



ECONOMY LEISURE &
CARAVAN HOLIDAY HOME INSURANCE
POLICY



Paul Baker
INSURANCE SERVICES



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Economy Leisure & Caravan Holiday Home Insurance

Your Policy Wording

Welcome to **Your** Paul Baker Insurance Services Economy **Leisure & Caravan Holiday Home Insurance Policy** and thank you for choosing **Us**. The **Policy** is underwritten by AXA Insurance UK plc who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the FCA's register by visiting the FCA's website at <https://register.fca.org.uk>. The information **You** have supplied forms part of the contract of insurance with **Us**. **Your Policy** is evidence of that contract. **You** should read it carefully and keep it in a safe place.

In return for having accepted **Your** premium **We** will, in the event of injury loss or damage happening within the **Period of Insurance**, provide insurance as described in the following pages and referred to in **Your** Schedule.

For the contract to be valid, all the information **You** have given **Us** as part of **Your** application must be true and complete to the best of **Your** knowledge and belief. Otherwise **Your Policy** may not protect **You** in the event of a claim.

Important

We recommend that **You** read this **Policy** in conjunction with **Your** Schedule to ensure that it meets with **Your** requirements. If after reading these documents **You** have any questions please contact **Us** or Paul Baker Insurance Services.

Your attention is drawn to the Complaints Procedure on page 38.

The law applicable to this policy

You and **We** can choose the law which applies to this **Policy**. **We** propose that the laws of England and Wales apply. Unless **We** and **You** agree otherwise the laws of England and Wales will apply to this **Policy**.



Important Advice

Our Paul Baker Insurance Services Economy Leisure and Caravan **Holiday Home** Insurance Policy is designed to protect **You** against the risk of things happening suddenly which **You** could not have expected such as fire, theft, **Flood** and **Storm**. It is not designed to protect **You** against losses that arise due to the gradual deterioration or poor maintenance of **Your Holiday Home**.

We want to ensure that **You** are fully aware of the extent of **Your** cover and would therefore urge **You** to read this **Policy** in full, along with the **Policy** Schedule. **We** have also taken this opportunity to bring some helpful information to **Your** attention.

This section does not form part of **Your Policy** and contains only examples of what is contained in **Your** wording..

Collision

If someone crashes into **Your** fence or **Your Holiday Home**, make sure **You** record their name, address, vehicle registration and contact details. **We** will need this information to help **Us** try to recover any payments made under **Your Policy** from the person responsible.

Escape of water

Your cover for escape of water is designed to cover damage to **Your** property caused by water leaks. One of the biggest risks of water damage occurs when **You** are away during the winter when pipes can freeze and burst, causing large amounts of damage.

If the **Structure** is **Unoccupied** for 72 consecutive hours or more between 1st November and 15th March inclusive, you must ensure that either:

- a. The water is turned off at the mains and the water and heating system is drained with all taps left open, sinks and plug holes left unobstructed; or
- b. for any time that the park on which the **Holiday Home** is sited remains open prior to the structures being fully drained down, water has been turned off at the mains stopcock and all taps left open, sinks and plug holes left unobstructed; or
- c. the **Holiday Home** has been professionally fitted with a central heating system containing antifreeze and which has been maintained in accordance with the manufacturer's specifications; or
- d. the central heating system in the **Holiday Home** has been set in accordance with the manufacturer's recommendations to operate daily and overnight to avoid frost damage.

In addition, many claims occur due to water leaks caused when the seals around **Your** bath or shower have worn away.

Pipes often burst because they have worn out. If this happens, **We** will be able to pay for the damage the water causes but not to repair the pipe itself.



Fires

A large percentage of fires start in the kitchen and are caused by faulty electrical appliances or unattended cooking pans and equipment – particularly chip pans. In addition candles, cigarettes, electric blankets and overloaded plug sockets cause a significant fire risk.

Please ensure **You** bear these risks in mind and take adequate precautions to protect everyone in **Your Holiday Home**.

Smoke alarms save many lives and significant damage every year. Please ensure that **You** have them fitted and check them regularly.

Flood

If water has or is expected to enter(ed) **Your** property, **You** should secure **Your Holiday Home** and move **Your Valuables** and essentials to an elevated place. **You** should also turn off all the utilities like power, water and gas supplies at their main source and disconnect all electrical appliances if possible.

Storms

Properties are designed to withstand damage by all but the most extreme weather conditions. Normal weather conditions should not cause damage to a well maintained property and damage to a poorly maintained **Holiday Home** is not covered by this **Policy**. It is therefore important that **You** keep **Your** property in a good state of repair. Areas that **You** should focus on include blocked or broken gutters or down-pipes and loose or damaged roof tiles.

Some areas like flat roofs are difficult to inspect. So if **You** cannot check them **Yourself**, **You** should employ a relevant expert to do this for **You**.

Subsidence

Damage caused by **Subsidence** is the result of ground movement affecting **Your** property.

The most common signs of this are visible cracks to the base or within any brick skirting. New properties and/or newly made-up ground will often move for reasons other than **Subsidence** and this natural **Settlement** is not covered.

Subsidence and other types of ground movement can be difficult and complex to repair. It is important that **You** tell **Us** as soon as possible if **You** think **Your Holiday Home** may be affected.

Please remember the base is owned by and is the responsibility of the site owner who **You** should contact in the first instance if **You** have concerns about it.

On occasions movement to **Your Holiday Home** may be caused by inadequate or deteriorated jacking so it is important to check **Your Holiday Home** chassis and jacks periodically.



Thefts

Many thefts are committed by so called 'opportunist' criminals. **Your** property is significantly more likely to be burgled if accessible entrances are not locked and secured.

Storage chests, garages and sheds are attractive to criminals as they are easier to break in to and often contain valuable items such as tools. Locking these is another important step to minimising the risk of a theft.

Making sure your cover stays in place

We asked **You** a number of questions when **You** purchased **Your Policy** and it is important **You** tell **Us** if any of these things change.

These parts of **Your Policy** are called conditions. In other words, **Your** cover remaining intact may be conditional on **You** giving **Us** the right information at the start of **Your Policy** and then letting **Us** know if **Your** circumstances change.

