



Economy Leisure & Caravan Holiday Home  
Insurance Policy

---



**Paul Baker**  
INSURANCE SERVICES



## Contents

	Page
How to Use this Policy	4
Important Telephone Numbers	4
Important Advice	5
Definitions	8
General Conditions	12
Claims Conditions	17
How We Settle Claims	19
General Exclusions	20
Details of cover within this Policy:	
Structures Cover	22
Contents Cover	29
Money, Personal Effects and Valuables Cover	36
Making a Complaint	38
Customer Service Information	40



# 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**.



## How to Use this Policy

Please read this **Policy** booklet with **Your Policy** Schedule in order to make sure that **You** are satisfied with **Your** insurance. If **You** have any questions please contact Paul Baker Insurance Services.

### Why some words are shown in bold type

Certain words and phrases printed in **bold type** have defined meanings throughout this **Policy**. **You** can find the meanings of these defined terms in the Definitions section on page 8.

### Cover details

**You** will find the following headings on many pages:

What is covered	What is not covered
These sections give detailed information on the insurance provided and must be read with <b>'What is not covered'</b> at all times.	These sections draw <b>Your</b> attention to what is not included in <b>Your Policy</b> .

### To help you further . . .

**We** have included some explanatory notes in **Your Policy**. **These are printed in green.**

## Important Telephone Numbers

<p><b>Claim Notification Line</b></p> <p><b>01242 508960</b></p>	<p>In the event of a claim, telephone Paul Baker Insurance Services on this number.</p> <p>If <b>You</b> need to make a claim, <b>You</b> will be informed of the process to follow. <b>You</b> should also read the Claims Conditions.</p> <p>Please read the conditions and process before ringing the Claim Notification Line.</p>
--	---

In order to maintain a quality service, telephone calls may be monitored or recorded.



## 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, damage can occur due to water leaks caused when the sealant or grout around **Your** bath or shower has worn away or failed. It is important to inspect and maintain **Your** property as damage of this nature is not covered by the **Policy**.

Pipes often burst because they have worn out. If this happens, **You** should turn off the main stop tap and contact a plumber. **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. Always purchase electrical goods from a reputable supplier as branded goods sold via untraceable Internet suppliers at much reduced prices may be counterfeit and/or may not be fitted with the appropriate safeguards against the risk of fire.

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.

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

Definitions continued on next page





Definitions continued from previous page

<b>Holiday Home</b>	The static holiday caravan, leisure home, lodge or chalet shown in the Schedule including its garages and <b>Outbuildings</b> if they form part of the property.
<b>Landslip</b>	Sudden movement of soil on a slope, or gradual creep of a slope over a period of time, other than <b>Settlement</b> .
<b>Money</b>	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.
<b>Outbuildings</b>	<ul style="list-style-type: none"> <li>• Storage lockers.</li> <li>• Sheds.</li> <li>• Greenhouses.</li> <li>• Summer houses.</li> <li>• Other <b>Structures</b> but not including motor homes or structures made of canvas, PVC or any other non rigid material.</li> </ul> <p>which do not form part of the structure of the main part of the <b>Holiday Home</b> and are used or occupied for domestic purposes.</p>
<b>Period of Insurance</b>	The dates shown on the Schedule.
<b>Personal Effects</b>	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 <b>Sports Equipment</b> .
<b>Policy</b>	<b>Your</b> policy booklet and most recent Schedule which include any <b>Endorsement(s)</b> .
<b>Settlement</b>	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

