

Claim with confidence



Thank you for choosing Towergate to insure your park home - rest assured it's in good hands.

Your park home insurance covers for the unexpected. General maintenance and wear and tear will, unfortunately, not be covered by your policy. You shouldn't leave it until you need to make a claim to check whether it's covered. Remember to check your policy booklet and schedule before calling to make a claim. If you don't have a booklet, please give us a call and we'll send you one.

6 TOP TIPS to help you maintain your home



1. Ensure your home is on solid foundations – this helps with its stability and the longevity of your home. Look out for cracks in the concrete and report them to your site owner. It's also important to check the chassis from time to time, particularly if your home is over 10 years old.
2. Check for broken seals around windows and doors to prevent any damp, mould or mildew. We are unable to cover damage caused by broken seals on windows or doors so make sure these are well maintained.
3. Regularly check your roofing and ensure it's well maintained. If there is a storm and the roof is not in a good state of repair in the first place then this may not be covered by your insurance. We'd also recommend you check guttering to ensure it is clear and free from any breaks/holes as overflowing of water that causes damage to the home will not be covered by your insurance policy.
4. If you leave your home unoccupied for more than 30 days, drain the water systems prior to leaving. This is important as your policy does not provide cover for escape of water and frost damage when the home is unoccupied for more than 30 days. It is also important to ensure that you lock all doors and windows to help prevent theft whilst the home is unoccupied.
5. If you have any expensive jewellery or valuable items in your home that you need to insure, make sure you have specified these on your policy to ensure they are covered. Also, if you have any items that wish to insure whilst away from the home these will also need to be specified.
6. It's recommended that the textured coating is repainted every three years to ensure the home is weather proof. Cracks can occur in the coating that will allow water to penetrate and ultimately cause the wall behind to rot. It's a good idea to do a visual inspection of the walls in the autumn and spring for any cracks, these can then be rectified before any serious damage occurs.

Remember; don't leave it until you need to make a claim to check whether it's covered.