

# Leisure Home Insurance

## Insurance Product Information Document



**Company : My Holiday Home Insurance**

**Product: Leisure Home Insurance**

My Holiday Home Insurance is a trading name of Assist Insurance Services Limited. Registered in England and Wales 5486663. Registered Office: Royal House, Queenswood, Newport Pagnell Road West, Northampton, NN4 7JJ. Assist Insurance Services Limited are authorised and regulated by the Financial Conduct Authority. Financial Services Register number 435530.

This document provides a summary of the key information relating to this Leisure Home Insurance policy. You will find all the terms and conditions, along with other important information and individual limits, exclusions and restrictions provided in the full policy documentation.

### What is this type of insurance?

This is a Leisure Home insurance policy. It is designed to provide cover to protect you against loss or damage to your Leisure Home and its contents (see optional covers below) including your liability to others.

#### What is insured?

**For a full list of what is covered, please refer to the Policy Documentation**

- ✓ Loss or damage to the property including fixtures and fittings and equipment caused by Accidental Damage, Fire, Theft, Vandalism, Storm or Flood (if flood is shown as operational in your policy documents).
- ✓ Up to £5 million for sums you and your family are legally liable to pay as the owner or occupier of your home (Property owners liability cover).
- ✓ Loss of Use and Hiring Charges – cover for alternative accommodation, the hire of a similar Leisure home and loss of ground rent.
- ✓ Loss or damage to refrigerated or frozen food due to a change in temperature.
- ✓ Up to £1,000 to pay for the replacement and installation of door locks to the external doors of your property If your keys are lost or stolen.

#### Optional covers

- Loss or damage to Contents and Personal Effects - including articles of personal use, clothing, luggage and general household goods while contained within the property.
- New for Old replacement for the Structure (subject to adequate sums insured and maximum age)
- Accidental damage cover whilst the property is lent or let.
- Malicious damage cover whilst the property is lent or let (subject to a limit of £5000 for damage by tenants).

#### What is not insured?

**For a full list of what is not covered, please refer to the Policy Documentation**

- ✗ Any loss or damage caused by wear and tear, or any other gradually operating cause.
- ✗ Previous claims incidents, loss or damage or legal liability directly or indirectly arising from events occurring before the start of this policy.
- ✗ Loss or damage caused by flood within 7 days from the original commencement date of this insurance.
- ✗ Freezing & escape of water damage to the property insured when unoccupied from 1st November to 31st March (both days inclusive) unless specified precautions as listed in the policy documentation have been undertaken.

#### Are there any restrictions on cover?

**For a full list of restrictions, please refer to the Policy Documentation**

- ! We will not pay the first part of a claim. This is known as the excess. Your excesses will be detailed on your Policy Schedule.
- ! Flood cover is provided subject to an approved postcode (Please refer to your documentation to see if this is included).



## Where am I covered?

- ✓ We can provide cover in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands. Once quoted you will only be covered for loss, damage or liability arising at the risk address noted on your policy schedule.



## What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceedings which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must maintain your property in a good state of repair and take care to prevent any accidents, loss, damage or injury. If a loss does occur you must act to prevent further loss or damage if it is safe to do so.
- You must pay the premium shown on the policy schedule.



## When and how do I pay?

You can pay your premium to Assist Insurance Services Limited either all at once by credit / debit card or cheque. Alternatively, you can choose to spread your payment over monthly direct debits.



## When does the cover start and end?

The period of insurance will be for 12 months unless otherwise agreed. The start and end dates of your cover will be as shown in your policy documentation.



## How do I cancel the contract?

If you wish to cancel your policy you should contact us either by telephone on 01604 946786, by email at [info@assistinsurance.co.uk](mailto:info@assistinsurance.co.uk) or in writing to Assist Insurance Services Limited, Royal House, Queenswood, Newport Pagnell Road West, Northampton, NN4 7JJ.

- If cancelled **within 14 days** from the date of purchase or the day on which you receive your policy documentation (whichever is the later). On the condition that no claims have been made or are pending, the premium will be refunded in full.
- If cancelled **outside of 14 days** from the date of purchase or the day on which you receive your policy documentation (whichever is the later). On the condition that no claims have been made or are pending, you will be entitled to a refund of any premium paid, minus a deduction for the time for which you have been covered and an additional charge of 15% of the total premium. This would be subject to the addition of a £10 cancellation fee plus insurance premium tax.