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

Definitions continued on next page



Definitions continued from previous page

<b>Valuables</b>	Jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, cameras (which includes camera lenses), binoculars, watches, furs, paintings and other works of art and collections of stamps, coins and medals.
<b>Vehicles</b>	<p>a. Electronically or mechanically propelled or assisted vehicles including plant machinery, mini diggers, fork lift trucks, motor cycles, children's motor cycles, quad bikes and children's quad bikes.</p> <p>b. Aircraft (including any type of glider), drones (including mechanically propelled aerial toys, models or devices), 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"> <li>• Ride on lawn mowers only used for domestic purposes within the boundaries of the land belonging to <b>Your Holiday Home</b>.</li> <li>• 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.</li> <li>• Surfboards, water-skis, snowboards and skis.</li> <li>• Toys and models.</li> <li>• Pedal cycles and electrically powered pedal cycles.</li> <li>• Golf trolleys which are controlled by someone on foot.</li> <li>• Portable satellite navigation devices or global positioning devices but not those fixed to a vehicle.</li> </ul>
<b>We/Us/Our</b>	AXA Insurance UK plc.
<b>You/Your</b>	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 under 'Property owner's liability' or Liability to the public is covered by any other insurance **We** will not make any payment. If any other 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**, which **You** must notify **Us** of 30 days before any structural alterations begin.
- 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:

<b>Mail</b>	Paul Baker Insurance Services 16 Hewlett Road, Cheltenham, Gloucestershire, GL52 6AA
<b>Tel</b>	01242 505840
<b>Email</b>	enquiries@pbinsurance.co.uk quoting <b>Your Policy</b> 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.
- **You** use threatening or abusive behaviour or language towards **Our** staff or suppliers.

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. If **We** cancel **Your Policy** because **You** have acted in a fraudulent manner **We** will not return any premium paid by **You** for the policy and **We** may not provide any prior written notice.

## 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](mailto: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?

<b>Structures</b>	If repair or reinstatement is carried out there will be no deduction, except the <b>Excess</b> , provided that they have been maintained in good repair.
<b>Contents</b>	There will be no deduction for <b>Contents</b> , except the <b>Excess</b> , 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.
<b>Personal Effects and Valuables</b>	There will be no deduction for <b>Personal Effects and Valuables</b> , except the <b>Excess</b> , 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 gradually, or 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
<p>Loss or damage to the <b>Structures</b> by the following causes:</p> <p>1. <b>Storm</b> or <b>Flood</b>.</p>	<p>The amount of the <b>Excess</b> shown in the Schedule except for covers 15 and 19.</p> <p>1. Loss or damage</p> <ol style="list-style-type: none"> <li>To gates, hedges and fences.</li> <li>To drives, patios and paths unless <b>Your Holiday Home</b> has been damaged at the same time and by the same cause.</li> <li>By <b>Storm</b> to radio or television aerials or satellite dishes.</li> <li>By frost.</li> <li>Caused by rising ground water levels.</li> </ol>
<p>2. Escape of water from or frost damage to:</p> <ol style="list-style-type: none"> <li>A fixed: <ol style="list-style-type: none"> <li>Water installation.</li> <li>Drainage installation.</li> <li>Heating installation.</li> </ol> </li> <li>A washing machine, dishwasher, water bed, refrigerator or deep freeze cabinet.</li> </ol> <p><b>We</b> will also pay the necessary and reasonable costs that <b>You</b> 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. a. The first £250 of each and every claim. This will apply in addition to any other <b>Excess</b> applicable.</p> <p>b. Loss or damage while the <b>Holiday Home</b> is <b>Unfurnished</b> or <b>Unoccupied</b> for 72 consecutive hours or more between 1st November to 15th March inclusive unless:</p> <ol style="list-style-type: none"> <li>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</li> <li>For any time the park remains open prior to the <b>Holiday Home</b> being fully drained down, water has been turned off at the mains.</li> </ol>

Continued on next page



Continued from previous page

What is covered	What is not covered
<p><b>We</b> 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>stopcock, and all taps left open and sinks and plug holes left unobstructed; or</p> <p>iii. Central heating systems containing antifreeze are professionally fitted and maintained to the manufacturers specifications, and that in the event of a claim <b>You</b> are able to provide written evidence that the annual inspection of <b>Your</b> central heating system includes a test to ensure that the concentration of the antifreeze solution does not fall below manufacturers recommendations; or</p> <p>iv. Any central heating has been set in accordance with manufacturers recommendations to operate daily and overnight to avoid frost damage.</p> <p>c. Caused by failure or lack of sealant and/or grout</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><b>We</b> will also pay the necessary and reasonable costs that <b>You</b> 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><b>We</b> 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 <b>Holiday Home</b> is <b>Unfurnished</b> or has been <b>Unoccupied</b> for more than 30 consecutive days.</p>