Examples of changes **We** need to know about are:

- If **You** decide to let persons other than **Your Family** and **Friends** use **Your Holiday Home**.
- If **You** change **Your Holiday Home**.
- If **Your Holiday Home** will be **Unoccupied** for more than 60 consecutive days.
- If **Your Holiday Home** is no longer occupied solely by **You** or **Your Family** and **Friends**.
- If **You** or **Your Family** have been declared bankrupt or been subject to bankruptcy proceedings.
- If **You** or **Your Family** have received a police caution for or been convicted of or charged with any offence other than driving offences.

Checking for changes to your cover

If **You** have varied the basic terms of **Your Policy** with **Us**, this will be stated on **Your** Schedule.

In addition, **We** may apply **Endorsements** that can include things like a requirement to have a burglar alarm fitted, use of a flotation device, a larger **Policy Excess** on a specific section, or the exclusion of certain covers within a specific section.



Definitions

Where **We** explain what a word means, that word will have the same meaning wherever it is used in the **Policy** or Schedule.

These words are highlighted by the use of **bold print** and start with a capital letter.

Definitions are listed alphabetically.

Contents	The definition of contents can be found within the section called Contents Cover within this Policy . This starts on page 29.
Domestic Staff	A person employed to carry out domestic duties associated with the Holiday Home and not employed by You in any capacity in connection with any business, trade, profession or employment.
Endorsement(s)	A change to the terms of the Policy as shown under Endorsements in the Schedule.
Excess	The amount You are required to pay as the first part of each and every claim made.
Family	Your spouse, partner, domestic partner or civil partner, children (including adopted and foster children), parents, and other relatives who permanently live with You
Flood	An invasion of the property by a large volume of water caused by a rapid build-up of or sudden release of water from outside the Structures .
Friends	Persons other than You or Your Family occupying the Holiday Home who are not paying a commercial rent to occupy the Holiday Home .
Heave	The upward or sideways movement of the site on which Your Structures are situated, other than Settlement , caused by swelling of the ground.

Definitions continued on next page



Definitions continued from previous page

Holiday Home	The static holiday caravan, leisure home, lodge or chalet shown in the Schedule including its garages and Outbuildings if they form part of the property.
Landslip	Sudden movement of soil on a slope, or gradual creep of a slope over a period of time, other than Settlement .
Money	Coins and bank notes in current use, cheques, postal orders, postage stamps which are not part of a collection, trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, record or book or similar tokens, money orders, travel tickets including season tickets, petrol coupons, gift tokens, phonecards, pre-booked event and entertainment tickets and electronic money cards. This does not include credit card, debit card or cash dispenser card liability.
Outbuildings	<ul style="list-style-type: none"> • Storage lockers. • Sheds. • Greenhouses. • Summer houses. • Other Structures but not including motor homes or structures made of canvas, PVC or any other non rigid material. <p>which do not form part of the structure of the main part of the Holiday Home and are used or occupied for domestic purposes.</p>
Period of Insurance	The dates shown on the Schedule.
Personal Effects	Items of a personal nature likely to be worn, used or carried, other than clothing. For example portable radios and TVs, hand held games consoles, MP3 players, mobile phones and Sports Equipment .
Policy	Your policy booklet and most recent Schedule which include any Endorsement(s) .
Settlement	The natural movement of new properties in the months and years after they are built.

Definitions continued on next page



Definitions continued from previous page

Sports Equipment	Pedal cycles, fishing rods, wet suits, surf boards, water-skis, snow boards, skis, golf clubs and inflatable dinghies up to 14 feet or 427cm in length kept at Your Holiday Home .
Storm	A period of violent weather defined as: <ul style="list-style-type: none">• Wind speeds with gusts of at least 48 knots (55mph)* or• Torrential rainfall at a rate of at least 25mm per hour or• Snow to a depth of at least one foot (30cm) in 24 hours or• Hail of such intensity that it causes damage to hard surfaces or breaks glass. *Equivalent to Storm Force 10 on the Beaufort Scale.
Structures	The main part of the Holiday Home including fixtures and fittings and the following if they form part of the property: <ul style="list-style-type: none">• Steps and ramps.• Oil and gas tanks, cesspits, septic tanks.• Fixed hot tubs or jacuzzis, ornamental ponds, fountains.• Walls, gates, fences, hedges, skirting, patios, decking, railings, gazebos, pergolas.• Porches, car ports, garages including garages on nearby sites.• External lighting, alarm systems and surveillance equipment, solar heating systems, wind turbines.• Fixed recreational toys and brick built barbecues that You have installed or commissioned and which are situated directly adjacent to Your Holiday Home.• Laminated, wooden effect or vinyl floor covering that could not reasonably be removed and re-used.• Inspection hatches and covers all supplying Your Holiday Home.• Outbuildings.
Subsidence	Downward movement of the site on which the Structures are situated by a cause other than Settlement or the weight of the Structures themselves.
Unfurnished	Does not contain enough furniture and furnishings for normal living purposes.
Unoccupied	Not lived in by You or Your Family or Friends or occupied by squatters.

Definitions continued on next page



Definitions continued from previous page

Valuables	Jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, cameras (which includes video cameras camcorders and digital cameras), binoculars, watches, furs, paintings and other works of art and collections of stamps, coins and medals.
Vehicles	<p>a. Electronically or mechanically propelled or assisted vehicles including motor cycles, quad bikes and children's quad bikes.</p> <p>b. Aircraft (including gliders and hang gliders), drones, boats, hovercraft and any type of craft designed to be used in or on the water including hand or foot propelled craft, sailboards and windsurfers.</p> <p>c. Trailers, carts, wagons, caravans and horse boxes.</p> <p>d. Parts, accessories, tools, fitted radios, cassette players and compact disc players and satellite navigation systems for any of the items in a – c above.</p> <p>The following items are not included in this definition:</p> <ul style="list-style-type: none"> • Ride on lawn mowers only used for domestic purposes within the boundaries of the land belonging to Your Holiday Home. • Wheelchairs, mobility scooters and invalid carriages, provided they are only being used for their intended purpose and by the intended user, and they are not registered for road use. • Surfboards, water-skis, snowboards and skis. • Toys and models. • Pedal cycles and electrically powered pedal cycles. • Golf trolleys which are controlled by someone on foot. • Portable satellite navigation devices or global positioning devices but not those fixed to a vehicle.
We/Us/Our	AXA Insurance UK plc.
You/Your	The person or persons named in the Schedule as the Policyholder and their domestic partner(s).



General Conditions

You must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply with them, **We** will take one or more of the following actions:

- Cancel **Your Policy**.
- Declare **Your Policy** void (treating **Your Policy** as if it never existed).
- Change the terms of **Your Policy**.
- Refuse to deal with all or part of any claim or reduce the amount of any claim payment.

