

Compass Park Home Insurance

Policy Wording



Welcome, and thank you for insuring your park home with Compass

We have over 40 years' experience as a specialist insurance provider, so you may rest assured that your insurance is in very safe hands.

This policy wording document applies to our two Compass residential park home and lodge covers Compass Essentials and Compass Extra.

Please make sure you read your documents carefully as they clarify exactly what your insurance cover does and does not include and what special terms, conditions, exclusions and endorsements may apply.

It is vital that you check that your insurance policy meets your specific insurance needs. If it does not, please let us know as soon as possible.

Please note that no insurance policy can cover every eventuality. We are committed to supporting you as best we can, but we also require you to take reasonable steps to keep your park home safe and in a sound condition.

If you have any questions, or your policy does not meet your insurance needs, please contact our friendly, experienced customer services team. We are here for you 7 days a week, as follows:

1 April to 31 October: Monday to Friday 8am to 7pm Weekends 10am to 4pm
1 November to 31 March: Monday to Friday 8am to 5pm Weekends 10am to 1.30pm

Tel: 0344 2740277

Email: enquiries@compass.co.uk

Post: Compass Insurance, 7 Pullman Court, Great Western Road, Gloucester, GL1 3ND

Web: www.compass.co.uk

Thanks again for choosing Compass.

Karen Stacey
Managing Director

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About your policy

This policy is a contract between you (the person/s named as the “insured” in your policy schedule) and Accelerant Insurance Limited. It is based on the information you gave us when you applied for your insurance cover, and your agreement to pay the premium.

Your policy is made up of this policy wording, your insurance schedule, any important information provided to you with your policy documentation and any changes made to your policy during the period of insurance (any mid-term changes to your policy will be documented and sent to you).

All of these documents work together as a single contract to determine exactly what your insurance cover does and does not include and what special terms, conditions, exclusions and endorsements may apply.

Insurance does not cover Your property against everything that can happen, so please read the whole document carefully. It is arranged in different sections. It is important that you understand:

- The cover you have requested and that we have provided
- What this policy covers and any exclusions
- Your duty under this policy and any requirements we have
- You keep this policy in a safe place.

If You have any concerns, You should contact Us.

About us – Compass Insurance

Your policy is administered by Compass Insurance, a trading name of Binnacle Insurance Services Limited. Binnacle Insurance Services Limited is Registered in England and Wales, No. 11429456.

Registered Office: 7 Pullman Court, Great Western Road, Gloucester, GL1 3ND. Binnacle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register No. 820727).

To find out more information about the products and services Compass offers and who we work with, please see our Terms of Business Document.

About your Insurer - Accelerant Insurance Limited

Your policy is underwritten by Accelerant Insurance Europe SA, Bastion Tower, Level 20, Place du Champ de Mars 5, 1050 Brussels.

Accelerant Insurance Europe SA is a company registered in Belgium (Company number 0758.632.842) with registered office at Bastion Tower, Level 20, Place du Champ de Mars 5, 1050 Brussels.

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.

Your right to cancel this policy

You can cancel your Compass Insurance Policy at any time via our customer services team.

You have a statutory right to cancel your policy within 14 days of the start of the policy.

If you wish to cancel, and your insurance cover has not commenced, you will be entitled to a full refund of the premium paid.

If you cancel within 14 days of inception or renewal of your policy then, providing no claim has been made we will refund all your premium less any administration fee mentioned in our Terms of Business document.

If cover has been in place for more than 14 days and no claim has been made, we will retain an amount of the premium paid proportionate to the time you were on cover and will refund the balance to you. Any administration fees mentioned in our Terms of Business document may also be payable.

If you have received a claims payment, have made a claim, or an incident likely to give rise to a claim has occurred during the current period of insurance, no refund of your premium or any administration fee will be given. If you're paying for your premium in monthly instalments you must continue with the instalment payments until the renewal date. Alternatively, we will deduct outstanding instalments from any claim payment that may be due to you.

Our rights to cancel this policy

Where there is a valid reason for doing so, we may cancel the policy at any time, giving no less than 14 days' written notice to you at your known address. Valid reasons may include:

- Non-payment of premium or instalment payments
- Where we reasonably suspect fraud
- Threatening and abusive behaviour
- Failure to provide complete and accurate information
- Non-compliance with policy terms and conditions.

If any premium due is paid in full before the notice period expires, the cancellation will be withdrawn.

If we cancel your policy and you had paid the premium in full, you will be entitled to a refund proportionate to the unexpired period of cover detailed in your schedule. However, if a loss giving rise to a claim occurs prior to the cancellation date, no refund on your premium will be given.