Continued on next page



Continued from previous page

What is covered	What is not covered
4. <b>Subsidence</b> or <b>Heave</b> of the site on which the <b>Structures</b> stand, or <b>Landslip</b> .	4. Loss or damage: a. Caused by normal <b>Settlement</b> , 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 <b>Holiday Home</b> 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 <b>Holiday Home</b> are damaged at the same time by the same cause.
5. Theft or attempted theft.	5. Loss or damage while the <b>Holiday Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b> unless there has been forcible and violent entry to, or exit from, the <b>Holiday Home</b> .
6. Loss or damage caused by collision by aircraft, aerial devices, road or rail <b>Vehicles</b> (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 <b>Structures</b> or <b>Contents</b> or is not preventing access to the <b>Holiday Home</b> . 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"> <li>a. Satellite dishes.</li> <li>b. TV or radio aerials, aerial fittings or masts.</li> <li>c. Lampposts.</li> <li>d. Solar panels.</li> <li>e. Telegraph poles.</li> <li>f. Electricity pylons, poles or overhead cables.</li> </ul>	8. Loss or damage to the items themselves.  <b>Certain items may be covered under the Contents Cover section.</b>
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 <b>You</b> or <b>Your Family</b> or <b>Friends</b> or any persons <b>You</b> or <b>Your Family</b> or <b>Friends</b> have allowed into <b>Your Holiday Home</b> .
11. Riot, civil commotion, strikes, labour and political disturbances.	
<b>The following covers are included in this section.</b>	
12. Site clearance resiting and delivery fees Necessary expenses for resiting, rebuilding or repairing the <b>Structures</b> as a result of damage covered by Structures Cover for: <ul style="list-style-type: none"> <li>a. Architects, surveyors, consulting engineers and legal fees.</li> <li>b. The cost of site clearance or demolishing or shoring up the <b>Structures</b>.</li> <li>c. The cost of resiting and delivery of a replacement <b>Holiday Home</b></li> <li>d. The cost to comply with government or local authority requirements.</li> </ul>	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. Pipes and cables Accidental damage to:</p> <ul style="list-style-type: none"><li>a. Cables.</li><li>b. Drain inspection covers.</li><li>c. Underground drains, pipes or tanks providing services to or from the <b>Holiday Home</b> and for which you are responsible.</li></ul> <p><b>We</b> will also pay up to £1,000 for any one claim for necessary and reasonable costs that <b>You</b> 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>13. Loss or damage to pitch fibre drains caused by inherent defects in the design, material, construction, or installation of the pipes and drains.</p>
<p>14. Glass and sanitaryware Accidental breakage of:</p> <ul style="list-style-type: none"><li>a. Fixed glass in:<ul style="list-style-type: none"><li>i. Windows.</li><li>ii. Doors.</li><li>iii. Fanlights.</li><li>iv. Skylights.</li><li>v. Greenhouses.</li><li>vi. Conservatories.</li><li>vii. Verandahs.</li></ul></li><li>b. Ceramic hobs and ceramic tops of cookers</li><li>c. Fixed sanitaryware and bathroom fittings</li></ul>	<p>14. a. Loss or damage when the <b>Holiday Home</b> has been <b>Unoccupied</b> for more than 30 consecutive days. b. Loss or damage when the <b>Holiday Home</b> is <b>Unfurnished</b>. c. Damage to property that does not form part of the <b>Holiday Home</b></p>