Providing accurate and complete information

When taking out, renewing or making changes to this **Policy**, **You** must take reasonable care to provide accurate and complete answers to all questions.

We may ask **You** to provide further information and/or documentation to ensure that the information **You** provided when taking out, making changes to or renewing **Your Policy** was accurate and complete.

Mains services / heating

If the **Holiday Home** is **Unoccupied** for 72 consecutive hours or more between 1st November to 15th March inclusive **You** must ensure that either:

- a. The water has been turned off at the mains and all equipment fully drained down with all taps left open and sinks and plug holes left unobstructed; or
- b. For any time the park remains open prior to the **Holiday Home** being fully drained down, water has been turned off at the mains stopcock, and all taps left open and sinks and plug holes left unobstructed; or
- c. Central heating systems containing antifreeze are professionally fitted and maintained to the manufacturer's specifications, and that in the event of a claim **You** are able to provide written evidence that the annual inspection of **Your** central heating system includes a test to ensure that the concentration of the antifreeze solution does not fall below manufacturer's recommendations; or
- d. Any central heating has been set in accordance with manufacturer's recommendations to operate daily and overnight to avoid frost damage.

Taking care of your property

You must take all reasonable precautions to avoid injury, loss or damage and take all reasonable steps to safeguard all the property insured from loss or damage.

You must maintain the **Structures** and **Contents** in good repair.



Dual insurance

If any injury, loss, damage or liability is covered by any other insurance then **We** will not pay more than **Our** share.

The value of your Structures

You must notify **Us** as soon as possible if the full value of **Your Structures** exceeds the amount shown in **Your Policy** Schedule. If the amount shown on **Your** Schedule represents less than 100% of the full value of **Your Structures** (the cost of replacement as new), **We** will only be able to settle claims at the percentage **You** are insured for. For example if the value of **Your Structures** shown on **Your** Schedule only represents 70% of the full value then **We** will not pay more than 70% of **Your** claims.

If the full value of **Your Structures** exceeds the amount shown in **Your** Schedule the cover under the **Policy** will no longer meet **Your** needs.

The value of your contents

You must notify **Us** as soon as possible when the full value of **Your Contents** exceeds the amount shown in **Your Policy** Schedule. If the amount shown on **Your** Schedule represents less than 100% of the full value of **Your Contents** (the cost of replacement as new), **We** will only be able to settle claims at the percentage **You** are insured for. For example if the value of **Your Contents** shown on **Your** Schedule only represents 70% of the full value then **We** will not pay more than 70% of **Your** claims.

If the full value of **Your Contents** exceeds the amount shown in **Your** Schedule the cover under the **Policy** will no longer meet **Your** needs.

Updating sums insured

This **Policy** provides fixed sums insured as shown on **Your** Schedule and does not provide for increases to take account of inflation. **You** must advise **Us** if the full value of **Your Structures** and/or **Your Contents** exceed the amount(s) shown on **Your** Schedule.

You should ensure that **You** have sufficient cover and if in doubt, **You** should contact Paul Baker Insurance Services for assistance.



Changes in your circumstances

You must tell **Us** as soon as possible if **Your** circumstances change or if any of the information shown in **Your** proposal form, statement of fact or Schedule changes during the **Period of Insurance**.

Examples of changes **We** must be made aware of are:

- Change of address.
- Structural alteration to **Your Holiday Home**.
- If **You** or **Your Family** intend to let or sub let **Your Holiday Home**.
- If **You** or **Your Family** intend to use **Your Holiday Home** for any reason other than private purposes.
- If **Your Holiday Home** will be **Unoccupied** for more than 60 consecutive days.
- **Your Holiday Home** is no longer occupied solely by **You** or **Your Family** or **Friends**.
- If **You** have been declared bankrupt or been subject to bankruptcy proceedings.
- If **You** have received a police caution for or been convicted of or charged with any offence other than driving offences

We will then tell **You** if there will be any change to **Your** insurance premium and/or any change in the terms of **Your Policy**.

You must ensure that **You** provide accurate and complete information when asked questions about the changes in **Your** circumstances.

If **You** are in any doubt please contact Paul Baker Insurance Services.

Fraud

Throughout **Your** dealings with **Us**, **We** expect **You** to act honestly.

If **You** or anyone acting for **You**:

- Knowingly makes a fraudulent or exaggerated claim under **Your Policy**, or
- Knowingly makes a false statement in support of a claim, or
- Submits a knowingly false or forged document in support of a claim, or
- Makes a claim for any loss or damage caused by **Your** wilful act or caused with **Your** agreement knowledge or collusion;

Then:

- **We** will cancel **Your Policy**.
- **We** will not pay any fraudulent claims.
- **We** will be entitled to recover from **You** the amount of any fraudulent claim already paid under the **Policy** since the start date.
- **We** will not return any premium paid by **You** for the **Policy**.
- **We** will inform the police of the circumstances.



Cancelling your cover

Statutory cancellation rights

You may cancel this **Policy** within 14 days of receipt of the **Policy** documents (the cancellation period), whether for new business or at the renewal date, by giving notice to:

Mail	Paul Baker Insurance Services 16 Hewlett Road, Cheltenham, Gloucestershire, GL52 6AA
Tel	01242 505840
Email	enquiries@pbinsurance.co.uk quoting Your Policy number.

If cover has not started **We** will refund the full premium. If cover has started **We** will keep an amount of premium in proportion to the time **You** have been on cover and refund the rest to **You** provided no claims have occurred. If any claims have been made **You** will not receive a refund of premium.

Cancellation outside the statutory period

You may cancel this **Policy** at any time by giving **Us** prior written notice to the above address.

As long as **You** have not received payment, or are not in the process of making a claim, and have not suffered a loss for which **You** are intending to make a claim during the period **You** have been on cover, **We** will keep an amount of **Premium** in proportion to the time **You** have been on cover and refund the rest to **You**.

If **You** have received payment for, or are in the process of making a claim, there is no refund of **Premium**. If **You** are paying **Your Premium** by instalments **You** will either have to continue with the instalments until the **Policy** renewal date or **We** may, at **Our** discretion, take the outstanding instalments **You** still owe from any claim payment **We** make.



