

Leisure Home Insurance

Insurance Product Information Document

Company: Pen Underwriting Limited

Product: Quote Monkey Leisure Home Insurance

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The information provided in this document is a summary of the key features and exclusions of the policy. The full terms and conditions can be found in the Policy Wording and Policy Schedule which will be issued to You after You have purchased the policy.

What is this type of insurance?

This is a Leisure Home insurance policy providing cover for loss or damage to Your Leisure Home, Household Contents and Personal Possessions, and Your legal liability arising as owner of Your Leisure Home.



What is insured?

- ✓ Loss or damage directly caused by Fire, lightning, explosion or earthquake, Water or Oil leaking, Theft or attempted theft, Storm or flood, Vandalism or malicious damage, Impact, Subsidence, heave or landslip and Accidental Damage up to the sums insured stated in the Policy Schedule.
- ✓ Property Owners Liability up to £2,000,000.
- ✓ Rent and alternative accommodation if Your Home cannot be lived in following damage insured by the Buildings section of Your Policy. We will pay the reasonable costs of Your necessary temporary accommodation, Rent including ground rent which You still have to Pay and loss of any Rent You would have been paid. We will pay these costs until Your Home is fit to live in.
- ✓ Theft of Keys if the keys of the external doors of the Home or any alarm system or domestic safe fitting in the home are stolen, We will pay the cost of replacing the locks of the lock mechanism.
- ✓ Trace and access in the event that water or oil escapes from the Home heating or water system, We will pay the cost of removing and replacing part of the Home or other permanent structure necessary to repair the water or heating system.
- ✓ Personal possessions are covered in the UK and up to 90 (ninety) days worldwide in any one period of insurance for accidental loss or damage and theft. (Residential Park Home only, not applicable to Leisure Lodges or Static Caravans).



What is not insured?

- ✗ Loss or damage due to any gradually operating cause.
- ✗ Loss or damage from any wilful or malicious act by a person lawfully at or in the Home.
- ✗ Loss or damage arising from Malicious Persons or vandals whilst the Home is Unfurnished or Unoccupied.
- ✗ Loss or damage arising from Escape of water from domestic water systems, heating installations, water mains or domestic appliances whilst the Home is Unfurnished or Unoccupied.
- ✗ Loss or damage arising from escape of oil from any fixed domestic heating installations or oil filled electric radiators whilst the Home is Unfurnished or Unoccupied.
- ✗ Loss or damage arising from Theft or attempted theft whilst the Home is Unfurnished or Unoccupied.
- ✗ Loss or damage arising from Accidental Damage whilst the Home is Unfurnished or Unoccupied.



Are there any restrictions on cover?

- ! The standard policy excess.
- ! We will not pay any amount exceeding £750 for any one incident of loss or damage due to Theft of Keys.
- ! In respect of cover provided for Rent and Alternative accommodation We will not pay any amount exceeding 20% of the Buildings sums insured shown in the Policy Schedule for any one incident of loss or damage.
- ! In respect of Trace and Access cover We will not pay any amount exceeding £5,000 in any one period of insurance and We will not pay for any Loss or Damage to the water or heating system.
- ! This insurance does not cover any properties other than Residential Park Homes, Static Caravans or Leisure Lodges.



Where am I covered?

United Kingdom of Great Britain and Northern Ireland, including the Isle of Man and the Channel Islands.



What are my obligations?

- You must answer all question asked of You, honestly and to the best of Your knowledge and belief
- You must pay the premium on time
- You must inform Us as soon as possible of any changes which may affect Your insurance (see Policy Wording for details)
- If You make a claim you must provide us with all relevant information about the claim, including estimates for replacement or repair where required.
- The amount You insure for must represent the full value of the property concerned. For Buildings, this means the full cost of rebuilding Your property including any outbuildings. For Contents, Valuables and Personal Effects, this means the full cost of replacing all the property as new. Remember, if You underinsure any claims payment may be reduced and Your policy could become invalid.



When and how do I pay?

- You can pay Your premium as a one-off payment by Debit or Credit card.
- Payment is to be made at the point of sale or renewal of Your policy.



When does the cover start and end?

- The period of insurance is for a period of 12 months and will start on the date You select when You purchase the policy and will end 12 months later. This information will be shown in Your Policy Schedule.



How do I cancel the contract?

- You have a statutory right to cancel Your policy within 14 days (cooling off period) from the start date or renewal of Your policy or from the day on which You receive Your policy or renewal documentation, whichever is later. We will refund the premium, less a proportionate amount for the time You have been on covered.
- You can also cancel this policy at any time after the Cooling Off Period. If You have not made a claim we will refund any premium You have paid less a proportional premium for the length of cover You have had. If You have made a claim we will not refund any premium You have paid. Please refer to Your Policy Schedule for details of cancellation charges that may apply.