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



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

## 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 <b>You</b>, or <b>You</b> are legally responsible for them, and that they are mainly used for private purposes.</p> <p><b>Household Goods</b> Furniture, electrical items, floor coverings, tools and other items used in <b>Your Holiday Home</b>. This includes tenants' fixtures, fittings and interior decorations.</p>	<ul style="list-style-type: none"> <li>a. <b>Money.</b></li> <li>b. <b>Personal Effects</b></li> <li>c. <b>Valuables.</b></li> <li>d. <b>Vehicles</b> and caravans.</li> <li>e. Parts, accessories, tools, fitted radios, cassette players and compact disc players for the things in (d.) above.</li> <li>f. Any living creature.</li> <li>g. Documents.</li> <li>h. Lottery tickets and raffle tickets.</li> <li>i. Any part of the <b>Structures</b> other than fixtures and fittings for which <b>You</b> are responsible as the tenant.</li> </ul>

### 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 <b>Your Contents</b> while they are in the <b>Holiday Home</b> by following causes:	The amount of the <b>Excess</b> 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 <b>Storm or Flood.</b>	2. Loss or damage caused by frost.
3. Theft or attempted theft.	3. a. Loss or damage while the <b>Holiday Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b> unless there has been forcible and violent entry to, or exit from, the <b>Holiday Home</b> . 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. c. Loss or damage from the <b>Holiday Home</b> if any part of it is occupied by anyone other than <b>You</b> or <b>Your Family</b> unless there has been forcible and violent entry to, or exit from, the <b>Holiday Home</b> . d. Loss or damage as a result of any failed online purchase or transaction.
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. a. The first £250 of each and every claim. This will apply in addition to any other <b>Excess</b> applicable. b. Loss or damage while the <b>Holiday Home</b> is <b>Unfurnished</b> or <b>Unoccupied</b> for 72 consecutive hours or more between 1st November to 15th March inclusive unless: i. 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 ii. For any time the park remains open prior to the <b>Holiday Home</b> being fully drained down, water has been turned off at the mains

Continued on next page



Continued from previous page

What is covered	What is not covered
	<p>stopcock, and all taps left open and sinks and plug holes left unobstructed; or</p> <p>iii. Central heating systems containing antifreeze are professionally fitted and maintained to the manufacturers specifications, and that in the event of a claim <b>You</b> are able to provide written evidence that the annual inspection of <b>Your</b> central heating system includes a test to ensure that the concentration of the antifreeze solution does not fall below manufacturers recommendations; or</p> <p>iv. Any central heating has been set in accordance with manufacturers recommendations to operate daily and overnight to avoid frost damage.</p> <p>c. Caused by failure or lack of sealant and/or grout.</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 <b>Holiday Home</b> is <b>Unfurnished</b> or has been <b>Unoccupied</b> for more than 30 consecutive days.</p>
<p>6. Malicious persons or vandals.</p>	<p>6. Malicious damage caused by <b>You</b> or <b>Your Family</b> or <b>Friends</b> or any persons <b>You</b> or <b>Your Family</b> or <b>Friends</b> have allowed into Your <b>Holiday Home</b>.</p>
<p>7. Riot, civil commotion, strikes, labour and political disturbances.</p>	
<p>8. <b>Subsidence</b> or <b>Heave</b> of the site on which the <b>Structures</b> stand, or <b>Landslip</b>.</p>	<p>8. Loss or damage resulting from coastal or river bank erosion.</p>