If We cancel under General Condition - Economic, Financial or Trade Sanctions no refund of premium will be due to you for the unexpired Period of Insurance.

Information you have given us

It is important to make sure the information you provide us is correct and accurate as this may affect the validity of the policy and your ability to make a claim. You must let us know if your circumstances change as this could affect your policy and the cover in place.

The Consumer Insurance (Disclosure and Representations) Act 2012 states that you are required to take care to:

- Supply complete and accurate answers to all the questions we ask as part of your application.
- To make sure that all information supplied as part of your application for cover is correct to the best of your knowledge.
- To let us know of any changes to the answers you provided as part of your application as soon as possible.

If you fail to provide answers in line with the above requirements or if you do not notify us of a change in your circumstances we may take the following action with regards to the policy:

- We may refuse to pay any claim or the claim may not be paid in full, or
- We may cancel your policy, or
- We may revise the terms and cover of your policy.

Changes to your information

If any of the information on your insurance schedule changes, please let us know as soon as possible. Changes to your circumstances will not be insured unless we've agreed to provide cover, have issued a new insurance schedule, and have charged or refunded any change in your premium.

Changes you must advise us of include, but are not limited to:

- Changes to the replacement value of your structure and/or contents
- Any improvements made or newly added structures - e.g. decking, steps, hot tubs
- The movement of your structure to another pitch or another park
- The replacement of your structure with a new model
- A change your contact details such as postal or email address.

If you do not advise us of any changes to your circumstances we will determine if your failure has been deliberate, reckless or careless and your policy may be affected in accordance with the "Information you have given us" clause above. If your change means that we can no longer provide cover, we will give you notice of cancellation in accordance with the policy clause "Our rights to cancel this policy" above.

Making a claim

In the event of an accident or incident you should take any immediate action you feel is necessary to protect yourself/your family, your structures and contents from further damage/loss as long as it is safe to do so - e.g. switch off the gas, electricity, or water supply.

Your park may be best placed to offer you immediate assistance, especially if emergency repairs are required to make your structures secure or safe. If a crime or has occurred, you will need to obtain a crime reference number from the Police.

Note: Any work completed by your park or contractors supplied by your park that have not been approved by us may not come with an insurer guarantee.

As soon as you can, please then get in touch with our claims team with the details of what has occurred. Our claims helpline operates 24 hours a day every day:

Compass Claims

Oakleigh House, 14 - 16 Park Place, Cardiff, CF10 3DQ.

Tel: 0345 604 9860.

Email: compassclaims@uk.sedgwick.com

We may request certain information and will advise what further action should be taken and whether you need to provide (at your own expense) any further details. We may also need to arrange a visit and an inspection. If any structures need to be reinstated, you may need to provide plans, specifications etc. to enable the insurer to deal with the claim. When dealing with a claim, the Insurer has the right to:

- enter any structures where damage/loss has occurred and to take and keep possession of the insured property and (at their discretion) deal with the salvage. Your property remains yours at all times and neither we nor the insurer will take ownership of, accept liability for, sell or dispose of any of your property unless agreed with you in writing.
- To undertake proceedings in your name and on your behalf to recover compensation or secure payment from any third party in respect of anything covered by the policy
- To pay You the maximum sum payable under any cover (but deducting in such case any sum or sums already paid) or any lesser sum for which a claim or claims can be settled and the Insurer shall then be under no further liability except for the payment of costs and expenses (whether recovered from You by any claimant or incurred with the written consent of the Insurer) incurred prior to the date of such payment of such maximum sum or such lesser sum as the case may be and for which the Insurer may be responsible under the Policy

Notice of a claim being made against you

If you receive notice that you or your family are being held responsible for an accident or incident, please do not admit responsibility, but advise us as soon as possible, supplying full details in writing. Please also forward any related legal documentation or correspondence you receive immediately, for example any claim form, writ, or summons, without answering it.

It is important that you do not negotiate, pay, settle, admit or repudiate any claim without our written consent and that you give all necessary practical information and assistance to enable the Insurer to settle or resist any claim, or to institute proceedings. Failure to comply with any of the above could seriously prejudice your position and may result in the insurer refusing to consider the claim.

