

Insurance Product Information Document

Administered by: Towergate Insurance

Product: Leisure Home Structure and Contents Insurance

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Underwritten by: Ageas Insurance Limited

Ageas Insurance Limited is registered in England and Wales, Company Number 354568. Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039. This can be checked by visiting the Financial Services Register.

This document is a summary of the insurance policy that may be purchased by you. Please see the policy documents for the full cover, terms, conditions and limits of the insurance. Your policy schedule will set out the options and cover that you have selected.

What is this type of insurance?

The Towergate Insurance Leisure Home Structure and Contents policy provides cover against a variety of risks and events that the structure of your leisure home (including any additional structures if selected and indicated on your schedule) and its contents may be exposed to.



What is insured?

The provision and amounts of cover are variable depending on the level of cover chosen.

Section 1 – Structure and Contents

Loss or damage to your leisure home structure and/or contents (as selected and shown on your schedule), resulting from or caused by:

- Fire, explosion, smoke, lightning or earthquake
- Vandalism or malicious damage
- Storm or flood
- Escape of water or oil from fixed heating or domestic water installations
- Frost damage to plumbing installations (applicable to Structure Cover only)
- Theft and attempted theft
- Accidental loss or damage to the structure and contents inside the structure
- Spoilage of freezer food due to malfunction up to £250 (applicable to Contents Cover only)

Section 2 – Personal Possessions (Optional Cover)

- Loss or damage to personal possessions up to £300 for a single item (or £750 if the property is your primary residence), and money up to £200 owned by you or your family, anywhere in the world



What is not insured?

Section 1 – Structure and Contents

- Loss or damage caused by vandalism or malicious damage by persons lawfully in the home or when the home has been hired out, unless specified on your schedule
- Loss or damage to hedges, gates or fences caused by storm or flood
- Loss or damage caused by frost damage to plumbing installations and loss or damage caused by escape of water or oil unless fully drained down while the structure is:
 - a) Insufficiently furnished for normal occupation, or
 - b) Your primary residence, furnished for normal occupation, and has not been occupied for more than 30 consecutive days between the dates 1st November and 31st March, or
 - c) Not your primary residence, furnished for normal occupation, and has not been occupied for more than 72 consecutive hours between the dates 1st November and 31st March
- Frost damage to any boiler, fixed heating or water installation over 10 years old
- Loss or damage while the structure is unoccupied unless involving forcible and violent entry into or exit from the structure
- Loss or damage to personal possessions while the structure is unoccupied
- Loss or damage caused by theft or attempted theft while the structure is hired out, unless involving forcible and violent entry into or exit from the structure, or unless specified on your schedule
- Loss or damage caused by theft or attempted theft arising from the use of keys left unattended in, on or around the home
- Spoilage of freezer food from the deliberate disconnection by the supply authority

Section 2 – Personal Possessions (Optional Cover)

- Theft from any unattended motor vehicle unless involving forcible and violent entry into the vehicle and the personal possessions stolen were kept out of view in a locked boot or glove compartment
- Pedal cycles by theft unless securely locked when unattended, away from the structure
- Loss or damage to sports equipment whilst in use
- Personal possessions or money held for professional or business purposes



Are there any restrictions on cover?

- ! While the property is unoccupied cover is excluded for underground services, loss of metered water and oil, garden cover and loss or damage caused by malicious persons or vandals, theft or attempted theft and accidental damage
- ! Any amount exceeding the sum insured and/or limits stated in your policy schedule and/or policy wording
- ! We will not pay for the first £500 of any claim relating to subsidence, heave or landslip
- ! If part of a set, suite, group or collection of items is lost or damaged, we will not pay the cost to replace or alter any of the undamaged items solely because they are part of the same set, suite, group or collection



Where am I covered?

- ✓ **Section 1** – England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands
- ✓ **Section 2 (optional cover – if selected)** – Worldwide cover, except for any trip in, to or through Cuba, Iran, Syria, North Korea or the Crimea region



What are my obligations?

- Sums insured must always be maintained at a value that represents the full value of property insured for specified items
- 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
- You must inform us as soon as reasonably possible if there is any change to the information you have supplied to us
- You must report any claim as soon as reasonably practicable and take all reasonable steps to minimise loss or damage
- You must inform the police as soon as reasonably practicable of any theft, malicious damage, vandalism or loss of property
- In the event of a claim you must provide full details and supporting documents as requested and otherwise comply with claims procedure
- In the event of legal liability, you must not negotiate, pay, settle, admit or deny any claim without our written consent



When and how do I pay?

Payment of your premium can be made by credit or debit card, and is due on or before your policy inception or renewal date.

Payment can be made in one annual payment or monthly by direct debit.

If you have opted to pay by monthly instalments, payments must be made by each due date.



When does the cover start and end?

This policy is for 12 months and starts on the date selected by you (which is specified on the policy schedule).



How do I cancel the contract?

You can cancel your policy by contacting Towergate Insurance on **01242 528844** or in writing to Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ or caravancustomerservice@towergate.co.uk