

Holiday Home Insurance

Insurance Product Information Document

Companies: Binnacle Insurance Services Limited and Aviva Insurance Limited

Product: Compass Holiday Home Insurance

Binnacle Insurance Services Limited, FRN No: 824528 is an Appointed Representative of Rural Insurance Group Limited, who is authorised and regulated by the Financial Conduct Authority, FRN No: 308358.

Aviva Insurance Limited, Registered in Scotland, No.2116. Registered Office: Pithelis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This type of insurance is designed to provide a broad range of cover for the structures and contents of Static Caravans, Holiday Homes, Chalets and Leisure Lodges and for your legal liability to others as an owner.



What is insured?

- ✓ **Accidental Loss or Damage** including storm, flood, fire and theft
- ✓ **Additional Property** cover including extras such as steps, decking veranda and storage units
- ✓ **Personal Liability** for accidental death, bodily injury, illness or disease to any person or accidental damage to property arising out of your ownership or use of the caravan
- ✓ **Legal Expenses** covering a range of legal proceedings that arise in connection with your occupation of the unit
- ✓ **Contents Outside** for up to £500 stored in the open within the boundary of your plot
- ✓ **New for Old** cover giving you the option to insure your unit and its contents on a replacement as new basis
- ✓ **Alternative Holiday Accommodation** costs if your unit is rendered uninhabitable, up to 20% of your sum insured
- ✓ **Replacing Locks and Keys** of external doors, windows and alarms of the unit following the loss or theft of keys



What is not insured?

- ✗ If damage arises from escape of water between the 1st October and the 14th March due to the necessary precautions detailed in the policy not being adhered to you will not be covered
- ✗ Loss or damage caused by general wear and tear or anything that happens gradually
- ✗ Loss or damage if the structure or any part of it is used or let for trade or business purposes
- ✗ Legal Liability arising from any trade or business activity involving You or any member of Your Family, other than the hiring or letting of the Structure(s)



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy, for example
 - The first amount of any claim as detailed as the excesses in your policy schedule
 - Monetary limits for certain covers
 - Clauses that exclude certain types of loss or damage
- ! We don't provide cover for loss or damage as a result of flood for some policies, your policy schedule will show if cover is excluded



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- Please tell us immediately if the information set out in the application form, 'Information Provided by You' document or your schedule changes
- You must send proof of any Confirmed Claims Experience from your previous insurer within 30 days of inception if we request this
- You must tell us about any event which might lead to a claim as soon as possible
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover



When and how do I pay?

You can pay your premium as a one-off payment or monthly instalments by direct debit



When does the cover start and end?

Your cover will start and end on the dates stated in your policy schedule



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later). On the condition that no claims have been made or are pending, we will then refund Your premium in full

If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled

If a claim payment has been made, a claim submitted or there has been an incident likely to give rise to a claim during the current Period of Insurance, we will still be happy to cancel the Policy at Your request however there will be no refund of premium or of any Administration Fee for the unexpired period of the Policy

You may cancel your policy at any time by contacting us by telephone on 0344 2740277 or emailing enquiries@binnacle.co.uk or writing to Binnacle Insurance Services Limited 7 Pullman Court, Great Western Road, Gloucester, GL1 3ND