What is covered	What is not covered
<p>9. Loss or damage caused by collision by aircraft, aerial devices, road or rail <b>Vehicles</b> (or anything dropped from them), or animals.</p>	<p>9. Loss or damage caused by:</p> <ul style="list-style-type: none"> <li>a. Domestic pets.</li> <li>b. Insects.</li> </ul>
<p>10. Falling trees or branches.</p>	<p>10. a. The cost of removing fallen trees or branches unless the <b>Structures</b> or <b>Contents</b> have also been damaged.</p> <ul style="list-style-type: none"> <li>b. Loss or damage caused during tree felling, lopping or topping.</li> </ul>
<p>11. Breakage or collapse of:</p> <ul style="list-style-type: none"> <li>a. Satellite dishes.</li> <li>b. TV or radio aerials, aerial fittings or masts.</li> <li>c. Lampposts.</li> <li>d. Solar panels.</li> <li>e. Telegraph poles.</li> <li>f. Electricity pylons, poles or overhead cables.</li> </ul>	<p>11. a. Mechanical or electrical breakdown or failure.</p> <ul style="list-style-type: none"> <li>b. Damage caused by or in the process of cleaning, maintenance, repair or dismantling.</li> <li>c. Damage to equipment not in or attached to the <b>Structures</b>.</li> <li>d. Loss or damage to the items themselves.</li> </ul> <p>Cover for items in or on the <b>Holiday Home</b> may be covered – see cover 12.</p>
<p><b>The following covers are included in this section.</b></p>	
<p>12. Entertainment equipment Accidental damage to:</p> <ul style="list-style-type: none"> <li>a. Television sets, stereos, home cinema and home entertainment units and radios.</li> <li>b. MP3 players, CD players, record players and tape recorders.</li> <li>c. Blu-ray players, DVD players, video recorders and games consoles and players.</li> <li>d. Computers (including portable computers).</li> <li>e. Cable /satellite /digital television receivers</li> <li>f. Television aerials and satellite dishes.</li> </ul>	<p>12. a. Mechanical or electrical breakdown or failure.</p> <ul style="list-style-type: none"> <li>b. Damage to records, discs, cassettes and tapes.</li> <li>c. Accidental damage or contamination to computers or computer equipment by: <ul style="list-style-type: none"> <li>i. Erasure or distortion of data.</li> <li>ii. Accidental erasure or mislaying or misfiling of documents or records.</li> <li>iii. Viruses.</li> </ul> </li> <li>d. Damage caused by or in the process of cleaning, maintenance, repair, dismantling or altering.</li> <li>e. Loss arising from the cost of remaking any film, disc or tape, or the value of any information contained on it.</li> </ul>

Continued on next page





Continued from previous page

What is covered	What is not covered
	<ul style="list-style-type: none"> <li>f. Damage to equipment not in or on the <b>Holiday Home</b>.</li> <li>g. Loss or damage by chewing, scratching, tearing or fouling by <b>Your</b> domestic pets.</li> <li>h. Mobile phones.</li> </ul>
<p>13. Mirrors and glass Accidental breakage of:</p> <ul style="list-style-type: none"> <li>a. Mirrors.</li> <li>b. Fixed glass in and glass tops of furniture.</li> <li>c. Ceramic hobs and ceramic tops of cookers.</li> <li>d. Glass oven doors.</li> </ul>	<p>13. Loss or damage while the <b>Holiday Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b>.</p>
<p>14. Replacement of locks <b>We</b> will pay for the cost of replacing keys and locks or lock mechanisms to:</p> <ul style="list-style-type: none"> <li>a. External doors and windows of the <b>Holiday Home</b></li> <li>b. A safe within, or an alarm protecting, the <b>Holiday Home</b> following the theft of their keys.</li> </ul> <p><b>We</b> will not pay more than £100 for any one claim.</p>	<p>14. The cost of replacing keys and locks to a garage or <b>Outbuilding</b></p> <p>If <b>You</b> have chosen both <b>Structures</b> and <b>Contents</b> insurance then <b>We</b> 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 <b>Contents</b> while in the open within the boundaries of the land belonging to the <b>Holiday Home</b>.</p> <p><b>We</b> 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:</p> <ul style="list-style-type: none"> <li>a. To plants and trees.</li> <li>b. 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.</li> </ul>



