor vehicle; or the motor vehicle was securely locked; and force and violence were used to get into the motor vehicle; and the items stolen were out of sight in a locked luggage boot, luggage or glove compartment. Loss of or damage to any pedal cycle, mobility scooter or wheelchair left unattended in a public place unless you were with it less than 6 hours before the Incident and at the time of the incident it was padlocked with a closed shackle padlock to an immovable object using a stout chain or wire that is designed for the purpose and any ignition key has been taken away. Any incident taking place in your home when it is unoccupied.
Section Four – Liability to the Public Insurers will pay up to the limit of indemnity for: <ol style="list-style-type: none"> 1) legal costs and liability for causing death or bodily injury to a third party or accidental damage to a third party's property arising from the ownership or use of your home 2) sums which You have been awarded in Courts of United Kingdom jurisdiction and which have not been paid to you within three months of the date of the award, if the cover provided under this Section would have insured you if the award had been made against you rather than in your favour; and you do not have an appeal pending. 	Maximum payable is the agreed limit of indemnity Insurers will not pay for losses arising from the Home being used for any trade or business purpose or from injury to you or your family or an employee of you or your family or from damage to property owned by or in the custody of you or your family or from the ownership, use or possession of lifts or mechanically or electrically propelled vehicles (other than domestic garden equipment) or from an Incident which occurs over seven years from the date the Policy was cancelled after your home was sold or from you owning or possessing a proscribed animal under the Dangerous Dogs Act 1991 or similar or amending legislation or any animal other than domestic cats or dogs or under any agreement unless You would have been liable had the agreement not been made or where compulsory insurance or security is required by any road traffic legislation Any fines or penalties.

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Section Five – Personal Accident</p> <p>Covers you and your family whilst you are on holiday or working on your caravan up to the limits shown in your Evidence of Insurance for death, loss of use of one or more limbs or total loss of sight of one or both eyes.</p> <p>The permanent total disablement is payable after the incapacity has lasted for 52 weeks</p>	<p>Insurers will not pay more than one benefit amount for any one bodily injury</p> <p>Cover excludes death, loss or disablement:</p> <ol style="list-style-type: none"> by anyone whose age, at the time of the accident, falls outside the bands of cover set out in your Evidence of Insurance taking place more than 12 months after the bodily injury has been sustained caused directly or indirectly by alcohol, or un-prescribed drug use resulting from the participation in a dangerous sport or from a self-inflicted injury.
<p>General Exclusions</p> <p>Insurers will not pay for loss or damage if the home is being used for trade or business purposes apart from being rented out or is not properly sited. They will also not pay for loss or damage caused deliberately by you or your family, loss damage or any legal liability arising from radiation, contamination from nuclear fuel, war of any kind, rebellion, terrorism and riot or civil commotion in Northern Ireland, pollution or contamination, pressure waves caused by aircraft travelling at speed, claims insured elsewhere, loss of value, incidents happening outside the period of insurance or outside the United Kingdom.</p>	

Duration of Contract

Your cover is valid for the period of insurance shown on your Evidence of Insurance.

Your Right to Cancel

You may cancel this insurance without giving reason, by sending us written notice within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. This is known as the "cooling off period". We will return any premium paid less a pro rata charge (plus IPT) for the number of days for which cover has been given.

Should you cancel this insurance after the cooling off period you may be entitled to a refund of premium provided you have not made a claim during your current year of insurance. Your refund will be calculated by making a deduction for time on risk for which you have been covered and a cancellation charge of up to £25 will be applied. If you have made a claim any premium return will be discretionary. You must notify us in writing of cancellation.

We may also cancel this policy immediately if you do not pay a premium.

How to Claim

If a claim or possible claim occurs you must report this as soon as possible using the contact details contained in your Evidence of Insurance

Complaints Process

If you are unhappy with our service, please let us know. The Complaints Procedure along with all appropriate contact details are set out in the Evidence of Insurance

Financial Services Compensation Scheme (FSCS)

If Insurers are unable to meet their obligations under the policy, you may be entitled to compensation under the FSCS. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information on this subject from us or the Financial Services Authority or by visiting the FSCS website at www.fscs.gov.uk.