

Campsite Liability & Property Insurance

Insurance Product Information Document

Insurer: Accelerant Insurance Europe SA

Product: Quote Monkey Campsite Insurance

Accelerant Insurance Europe SA is an insurance company authorised by the National Bank of Belgium and regulated by the Financial Services and Markets Authority (FSMA) (Ref. 3193). Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website

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 policy provides cover for your legal liability as operator of a small campsite for your legal liability in respect of accidental bodily injury or damage to property. It also allows you to cover associated buildings against fire and other perils up to indemnity limit(s) shown in the Policy Schedule.



What is insured?

- ✓ Cover for your legal liability as lessee, owner and operator of a small campsite in respect of accidental bodily injury to third-parties and accidental damage to third party property up to indemnity limit shown in the Policy Schedule.

Additional Covers – Available on Request:

- ✓ Cover for your legal liability for accidental bodily injury to your employees happening in the policy period and occurring during the course of their employment by you in the business.
- ✓ Cover for loss or damage to your buildings comprising toilets, shower blocks, laundry or washing-up facilities at the insured premises caused by any of the insured events listed in the policy.



What is not insured?

Public Liability:

- ✗ Insurers will not pay for liability arising from:
 - ✗ liability under contract unless conduct and control of the claim vests with us.
 - ✗ terrorism.
 - ✗ asbestos.
 - ✗ damage to goods supplied or work executed by you.
 - ✗ damage to goods in your custody or control.
 - ✗ infectious diseases or pandemics
 - ✗ pollution or contamination other than incidents which are sudden, unidentifiable, unintended and unexpected which take place in the entirety at a specific moment in time and place during the period of insurance.

Employers' Liability (if applicable):

- ✗ Insurers will not be liable for:
 - ✗ work offshore.
 - ✗ fines, penalties, punitive and exemplary damages
 - ✗ bodily injury in circumstances where the Road Traffic Acts apply

Property (if applicable):

- ✗ Insurers will not be liable for damage:
 - ✗ by any event not specifically insured.
 - ✗ to property specifically excluded.
 - ✗ caused by pressure waves from aircraft
 - ✗ by terrorism.
 - ✗ caused by an infectious disease or pandemic



Are there any restrictions on cover?

- ! The standard Public Liability policy excess of £250.
- ! You must comply with the general undertakings listed in endorsement CS1.



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 should read the statement of fact, the schedule and the policy documents including the endorsements applicable.
- You must pay the premium on time
- You must notify 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.



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 wording and schedule for details of cancellation charges that may apply.