Our right to cancel your cover

We reserve the right to cancel **Your Policy** when there is a valid reason to do so. Valid reasons include:

- **You** provide **Us** with inaccurate or incomplete information. Please see 'Providing accurate and complete information' on Page 12.
- **You** make a change to **Your** information which renders the risk no longer acceptable for **Us** to insure. Please see 'Changes in your Circumstances' on page 14.
- **You** act in a fraudulent manner. Please see 'Fraud' on page 14 for further information.
- **You** fail to supply requested validation documents. Please see the Claims Conditions section starting on page 17 for further information.

If **We** cancel **Your Policy**, **We** shall provide **You** with 14 days prior written notice by recorded delivery to **Your** last known address. Within this notice **We** will advise **You** of **Our** reasons for cancelling **Your Policy** and any premium refund will be calculated in accordance with the above.

Non payment of premiums

We reserve the right to cancel this **Policy** by providing 14 days prior written notice in the event of non payment of the premium or default if **You** are paying by instalments.

Sanctions

We will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **Us** to:

- any sanctions, prohibitions or restrictions under United Nations resolutions; or
- the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America



Claims Conditions

You must comply with the following claims conditions to have the full protection of **Your Policy**.

If **You** do not comply with them, **We** may take one or more of the following actions:

- Cancel **Your Policy**.
- Change the terms of **Your Policy**.
- Refuse to deal with all or part of any claim or reduce the amount of any claim payment.

The first thing you must do

If property is lost, or theft or malicious damage is suspected, **You** must inform the police as soon as possible and obtain a crime or lost property reference number.

We recommend that **You** check **Your Policy** cover. Check that the loss or damage is covered. This **Policy** contains details of what is covered and how claims are settled.

You should always

- Contact Paul Baker Insurance Services by telephone on 01242 508960.
- Alternatively **You** can send an email to claims@pbinsurance.co.uk. **You should only notify Us by email if You do not need urgent assistance.**
- Take all reasonable steps to recover missing property.
- Take all reasonable steps to prevent further damage.

Claims process

When **You** telephone Paul Baker Insurance Services on 01242 508960 they will do the following:

- a. Take details of the loss.
- b. Where appropriate, arrange for an approved tradesperson to provide **Us** with an estimate or undertake emergency repairs immediately.
- c. Instruct an approved supplier to contact **You** if appropriate.
- d. Where necessary, arrange for someone to call or contact **You** by telephone as soon as possible to discuss **Your** claim. This person may be one of **Our** own claims staff or an independent Chartered Loss Adjuster.



What you must do after making your claim

- Tell **Us** and provide full details in writing as soon as possible if someone is holding **You** responsible for damage to their property or bodily injury to them and send to **Us** any writ, summons, letter of claim or other document.
- If requested, send written details of **Your** claim to **Us** within 30 days.
- To help prove **Your** claim **We** may require **You** to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, utility bills, pre-purchase surveys or plans and deeds to **Your** property.
- To help assist with dealing with **Your** claim **We** may require **You** to obtain estimates for the replacement or repair of the damaged property.
- **We** will only ask for information relevant to **Your** claim and **We** will pay for any reasonable expenses **You** incur in providing the above information as part of **Your** claim.

What you must not do

- Admit or deny any claim made by someone else against **You** or make any agreement with them.
- Abandon any property to **Us**.
- Dispose of damaged items as **We** may need to see them.

What we are entitled to do

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **Your** name for **Our** benefit against any other party.

We are entitled to take possession of the property insured and deal with any salvage. **We** may also pursue any claim to recover any amount due from a third party in **Your** name.



How We Settle Claims

Structures, Contents and Money, Personal Effects and Valuables sections

We may repair, reinstate or replace the damaged property. If **We** cannot replace, reinstate or repair the property **We** may pay for the loss or damage in cash or cash alternative (including vouchers and/or store cards).

Where **We** can offer repair, reinstatement or replacement through a preferred supplier, but **We** agree to pay a cash settlement, then the payment will not exceed the amount **We** would have paid the preferred supplier.

If no equivalent replacement is available then **We** will pay the full replacement cost of the item with no discount applied.

With **Your** agreement **We** may appoint an approved supplier to act on **Our** behalf to validate **Your** claim. They are authorised to arrange a quotation, a repair or a replacement.

Will a deduction be made for wear and tear?

Structures	If repair or reinstatement is carried out there will be no deduction provided that they have been maintained in good repair.
Contents	There will be no deduction for Contents provided they have been maintained in good repair except for items of clothing and linen where a deduction will be made for wear, tear and depreciation.
Personal Effects and Valuables	There will be no deduction for Personal Effects and Valuables provided they have been maintained in good repair.

Matching sets, suites and carpets

Where items originally purchased as part of a set cannot be matched and an appropriate replacement cannot be sourced, **We** will pay for accompanying items from a bathroom suite, three piece suite, or kitchen unit (excluding kitchen appliances) if one individual item is damaged.

In all other circumstances an individual item from a matching set of articles is regarded as a single item. **We** will pay **You** for individual damaged items but not for undamaged companion pieces.

If a floor covering is damaged beyond repair **We** will only pay to have the damaged floor covering replaced. **We** will not pay for undamaged floor covering in adjoining rooms.



General Exclusions

These exclusions apply throughout **Your Policy**.

We will not pay for:

Riot /civil commotion

Any loss, damage or liability occasioned by or happening through riot or civil commotion outside the United Kingdom, the Isle of Man or the Channel Islands.

Sonic bangs

Loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Reduction in market value

Any reduction in market value of any property following its repair or reinstatement.

Confiscation

Any loss or damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.

The exclusions above do not apply to the following covers

- Liability to **Domestic Staff**.
- Liability to the public.
- Property owner's liability.

Radioactive contamination

Loss, damage or liability to any property or any other loss, damage or additional expense following on from the event for which **You** are claiming arising from:

- Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
- The radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or of its nuclear component.

War risks

Any loss, damage or liability caused by or happening through war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.



Terrorism

Any loss, damage, cost or expenses of whatsoever nature directly or indirectly caused, occasioned by, happening through or in consequence of, terrorism. Any action taken in controlling, preventing or suppressing any acts of terrorism or in any way relating hereto.

For the purpose of this exclusion, 'terrorism' means the use of biological chemical and/or nuclear chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons, whether acting alone or on behalf of or in connection with, any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public in fear. However, losses caused by or resulting from riot, attending a strike, civil commotion and malicious damage are not excluded hereunder.

Pollution / contamination

Any loss, damage, liability or bodily injury arising directly or indirectly from pollution or contamination unless caused by the following.