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

Continued on next page



Continued from previous page

What is covered	What is not covered
<p><b>We</b> will not pay more than £10,000,000 in respect of all compensation (which includes costs and expenses agreed by <b>Us</b> 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  <b>We</b> will pay up to £5,000,000 (including costs and expenses agreed by <b>Us</b> in writing) for any one claim, or series of claims, arising from any one event or one source or original cause that <b>You</b> become legally liable to pay as compensation (including claimant's costs and expenses) occurring during the <b>Period of Insurance</b> for accidental:</p> <ol style="list-style-type: none"> <li>a. Death, bodily injury or illness of any person.</li> <li>b. Damage to material property not belonging to or in the custody or control of <b>You, Your Family</b> or <b>Domestic Staff</b> arising from:             <ol style="list-style-type: none"> <li>i. The occupation of the <b>Holiday Home</b> (but not its ownership).</li> <li>ii. <b>Your</b> private pursuits.</li> <li>iii. The employment by <b>You</b> of <b>Domestic Staff</b>.</li> </ol> </li> </ol>	<p>19. Legal liability to pay compensation or costs arising from the following:</p> <ol style="list-style-type: none"> <li>a. Any business, trade, profession or employment.</li> <li>b. The transmission of any contagious disease or virus.</li> <li>c. Owning, possessing or using a <b>Vehicle</b>.</li> <li>d. Owning, possessing or using drones including mechanically propelled aerial toys, models or devices.</li> <li>e. 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.</li> <li>f. Owning any species of animal not domesticated in the UK.</li> <li>g. Any action for damages brought in a court outside the United Kingdom, the Channel Islands or the Isle of Man.</li> <li>h. Death or bodily injury or illness to <b>You or Your Family</b></li> <li>i. Any liability which is covered under a more specific policy.</li> </ol>
<p>20. Emergency entry                      Loss or damage to the <b>Contents</b> caused when the Fire, Police, or Ambulance Service has to force an entry to the <b>Structures</b> because of an emergency (or perceived emergency) involving <b>You or Your Family</b> or <b>Friends</b>.</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 <b>Money, Personal Effects</b>, or <b>Valuables</b> belonging to <b>You</b> or <b>Your Family</b> while <b>You</b> or <b>Your Family</b> are occupying <b>Your Holiday Home</b>.</p>	<p>The amount of the <b>Excess shown</b> in the Schedule.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> <li>a. Arising from the cost of remaking any film, disc or tape or the value of any information held on it.</li> <li>b. Caused by, or in the process of, cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing.</li> <li>c. Caused by chewing, scratching, tearing or fouling by <b>Your</b> domestic animals.</li> <li>d. Caused by insects.</li> <li>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.</li> <li>f. To items not in the care, custody or control of <b>You</b> or <b>Your Family</b>.</li> <li>g. Arising from depreciation in value or other loss, damage or additional expense following on from the event for which <b>You</b> are claiming.</li> <li>h. By mechanical or electrical breakdown or failure.</li> <li>i. Caused to a <b>Vehicle</b>.</li> </ul>



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



## 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 <b>Your Policy</b> was sold or administered for <b>You</b> , <b>Your Policy</b> or a claim on <b>Your Policy</b> .	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:

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

## 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](http://www.fscs.org.uk) or by telephoning 020 7741 4100.

### 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](http://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.



<p>Paul Baker Insurance Services 16 Hewlett Road, Cheltenham, Gloucestershire, GL52 6AA</p> <p>Tel 01242 505840 Email <a href="mailto:enquiries@pbinsurance.co.uk">enquiries@pbinsurance.co.uk</a> Web <a href="http://www.pbinsurance.co.uk">www.pbinsurance.co.uk</a></p> <p>Paul Baker Insurance Services is a trading name of RK Shipman Ltd which is authorised and regulated by the Financial Conduct Authority.</p> <p>Registered office: 2nd Floor, 50 Fenchurch Street, London EC3M 3JY Registered in England No. 575483</p>	<p>Paul Baker Insurance Services Economy Leisure and Caravan Holiday Home Insurance is underwritten by AXA Insurance UK plc</p> <p>Registered office: 20 Gracechurch Street, London, EC3V 0BG</p> <p>Registered in England No. 78950 A member of the AXA Group of Companies.</p> <p>AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.</p> <p>Telephone calls may be monitored and recorded.</p>
---	---

 [enquiries@pbinsurance.co.uk](mailto:enquiries@pbinsurance.co.uk)

 01242 505840

 16 Hewlett Road,  
Cheltenham,  
GL52 6AA