

## Summary of Cover

### Non Standard Leisure Home Insurance: for Non-Standard property used as a Leisure Home of the insured in the UK

This is the summary of cover provided under AXA Insurance UK plc administered by H J Roelofs (UK) Ltd t/a Omar Insurance. The full terms and conditions of the cover can be found in the Non-Standard Leisure Home Policy Wording when you take out Park Home Insurance and is also available on request. It is important that you read the policy wording carefully when you receive it. You should also refer to Your quotation and policy schedule, which indicates the level of cover and any endorsements that apply to Your own policy.

Name of Insurer: AXA Insurance UK plc. Registered in England and Wales No 78950.

Registered Office: 5 Old Broad Street, London EC2N 1AD. A member of the AXA Group of Companies.

This policy summary does not contain full details and conditions of this insurance; these are located in Your policy wording. We reserve the right to change or limit any cover.

#### Type of Insurance and Cover

- This Insurance provides cover for the structure of Your non-standard leisure home, caravan, holiday lodge, camping pod, yurt, log cabin, chalet as described in Your schedule.
- We will insure only those sections you request and We agree to insure.
- The maximum amount We will pay is the value shown within Your policy document or on the Schedule of Insurance.

**Duration:** This is an annually renewable policy. The period of Insurance will be shown on Your Schedule of Insurance.

Policy Section	Features and Benefits	Significant Exclusions and Limitations
Section 1: Home and Contents (A-G, L, O)	<p><b>Loss or damage</b> to Home and Contents due to insured perils including Flood and Subsidence.</p> <p><b>Accidental Damage</b> to Home or Content inside Home.</p> <p><b>Frozen Food Cover</b></p> <p><b>Emergency Access</b></p> <p><b>Frost Damage</b></p> <p><b>Breakage of Glass, Mirrors and Sanitary Ware</b></p> <p><b>Damage to Underground Services</b></p> <p><b>Damage to Entertainment Equipment</b> excluding mobile phones.</p> <p><b>Household Removal Cover</b></p> <p><b>Additional Costs</b> such as re-siting and delivery, professional fees and clearing debris.</p>	<p>Flood/Subsidence cover is not available for some areas. Standard policy Excess of £50 and £500 Excess for subsidence claims.</p> <p>Frozen food cover up to a maximum of £100</p> <p>Loss or damage to buildings caused by emergency services during forced entry.</p> <p><b>The following Limits and Conditions also apply to Section 1:</b></p> <p>Contents cover up to 30% of the total sums insured for Section 1: Home and Contents, Money up to £250, Valuables up to £2,000 for any one item and £10,000 in total, Household belongings in the open within the boundaries of the land up to £350.</p> <p>Excludes cover for damage caused by wear and tear, rot, fungus, domestic pets, insects or vermin. Some restrictions apply when property is Let, or Unoccupied – <i>insufficiently furnished for normal occupation for 7 days or longer; or furnished for normal occupation but has not been lived in for more than 72 consecutive hours between October 31<sup>st</sup> to April 1<sup>st</sup> or Good Friday, whichever is earliest.</i></p>
Section 1: Home and Contents (H-K, M-N, P- R)	<p><b>Contents Temporarily Removed</b></p> <p><b>Temporary Accommodation and Loss of Rent</b></p> <p><b>Theft or Loss of Keys</b></p> <p><b>Loss of Metered Water, Domestic Heating Oil and Liquefied Petroleum Gas</b></p> <p><b>Garden Cover</b></p> <p><b>Liability to the Public</b></p> <p><b>Unrecovered Court Awards</b></p> <p><b>Title Deeds</b></p>	<p>Up to a maximum limit of £5,000</p> <p>Up to 20% of the total sums insured</p> <p>The reasonable cost for replacement of External Locks up to £500</p> <p>Up to £750</p> <p>Up to £750 for landscaping but not more than £250 for any one item</p> <p>Up to £5,000,000 for any one cause (other than death, bodily injury or disease of your domestic employees, where the amount is £10,000,000)</p> <p>Up to £1,000,000</p> <p>Up to £2,500 following loss or damage by an Insured Event in Section 1 A.</p>