- A sudden and unforeseen and identifiable incident.
- Leakage of oil from a domestic oil installation at **Your Holiday Home**.

Gradual deterioration /maintenance

Any loss or damage caused by wear and tear, depreciation, the effects of light or the atmosphere, mould, dry or wet rot or fungus, and costs that arise from the normal use, maintenance and upkeep of **Your Structures** and **Contents**.

Deliberate loss or damage

Any loss or damage caused or allowed to be caused- deliberately, wilfully, maliciously, illegally or unlawfully by **You** or **Your Family** and **Friends** or anyone lawfully in the **Holiday Home**.

Wood Burning and Solid Fuel Heaters or Stoves

This insurance does not provide any cover in respect of loss, damage, liability, death, bodily injury or illness caused by the use of any wood burning or solid fuel heater or stove within **Your Holiday Home** unless the wood burning or solid fuel heater or stove:

- is the manufacturer's standard design, and
- was installed by a qualified person accredited by HETAS or similar, and
- is inspected at least once every 12 months by a qualified person accredited by HETAS or similar and all defects identified by such inspection remedied within 30 days of the inspection.



Structures Cover

Your Schedule will show if this Section is in force.

What is the most we will pay?

We will not pay in total more than the Maximum Limit shown for **Structures** in **Your Policy** Schedule for any one claim under causes 1–11, and for covers 13, 14, 17 - 19. For cover 12

We will pay all reasonable and necessary cost and for covers 15 and 16 **We** will pay up to the limits shown.

What is covered	What is not covered
Loss or damage to the Structures by the following causes:	The amount of the Excess shown in the Schedule except for covers 15 and 19.
<p>1. Storm or Flood.</p>	<p>1. Loss or damage</p> <ul style="list-style-type: none"> a. To gates, hedges and fences. b. To drives, patios and paths unless Your Holiday Home has been damaged at the same time and by the same cause. c. By Storm to radio or television aerials or satellite dishes. d. By frost. e. Caused by rising ground water levels.
<p>2. Escape of water from or frost damage to:</p> <ul style="list-style-type: none"> a. A fixed: <ul style="list-style-type: none"> i. Water installation. ii. Drainage installation. iii. Heating installation. b. A washing machine, dishwasher, water bed, refrigerator or deep freeze cabinet. <p>We will also pay the necessary and reasonable costs that You incur in locating the source of the damage, including the reinstatement of any wall, floor or ceiling removed or damaged during the search.</p>	<p>2. Loss or damage while the Holiday Home is Unfurnished or Unoccupied for 72 consecutive hours or more between 1st November to 15th March inclusive unless:</p> <ul style="list-style-type: none"> a. The water has been turned off at the mains and all equipment fully drained down with all taps left open and sinks and plug holes left unobstructed; or b. For any time the park remains open prior to the Holiday Home being fully drained down, water has been turned off at the mains stopcock, and all taps left open and sinks and plug holes left unobstructed; or

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What is covered	What is not covered
<p>We will not pay more than £1,000 for locating the source of damage for any one claim.</p> <p>Damage caused by the escape of water is covered but damage to the source of the leak is only covered if the insured cause or cover is operative.</p>	<p>c. Central heating systems containing antifreeze are professionally fitted and maintained to the manufacturer's specifications, and that in the event of a claim You are able to provide written evidence that the annual inspection of Your central heating system includes a test to ensure that the concentration of the antifreeze solution does not fall below manufacturer's recommendations; or</p> <p>d. Any central heating has been set in accordance with manufacturer's recommendations to operate daily and overnight to avoid frost damage.</p>
<p>3. Escape of oil from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation.</p> <p>We will also pay the necessary and reasonable costs that You incur in locating the source of the damage including the reinstatement of any wall, floor or ceiling if removed or damaged during the search.</p> <p>We will not pay more than £1,000 for locating the source of damage for any one claim.</p> <p>Damage caused by the escape of oil is covered, but damage to the source of the leak is only covered if an insured cause or cover is operative.</p>	<p>3. Loss or damage while the Holiday Home is Unfurnished or has been Unoccupied for more than 30 consecutive days.</p>

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What is covered	What is not covered
4. Subsidence or Heave of the site on which the Structures stand, or Landslip .	4. Loss or damage: a. Caused by normal Settlement , shrinkage or expansion. b. Resulting from coastal or river bank erosion. c. Arising from construction, structural alteration, repair or demolition. d. Arising from the use of defective materials, defective design, or faulty workmanship. e. To boundary and garden walls, terraces, gates, hedges and fences, paths and drives, patios, skirting, decking and railings unless the Holiday Home has been damaged at the same time by the same cause. f. To, or resulting from movement of, solid floor slabs and non loadbearing walls unless the foundations beneath the loadbearing walls of the Holiday Home are damaged at the same time by the same cause.
5. Theft or attempted theft.	5. Loss or damage while the Holiday Home is Unoccupied or Unfurnished unless there has been forcible and violent entry to, or exit from, the Holiday Home .
6. Loss or damage caused by collision by aircraft, aerial devices, road or rail Vehicles (or anything dropped from them), or animals.	6. Loss or damage caused by: a. Domestic pets. b. Insects.
7. Falling trees or branches.	7. a. The cost of removal if the fallen tree or branch has not caused damage to the Structures or Contents or is not preventing access to the Holiday Home . b. Loss or damage caused during tree felling, lopping or topping.



What is covered	What is not covered
8. Breakage or collapse of: <ul style="list-style-type: none"> a. Satellite dishes. b. TV or radio aerials, aerial fittings or masts. c. Lampposts. d. Solar panels. e. Telegraph poles. f. Electricity pylons, poles or overhead cables. 	8. Loss or damage to the items themselves. Certain items may be covered under the Contents Cover section.
9. Fire, smoke, explosion, lightning, earthquake.	19. Smoke damage arising gradually or out of repeated exposure.
10. Malicious persons or vandals..	10. Damage caused by You or Your Family or Friends or any persons You or Your Family or Friends have allowed into Your Holiday Home .
11. Riot, civil commotion, strikes, labour and political disturbances.	
The following covers are included in this section.	
12. Site clearance resiting and delivery fees Necessary expenses for resiting, rebuilding or repairing the Structures as a result of damage covered by Structures Cover for: <ul style="list-style-type: none"> a. Architects, surveyors, consulting engineers and legal fees. b. The cost of site clearance or demolishing or shoring up the Structures. c. The cost of resiting and delivery of a replacement Holiday Home d. The cost to comply with government or local authority requirements. 	12. The cost to comply with government or local authority requirements where the order predates the loss or damage.



