

Towergate Bakers Insurance for your Leisure Home; Policy Summary

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet and schedule carefully when you receive them. One policy booklet covers all sections of this policy.

Name of the insurance undertaking

All sections of this insurance policy are underwritten by a consortium of leading UK insurers comprising of:

AXA Insurance UK plc (30%)

Royal and Sun Alliance Insurance plc (30%)

Equity Red Star (25%)

Allianz Insurance plc (15%).

Type of Insurance and Cover

The Towergate Bakers Insurance for your Leisure Home Policy is a Home, Contents and Personal Belongings insurance policy designed for static caravan holiday homes, static holiday caravans, holiday lodges, leisure homes and chalets.

Conditions

Sums insured must at all times be maintained at a value that represents the full value of the property insured. Reasonable precautions should be taken to avoid any loss.

Where a heading is underlined in this policy summary, full details can be found in your policy wording under the same heading.

Section 1; Home and contents

Significant features and benefits

Cover is provided for an extensive list of perils such as accidental damage, fire, storm, flood, theft, etc. – see policy booklet. In addition cover is provided for:

- Accidental breakage of glass, sanitary ware, mirrors and fixed glass in furniture.
- Accidental damage to televisions, audio, video and home computer equipment.
- Contents temporarily removed from the home (up to 15% of contents sum insured).
- Replacement locks if keys are lost or stolen.
- Spoilage of food in freezers.
- The cost of temporary alternative accommodation, payment of ground rent, kennelling fees and loss of rent payable to you
- Following an insured loss (up to 20% of the home and contents sum insured) if the home is made uninhabitable.
- Compensation for death in the home – up to £10,000 paid in the event of fatal injury as a direct result of fire, assault or accident in the home.
- Your liability as occupier, tenant and in a personal capacity (up to £5m limit), and to domestic employees (up to £10m limit).

Significant and unusual exclusions or limitations

- Malicious loss or damage caused by persons lawfully in the Home.
- Damage caused by domestic pets and vermin.
- Theft of contents temporarily removed from the home, unless by somebody using force and violence to break into a building.
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature.
- Storm damage to hedges, gates and fences.

Unoccupied homes; defined as when the property is insufficiently furnished for normal occupation or furnished for normal occupation but has not been lived in for more than 72 consecutive hours – at such times this policy does not cover:

- Loss of or damage caused by theft from the Home unless involving forcible and violent entry to or exit from the Home.
- Frost and water damage during the period 1st November to 31st March and the park is closed unless;
 - a) the water has been turned off at the mains and all equipment fully drained down, or
 - b) during the period the park remains open; the water is turned off at the mains stopcock, all taps left open and plug holes left unobstructed, or a central heating system is used to maintain a minimum temperature of 15°C within the home at all times.

Section 2; Personal possessions.

Significant features and benefits

This provides much wider cover than otherwise provided under the Home and Contents Section for your clothing, personal belongings, money, credit cards and pedal cycles. Cover is provided for accidental loss or damage including losses away from your home including anywhere in the world.

Significant and unusual exclusions or limitations

- Any amount exceeding £750 in respect of any one item of unspecified valuables, personal effects and clothing and sports equipment.
- Any amount exceeding £250 in respect of any one pedal cycle.
- Theft of pedal cycles unless from a buildings or securely locked to an immovable object while unattended away from the home.
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature.

- Sports equipment in the course of play.
- Sailboards or windsurfers unless specified on your schedule.

General exclusions

War, terrorism, sonic bangs, radioactive contamination, loss in value, wear and tear and pollution.

Duration of policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule.

Cancellation rights

You have the right to cancel your policy at any time. A full explanation of your cancellation rights can be found in your policy booklet.

How to make a claim

If at any time you wish to make a claim then you should contact:

Towergate Bakers, The Quadrangle, Imperial Square, Cheltenham, Glos. GL50 1PZ.

Tel: 0844 8921416

Email: claimsenquiries@towergate.co.uk

If you have a complaint

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to the policy booklet for details of the complaints procedure.

The Insurers are covered by the Financial Ombudsman Service, if you have complained to them and they have been unable to resolve your complaint you may then be entitled to refer them to this independent body.

Financial Services Compensation Scheme

The Insurers are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim.

Towergate Bakers is a trading name of Towergate Underwriting Group Ltd. Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. Registered in England No. 4043759. Authorised and regulated by the Financial Services Authority.

Sections 1 & 2 Underwritten by:

AXA Insurance UK plc. Registered office: 5 Old Broad Street, London EC2N 1AD. Registered Number 78950. Authorised and regulated by the Financial Services Authority.

Royal and Sun Alliance Insurance plc. Registered office: St. Marks Court, Chart Way, Horsham, West Sussex RH12 1XL. Company Registration Number 93792. Authorised and regulated by the Financial Services Authority.

Equity Red Star is managed by Equity Syndicate Management Limited. Registered Office: Library House, New Road, Brentwood, Essex CM14 4GD. Registered Number 426475. Authorised and regulated by the Financial Services Authority.

Allianz Insurance plc. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Registration Number 84638. Authorised and regulated by the Financial Services Authority.

All the above insurers' details can be checked on the FSA register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.