Policy Section	Features and Benefits	Significant Exclusions and Limitations
<b>Section 2: Personal Possessions</b>	<p><b>All Risk Cover: Unspecified personal effects and Specified personal effects</b> – cover for Your items away from the Home.</p> <p><b>Money and Credit/Debit Card</b> included within all risk cover noted above</p> <p><b>Specified Sailboards, Paddleboards, Surfboards and Windsurfers</b> – accidental loss or damage</p> <p><b>Mobility Scooter, Powered Wheelchair &amp; Wheelchair</b></p>	<p>Any amount exceeding £500 for any one item for unspecified valuables, personal effects, clothing and sports equipment and £200 in respect of any one pedal cycle; unless specified in Schedule. Valuation required for items with a value in excess £1500.</p> <p>Up to £1,000 for theft from an unattended motor vehicle.</p> <p>Up to £200 Money and up to £5,000 for financial loss</p> <p>Up to the amounts specified in Your schedule</p> <p>Cost to repair or replace following loss or damage caused by an Insured Event noted in Section 1 up to amount specified in Schedule.</p>
<b>Section 3: Legal Expenses</b>	<p><b>Legal expenses cover including Employment, Contract, Property, Personal Injury, Clinical Negligence, Tax, Legal Defence, Loss of Earnings and Identity Theft.</b> (Cover limits can be tailored to Park Home Owners)</p> <p><b>Additional benefits include: Consumer Legal Services, Legal and Tax Advice and Identity Theft Advice and Resolution Service.</b></p>	<p>Limits as shown on Schedule - Standard limits of £50,000. Single claim limit required to be above £100.</p>

General Exclusions:

Any loss, damage, liability or injury directly or indirectly caused by, or contributed to, or arising from: War; Terrorism; Sonic Bangs; Radioactive Contamination; Loss in Value (following repair or replacement); Wear and Tear, Pollution; Loss of Value to Land; Confiscation (by customs or authorities); Water Seepage; Theft (if not reported within 24 hours of discovery); Flood Damage Exclusion unless Home including ancillary domestic outbuildings and fixed storage chests are sited 1ft (30cm) above the worst known high water level; any Item or Money owned or used primarily for business purposes.

Unoccupied Home - It is a condition precedent to Our liability that when Your Home is Unoccupied: i) All security devices be put into full and effective operation AND ii) the heating system is set to maintain an ambient temperature of at least 12 degrees centigrade OR iii) The gas/electricity supply be isolated at the mains and the water system be turned off at the mains and drained down. This procedure should be carried out by a competent person.

Cancellation: You may cancel this Policy within 14 days of receipt of Your policy documents (new business) or the renewal date (the cancellation period) by writing to Us during the cancellation period at BGi.uk Portwell House, 26 Market Place, Faringdon, Oxfordshire, SN7 7HU. Some premium may be retained and is proportionate to the time you have been on cover and We will refund the balance to you less any fees and commissions earned. Outside of the cancellation period You may cancel this policy at any time by providing prior written notice to the above address. Premium will be refunded less premium proportionate to the time you have been on cover and We will refund the balance to you less any fees and commissions earned. We reserve the right to cancel the policy immediately on written notice in the event of non-payment of the premium.

If any accident loss or damage covered by this Policy is insured under another policy We will only pay or rateable proportion of any claim.

*Bordengate Insurance, BGi.uk and Omar Insurance are trading names of H J Roelofs (UK) Limited.*

*Registered in England. No. 3464365. Registered office: Portwell House, 26 Market Place, Faringdon, Oxfordshire, SN7 7HU. Authorised and Regulated by the Financial Conduct Authority.*

**Omarinsurance@BGi.uk.com**