

Have you got the right insurance cover?

Compass are proud to specialise in insurance cover for two different types of park-based accommodation:

1. Holiday caravans (static caravans) and lodges.
2. Residential park homes (mobile homes) and lodges.

The [Compass Holiday Caravan & Lodge Policy](#) has been designed for customers who own a holiday caravan / lodge / chalet.

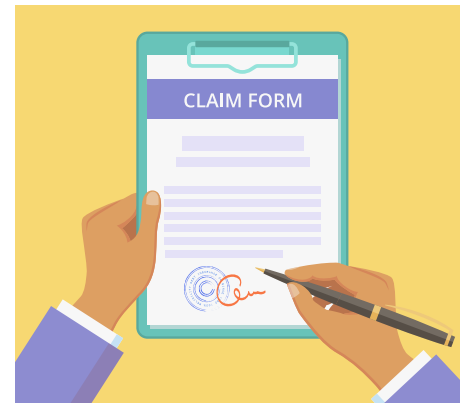
- ✔ The structure should be used for holiday and recreational purposes.
- ✔ The structure should also be sited on a licenced holiday park in the UK.

The [Compass Residential Park Home and Lodge Policy](#) has been designed for customers who own a residential park home (mobile home) or lodge.

- ✔ The structure should be used as a permanent residence (home)
- ✔ The structure must also be sited on a licenced residential home park (mobile home park) in the UK.

It's really important that you insure your structure correctly. If you don't and you need to make a claim, you may be told your insurance is invalid and that you are not covered. This could happen if:

- You live on a residential home park (mobile home park) in a residential park home (mobile home), but you buy a holiday caravan / lodge policy.
- You own a holiday caravan / lodge sited on a holiday park, but you buy a residential park home (mobile home) policy.



Why can it go wrong?

It can be difficult for people to know which insurance cover is right for them if they are using their park-based structure improperly. Most commonly, this will apply to people who permanently live in a holiday caravan / lodge which is sited on a holiday park - something that will not be permitted under a holiday park's site licence.

For more information on site licencing and park home living, please visit: <https://www.parkhome.org.uk/park-home-faqs>.

If you're in any doubt about which insurance cover you need, please give our friendly team a call. It's better to be safe than sorry!

Call Us: 0344 274 0277

Visit Us: compass.co.uk