What is covered	What is not covered
<p>13. Service pipes and cables Accidental damage to:</p> <ul style="list-style-type: none">a. Cables.b. Drain inspection covers.c. Underground drains, pipes or tanks providing services to or from the Holiday Home and for which you are responsible. <p>We will also pay up to £1,000 for any one claim for necessary and reasonable costs that You incur in locating the source of the damage including the reinstatement of any skirting, wall, drive, fence or path removed or damaged during the search.</p> <p>If it is discovered that the cause is not accidental damage then unless one of the other causes is operative there will be no cover.</p>	
<p>14. Glass and sanitaryware Accidental breakage of:</p> <ul style="list-style-type: none">a. Fixed glass in:<ul style="list-style-type: none">i. Windows.ii. Doors.iii. Fanlights.iv. Skylights.v. Greenhouses.vi. Conservatories.vii. Verandahs.b. Ceramic hobs and ceramic tops of cookersc. Fixed sanitaryware and bathroom fittings	<p>14. a. Loss or damage when the Holiday Home has been Unoccupied for more than 30 consecutive days.</p> <p>b. Loss or damage when the Holiday Home is Unfurnished.</p> <p>c. Damage to property that does not form part of the Holiday Home</p>



What is covered	What is not covered
<p>15. Replacement of locks We will pay for the cost of replacing keys and locks or lock mechanisms to:</p> <ol style="list-style-type: none"> External doors and windows of the Holiday Home A safe within, or an alarm protecting, the Holiday Home following the theft of their keys. <p>We will not pay more than £100 for any one claim.</p>	<p>15. The cost of replacing keys and locks to a garage or Outbuilding.</p> <p>If You have chosen both Structures and Contents insurance then We will only pay under one section for any one claim.</p>
<p>16. Alternative accommodation While Your Holiday Home cannot be lived in because of loss or damage covered under this section of the Policy, We will pay:</p> <ol style="list-style-type: none"> The reasonable cost of alternative accommodation for up to 30 days. Rent You would have received or rent/pitch fees that You would have paid for the period that Your Holiday Home could not be lived in. <p>We will not pay more than 20% of the Structures Sum Insured for any one claim.</p>	<p>16. Any costs:</p> <ol style="list-style-type: none"> Incurred without Our prior agreement. That cannot be substantiated by You providing documentary evidence of pre-arranged bookings
<p>17. Emergency entry Loss or damage to the Structures caused when the Fire, Police or Ambulance Service has to force an entry to the Structures because of an emergency involving You or Your Family or Friends.</p>	



What is covered	What is not covered
<p>18. Contracting purchaser If You have contracted to sell Your Holiday Home, the purchaser shall have the full protection of Your Policy in respect of the Structures up to the date of completion of the purchase as long as the Holiday Home is not covered by any other insurance.</p>	
<p>19. Property owner's liability Any amount that You become legally liable to pay as compensation (including claimant's costs and expenses) arising from Your ownership (but not occupation) of the premises which causes accidental bodily injury including death, disease and injury to any person or damage to property.</p> <p>Arising from:</p> <ul style="list-style-type: none">a. Your ownership of the Structures.b. Defective work carried out by You or on Your behalf to any private residence within the United Kingdom, the Isle of Man or the Channel Islands disposed of by You before the occurrence of bodily injury or damage in connection with such private residence. <p>We will not pay more than £5,000,000 (including costs and expenses agreed by Us in writing) for any claim or series of claims arising from any one event or one source or original cause.</p>	<p>19. Your legal liability to pay compensation arising directly or indirectly from:</p> <ul style="list-style-type: none">a. An agreement which imposes a liability on You which You would not be under in the absence of such agreement.b. The use of the Holiday Home for any business, trade, profession or employment.c. Death or bodily injury illness or disease to any person who is a member of Your Family residing with You or any person under a contract of service.d. Damage to property belonging to or under the control of You or a member of Your Family permanently residing with You.e. Death, bodily injury or damage caused by lifts, hoists or Vehicles.f. Arising more than seven years after this Policy has expired or been cancelled.g. Rectifying any fault or alleged fault.

Contents Cover

Your Schedule will show if this Section is in force.

What are contents?	What contents are not covered?
<p>All of the following things are included provided that they belong to You, or You are legally responsible for them, and that they are mainly used for private purposes.</p> <p>Household Goods Furniture, electrical items, floor coverings, tools and other items used in Your Holiday Home. This includes tenants' fixtures, fittings and interior decorations.</p>	<ul style="list-style-type: none"> a. Money. b. Personal Effects. c. Valuables. d. Vehicles and caravans. e. Parts, accessories, tools, fitted radios, cassette players and compact disc players for the things in (d.) above. f. Any living creature. g. Documents. h. Lottery tickets and raffle tickets. i. Any part of the Structures other than fixtures and fittings for which You are responsible as the tenant.

What is the most we will pay?

We will not pay more in total than the Maximum Limit for **Contents** shown in **Your Policy** Schedule for any one claim under covers 1–13, and for cover 20. **We** will pay up to the limits shown for covers 14 - 19.



What is covered	What is not covered
Loss or damage to Your Contents while they are in the Holiday Home by following causes:	The amount of the Excess shown in the Schedule except for covers 14, 15, 18 and 19.
1. Fire, smoke, explosion, lightning, earthquake.	1. Smoke damage arising gradually or out of repeated exposure.
2 Storm or Flood .	2. Loss or damage by frost.
3. Theft or attempted theft.	3. a. Loss or damage while the Holiday Home is Unoccupied or Unfurnished unless there has been forcible and violent entry to, or exit from, the Holiday Home . b. Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason. b. Loss or damage from the Holiday Home if any part of it is occupied by anyone other than You or Your Family unless there has been forcible and violent entry to, or exit from, the Holiday Home .
4. Escape of water from: a. A fixed: i. Water installation. ii. Drainage installation. iii. Heating installation. b. A washing machine, dishwasher, water bed, refrigerator or deep freeze cabinet. Damage caused by the escape of water is covered but damage to the source of the leak is only covered if an insured cause or cover is operative.	4. Loss or damage while the Holiday Home is Unfurnished or Unoccupied for 72 consecutive hours or more between 1st November to 15th March inclusive unless: a. The water has been turned off at the mains and all equipment fully drained down with all taps left open and sinks and plug holes left unobstructed; or b. For any time the park remains open prior to the Holiday Home being fully drained down, water has been turned off at the mains stopcock, and all taps left open and sinks and plug holes left unobstructed; or

