

AA Leisure Home Insurance; Leisure Home Policy Summary

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This policy summary provides an overview of cover for the AA Leisure Home Insurance Policy. It does not include the full terms and conditions of the policy, which can be found in the policy booklet. Please ensure that **You** read the policy schedule, policy summary and policy booklet to fully understand the terms and conditions.

The policy provides cover for 12 months following acceptance of the proposal form and payment of the premium or agreement to pay the premium. This policy will be governed by and construed in accordance with English Law.

Name of the insurance undertaking

All sections of this insurance policy are underwritten by Allianz Insurance plc.

Type of Insurance and Cover

The AA Leisure Home Insurance policy is a **Home, Contents** and personal belongings insurance policy designed for static caravan holiday homes, static holiday caravans, holiday lodges, leisure homes and chalets.

Conditions

Sums insured must at all times be maintained at a value that represents the full value of the property insured. Reasonable precautions should be taken to avoid any loss.

Section 1; Home and Contents

Please see Section 1 of **Your** policy booklet for full details.

Significant features and benefits

Cover is provided for an extensive list of perils such as accidental damage, fire, storm, flood and theft. In addition cover is provided for:

- Accidental breakage of glass, sanitary ware, mirrors and fixed glass in furniture.
- Accidental damage to televisions, audio, video and home computer equipment.
- **Contents** temporarily removed from the **Home** (up to 15% of contents sum insured).
- Replacement locks if keys are lost or stolen.
- Spoilage of food in freezers.
- The cost of temporary alternative accommodation, payment of ground rent, kennelling fees and loss of rent payable to **You**.
- Following an insured loss (up to 20% of the **Home** and **Contents** sum insured) if the **Home** is made uninhabitable.
- Compensation for death in the **Home** – up to £10,000 paid in the event of fatal injury as a direct result of fire, assault or accident in the **Home**.
- **Your** liability as occupier, tenant and in a personal capacity (up to £5m limit), and to domestic employees (up to £10m limit).

Significant and unusual exclusions or limitations

- Malicious loss or damage caused by persons lawfully in the **Home**.
- Damage caused by domestic pets and vermin.
- Theft of **Contents** temporarily removed from the **Home**, unless by somebody using force and violence to break into a building.
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature.
- Storm damage to hedges, gates and fences

Unoccupied Homes: defined as when the property is insufficiently furnished for normal occupation or furnished for normal occupation but has not been lived in for more than 72 consecutive hours – at such times this policy does not cover:

- Loss of or damage caused by theft from the **Home** unless involving forcible and violent entry to or exit from the **Home**.
- Frost and water damage during the period 1st November to 31st March and the park is closed unless:
 - a) the water has been turned off at the mains and all equipment fully drained down, or
 - b) the period the park remains open; the water is turned off at the mains stopcock, all taps left open and plug holes left unobstructed, or a central heating system is used to maintain a minimum temperature of 15°C within the **Home** at all times.

Section 2; Personal Possessions

Significant features and benefits

This provides much wider cover than otherwise provided under the **Home** and **Contents** section for **Your** clothing, personal belongings, **Money**, credit cards and pedal cycles. Cover is provided for accidental loss or damage including losses away from **Your Home** including anywhere in the world.

Significant and unusual exclusions or limitations

- Any amount exceeding £750 in respect of any one item of unspecified **Valuables, Personal Effects and Clothing** and sports equipment.
- Any amount exceeding £250 in respect of any one pedal cycle.
- Theft of pedal cycles unless from a building or securely locked to an immovable object while unattended away from the **Home**.
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature.
- Sports equipment in the course of play.
- Sailboards or windsurfers unless specified on **Your** schedule.

General exclusions

War, terrorism, sonic bangs, radioactive contamination, loss in value, wear and tear and pollution.

Duration of policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in **Your** policy schedule.

Cancellation rights

You have the right to cancel **Your** policy during a period of 14 days commencing the day of purchase of the contract or the day on which **You** receive **Your** policy documentation whichever occurs the later.

If **You** wish to do so, and the insurance cover has not yet commenced, **You** will be entitled to a full refund of the premium paid.

If **You** wish to cancel **Your** policy after 14 days, **You** will be provided with a proportionate refund subject to a charge based upon the period of time **You** have been on cover. For full details please refer to **Your** policy booklet.

How to make a claim

If at any time **You** wish to make a claim then **You** should contact:

AA Leisure Home Insurance Services
Ellenborough House
Wellington Street
Cheltenham
Glos
GL50 1XZ.
Tel: 0370 010 1893.

When submitting a claim form **You** must give **Your** policy number.

What do I do if I am unhappy with the service I receive?

If **You** wish to complain please contact **Us** using the address below.

Managing Director
AA Leisure Home Insurance Services
Ellenborough House
Wellington Street
Cheltenham
GL50 1XZ.

If **You** remain unhappy with **Our** final response, or **We** have not managed to provide a final response within 8 weeks of **Your** complaint, **You** may be entitled to refer **Your** complaint to the Financial Ombudsman Service for help and advice at:

Insurance Division Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0800 023 4567 or 0300 123 9123.
Email: complaint.info@financial-ombudsman.org.uk

For full details about how to complain, please see the policy booklet.

Financial Services Compensation Scheme

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **Your** insurer cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For insurance **You** are covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