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What is covered	What is not covered
	<p>c. Central heating systems containing antifreeze are professionally fitted and maintained to the manufacturer’s specifications, and that in the event of a claim You are able to provide written evidence that the annual inspection of Your central heating system includes a test to ensure that the concentration of the antifreeze solution does not fall below manufacturer’s recommendations; or</p> <p>d. Any central heating has been set in accordance with manufacturer’s recommendations to operate daily and overnight to avoid frost damage.</p>
<p>5. Escape of oil from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation.</p> <p>Damage caused by the escape of oil is covered, but damage to the source of the leak is only covered if an insured cause or cover is operative.</p>	<p>5. Loss or damage while the Holiday Home is Unfurnished or has been Unoccupied for more than 30 consecutive days.</p>
<p>6. Malicious persons or vandals.</p>	<p>6. Malicious damage caused by You or Your Family or Friends or any persons You or Your Family or Friends have allowed into Your Holiday Home.</p>
<p>7. Riot, civil commotion, strikes, labour and political disturbances.</p>	
<p>8. Subsidence or Heave of the site on which the Structures stand, or Landslip.</p>	<p>8. Loss or damage resulting from coastal or river bank erosion.</p>
<p>9. Loss or damage caused by collision by aircraft, aerial devices, road or rail Vehicles (or anything dropped from them), or animals.</p>	<p>9. Loss or damage caused by:</p> <ul style="list-style-type: none"> a. Domestic pets. b. Insects.



What is covered	What is not covered
10. Falling trees or branches.	10. a. The cost of removing fallen trees or branches unless the Structures or Contents have also been damaged. b. Loss or damage caused during tree felling, lopping or topping.
11. Breakage or collapse of: a. Satellite dishes. b. TV or radio aerials, aerial fittings or masts. c. Lampposts. d. Solar panels. e. Telegraph poles. f. Electricity pylons, poles or overhead cables.	11. a. Mechanical or electrical breakdown or failure. b. Damage caused by or in the process of cleaning, maintenance, repair or dismantling. c. Damage to equipment not in or attached to the Structures . d. Loss or damage to the items themselves. Cover for items in or on the Holiday Home may be covered – see cover 12.
The following covers are included in this section.	
12. Entertainment equipment Accidental damage to: a. Television sets, stereos, home cinema and home entertainment units and radios. b. MP3 players, CD players, record players and tape recorders. c. Blu-ray players, DVD players, video recorders and games consoles and players. d. Computers (including portable computers). e. Cable /satellite /digital television receivers f. Television aerials and satellite dishes.	12. a. Mechanical or electrical breakdown or failure. b. Damage to records, discs, cassettes and tapes. c. Accidental damage or contamination to computers or computer equipment by: i. Erasure or distortion of data. ii. Accidental erasure or mislaying or misfiling of documents or records. iii. Viruses. d. Damage caused by or in the process of cleaning, maintenance, repair, dismantling or altering. e. Loss arising from the cost of remaking any film, disc or tape, or the value of any information contained on it. f. Damage to equipment not in or on the Holiday Home . g. Loss or damage by chewing, scratching, tearing or fouling by Your domestic pets. h. Mobile phones.



What is covered	What is not covered
<p>13. Mirrors and glass Accidental breakage of:</p> <ul style="list-style-type: none"> a. Mirrors. b. Fixed glass in and glass tops of furniture. c. Ceramic hobs and ceramic tops of cookers. d. Glass oven doors. 	<p>13. Loss or damage while the Holiday Home is Unoccupied or Unfurnished.</p>
<p>14. Replacement of locks We will pay for the cost of replacing keys and locks or lock mechanisms to:</p> <ul style="list-style-type: none"> a. External doors and windows of the Holiday Home b. A safe within, or an alarm protecting, the Holiday Home following the theft of their keys. <p>We will not pay more than £100 for any one claim.</p>	<p>14. The cost of replacing keys and locks to a garage or Outbuilding.</p> <p>If You have chosen both Structures and Contents insurance then We will only pay under one section for any one claim.</p>
<p>15. Contents in the open Loss or damage by causes 1 and 3-11 to Contents while in the open within the boundaries of the land belonging to the Holiday Home.</p> <p>We will not pay more than £250 for any one claim.</p> <p>Items such as garden furniture, external statues and garden pots are included within this section.</p>	<p>15. Loss or damage to plants and trees.</p>



What is covered	What is not covered
<p>16. Alternative accommodation While Your Holiday Home cannot be lived in because of loss or damage covered under this section of the Policy, We will pay:</p> <ol style="list-style-type: none"> The reasonable cost of alternative accommodation for up to 30 days. Rent You would have received for the period that the Holiday Home could not be lived in. <p>We will not pay more than 20% of the Contents Sum Insured for any one claim.</p>	<p>16. Any costs:</p> <ol style="list-style-type: none"> Incurred without Our prior agreement. That cannot be substantiated by You providing documentary evidence of pre-arranged bookings
<p>17. Frozen food Loss or damage to food in the cold chamber of any refrigerator or deep freeze cabinet which is made unfit for human consumption by:</p> <ol style="list-style-type: none"> A change in temperature. Contamination by refrigerant or refrigerant fumes. <p>The refrigerator or deep freeze cabinet must be:</p> <ol style="list-style-type: none"> In Your Holiday Home. Owned by or be the responsibility of You. <p>We will not pay more than £100 for any one claim.</p>	<p>17. Loss or damage resulting from:</p> <ol style="list-style-type: none"> The deliberate act of You or any electricity supplier. Strike, lock-out or industrial dispute. Property mainly used for business, trade, profession or employment purposes.
<p>18. Liability to domestic staff Subject to the limit below, We will pay any amount that You or Your Family become legally liable to pay as compensation (including claimant's costs and expenses) for death, bodily injury or illness of any Domestic Staff within the United Kingdom, the Channel Islands and the Isle of Man.</p>	<p>18. Your or Your Family's legal liability to pay compensation or costs for bodily injury (including death) sustained by any Domestic Staff when they are:</p> <ol style="list-style-type: none"> Carried in or on a Vehicle, or Entering into or getting out of a Vehicle where such bodily injury or illness (including death) is caused by or as a result of Your or Your Family's use of a Vehicle

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What is covered	What is not covered
<p>We will not pay more than £10,000,000 in respect of all compensation (which includes costs and expenses agreed by Us in writing) for any one claim or series of claims arising from any one event or one source or original cause.</p>	
<p>19. Liability to the public We will pay up to £5,000,000 (including costs and expenses agreed by Us in writing) for any one claim, or series of claims, arising from any one event or one source or original cause that You become legally liable to pay as compensation (including claimant's costs and expenses) occurring during the Period of Insurance for accidental:</p> <ol style="list-style-type: none"> a. Death, bodily injury or illness of any person. b. Damage to material property not belonging to or in the custody or control of You, Your Family or Domestic Staff arising from: <ol style="list-style-type: none"> i. The occupation of the Holiday Home (but not its ownership). ii. Your private pursuits. iii. The employment by You of Domestic Staff. 	<p>19. Legal liability to pay compensation or costs arising from the following:</p> <ol style="list-style-type: none"> a. Any business, trade, profession or employment. b. The transmission of any contagious disease or virus. c. Owning, possessing or using a Vehicle. d. Owning, possessing or using a dangerous dog of one of the following breeds: Pit Bull Terrier, Japanese Tosa, Dogo Argentino, Fila Brasileiro, and cross breeds of these with any other breed. e. Owning any species of animal not domesticated in the UK. f. Any action for damages brought in a court outside the United Kingdom, the Channel Islands or the Isle of Man. g. Death or bodily injury or illness to You or Your Family
<p>20. Emergency entry Loss or damage to the Contents caused when the Fire, Police, or Ambulance Service has to force an entry to the Structures because of an emergency (or perceived emergency) involving You or Your Family or Friends.</p>	



Money, Personal Effects and Valuables Cover

Your Schedule will show if this Section is in force.

What is the most we will pay?

We will not pay more in total than the Maximum Limit for **Money, Personal Effects and Valuables** shown in **Your Policy** Schedule.

The most **We** will pay **You** for any one item is £500 unless specified in the Schedule.

What is covered	What is not covered
<p>Loss or damage to Money, Personal Effects, or Valuables belonging to You or Your Family while You or Your Family are occupying Your Holiday Home.</p>	<p>The amount of the Excess shown in the Schedule.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> a. Arising from the cost of remaking any film, disc or tape or the value of any information held on it. b. Caused by, or in the process of, cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing. c. Caused by chewing, scratching, tearing or fouling by Your domestic animals. d. Caused by insects. e. Caused by theft or attempted theft from an unattended motor vehicle unless the items are hidden from view in a boot or glove compartment, and all windows are closed and all doors, including the boot, are locked. f. To items not in the care, custody or control of You or Your Family. g. Arising from depreciation in value or other loss, damage or additional expense following on from the event for which You are claiming. h. By mechanical or electrical breakdown or failure. i. Caused to a Vehicle.



What is covered	What is not covered
	<ul style="list-style-type: none"> j. To parts, accessories, tools and fitted radios, cassette players and compact disc players, MP3 and DVD players and satellite navigation systems for any Vehicle. k. To any property or Money mainly used or held for the purpose of business, trade, profession or employment. l. To plants or any living creature. m. To documents. n. Where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable. o. Specifically covered elsewhere in this Policy. p. To computers or computer equipment by: <ul style="list-style-type: none"> i. Accidental loss or mislaying or misfiling of documents or records. ii. Viruses. iii. Contamination. q. To lottery tickets and raffle tickets. r. To Sports Equipment in the course of play. s. To pedal cycles while racing. t. To pedal cycles by theft unless securely locked to a fixed or permanent structure when unattended away from the Holiday Home. u. To pedal cycle tyres or accessories unless the pedal cycle is lost or damaged at the same time. v. To Money by mistake in change, counting or overpayment. w. To items more specifically and properly insured elsewhere.



Making a Complaint

Paul Baker Insurance Services and AXA Insurance UK plc aim to provide the highest standard of service to every customer.

We realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens **We** want to hear about it so that **We** can try to put things right.

If Your complaint relates to:	Please contact:
How Your Policy was sold or administered for You , Your Policy or a claim on Your Policy .	Managing Director Paul Baker Insurance Services 16 Hewlett Road Cheltenham GL52 6AA Tel 01242 505840 Email enquiries@pbinsurance.co.uk

When you make contact, please provide the following information:

- **Your** name, address, postcode, telephone number and email address.
- The type of **Policy** and **Your Policy** and/or claim number.
- The reason for **Your** complaint.

Any written correspondence should be headed 'COMPLAINT' and **You** may include copies of supporting material.



Beyond AXA or Paul Baker Insurance Services

Should **You** remain dissatisfied following **Our** written response **You** may be eligible to refer **Your** case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products.

You have six months from the date of **Our** final response to refer **Your** complaint to the FOS. This does not affect **Your** right to take legal action.

If **We** cannot resolve **Your** complaint **You** may refer it to the Financial Ombudsman Service at the address given below:

Mail	Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR
Tel	0300 123 9123 or 0800 023 4567
Fax	020 7964 1001
Email	complaint.info@financial-ombudsman.org.uk
Web	https://help.financial-ombudsman.org.uk

Our promise to you

We will

- Acknowledge written complaints promptly
- Investigate quickly and thoroughly
- Keep **You** informed of progress
- Do everything possible to resolve **Your** complaint
- Learn from **Our** mistakes
- Use the information from complaints to continuously improve **Our** service.



Customer Service Information

Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event that **We** cannot meet **Our** obligations to **You**. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 020 7741 4100.

Online Dispute Resolution (ODR)

The European commission has also provided an Online Dispute Resolution service for logging complaints. To use this service please go to: <http://ec.europa.eu/odr>

Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes **Your** privacy very seriously. For details of how **We** use the personal information **We** collect from **You** and **Your** rights please view our privacy policy at www.axa.co.uk/privacy-policy. If **You** do not have access to the internet please contact **Us** and **We** will send **You** a printed copy.

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Email enquiries@pbinsurance.co.uk

Web www.pbinsurance.co.uk

Paul Baker Insurance Services is a trading name of RK Shipman Ltd which is authorised and regulated by the Financial Conduct Authority.

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Home Insurance is underwritten by
AXA Insurance UK plc

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the Prudential Regulation Authority and
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Authority and the Prudential Regulation
Authority.

Telephone calls may be monitored and
recorded.

 enquiries@pbinsurance.co.uk

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