How to make a complaint

It is always Our intention to provide a first-class standard of service. However, if You have any cause for concern or wish to make a complaint, You should contact:

Compass Insurance

7 Pullman Court Great Western Road Gloucester GL1 3ND

Telephone: 0344 274 0277

Email: complaints@compass.co.uk

If You remain dissatisfied with the way in which your complaint has been handled, or You have not received a final response within eight (8) weeks, You may have the right to refer Your complaint to the Financial Ombudsman Service at:

The Financial Ombudsman Service Exchange Tower London E14 9SR

Telephone Number: (0800) 0234 567 or (0300) 1239 123. Email: complaint.info@financial-ombudsman.org.uk

You can also visit their website at www.financial-ombudsman.org.uk for further information.

Whilst we are bound by the decision of the Financial Ombudsman Service, if You are not. Following this complaint procedure does not affect Your right to take legal action.

Financial Services Compensation Scheme (FSCS)

Your Insurer is covered by the FSCS. You may be entitled to compensation from the FSCS if they are unable to meet their obligations to You under this Policy. This depends on the type of insurance and the circumstances of the claim.

Further information about the FSCS is available on their website at www.fscs.org.uk.

Policy Definitions

Wherever the following words appear in this document they will have the following meanings:

Act of Terrorism

An act, including the use of force or violence and or the threat thereof, of any person or groups of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and or to put the public, or any section of the public, in fear.

Bicycles

(cover provided ONLY under Compass Extra policies): Any cycle, including tricycle and tandem, trailer cycle or push scooter, powered by human pedalling and/or battery which is not subject to the requirements of the Road Traffic Act.

Contents

Household goods and Personal Possessions within the park home which belong to You, or Your Family, or for which You are responsible. Contents also include:

- Radio and television aerials, satellite dishes, their fittings and masts which are attached to Your Park Home
- Property in the open but within the boundaries of the land at the park home up to £1,000 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the park home)
- Money and Credit Cards, up to £500 in total
- Deeds and registered bonds and other personal documents, up to £1,000 in total
- Coins, medals, or stamps forming part of a collection, up to £500 in total
- Domestic oil in fixed fuel oil tanks up to £1,000
- Valuables.

Contents do NOT include:

- Motor vehicles (other than garden machinery and/or motorised mobility scooters), caravans, trailers or watercraft or their accessories
- Any living creature
- Any part of the Park Home Structure
- Any permanent fixtures and fittings that would be left as part of the park home following sale
- Any property, Money or Credit Cards held or used for business purposes
- Any property insured under any other insurance.

Endorsement

A variation in the terms (or change of details) of Your Policy that can extend or restrict cover.

Excess

The amount You will have to pay towards each separate claim.

Family

You, Your spouse (meaning legal husband/wife or civil partnership relationship), any common law partner, dependent children and other relatives who permanently live with You.

Heave

Upward movement of the ground beneath the Structures as a result of the soil expanding.

Insurer

Accelerant Insurance Europe

Land

The area for which you are responsible for on which Your Structures are located.

Landslip

Downward movement of sloping ground.

Money

Cash, bank or currency notes, cheques, postal and Money orders, postage stamps not forming part of a stamp collection, savings stamps and savings certificates, travellers' cheques, travel tickets, premium bonds, and gift tokens.

Park

The park on which your Structure is located as listed in your Schedule, registered with the local authority and in possession of a valid residential park license.

Policy

The Policy is Your contract of insurance with the Insurer.

Schedule

The Schedule is evidence of Your contract of insurance with the Insurer. It shows details of You, the Policy number, the Insurer, the location of the Structures and the property insured, the Period of Insurance, the basis of cover, the standard Excess, the Endorsements which apply and the premium. The Schedule is part of the Policy. We will issue a new Schedule when it is altered.

Settlement

Downward movement as a result of the ground being compressed by the weight of the Structures.

Structures

The Residential Park Home, Lodge or Chalet (referred to as "Park Home" throughout this policy wording) as listed in the Schedule and sited on a licenced residential park, (including standard fixtures, fittings and equipment supplied by the manufacturer/builder when new), underground service pipes and cables prior to joining the main or shared service point, ancillary domestic outbuildings, fixed storage chests, steps, balconies, patios, decking, verandas, hot tubs, external gas bottles, solar panels, wind turbines, flotation devices, skirting to the Park Home and associated fences hedges and gates, identified on Your Schedule which belong to You or for which You are responsible.

Subsidence

Downward movement of the ground beneath the Structures where the movement is unconnected with the weight of the Structures.

Unoccupied

When the Structures is/are left unattended by You, or a responsible member of Your Family or a responsible adult for a period in excess of 30 days.

United Kingdom

England, Wales, Scotland, Northern Ireland, the Isle of Man and Channel Islands.

Valuables

Jewellery, watches, furs, items, or sets or collections of gold, silver, or other precious metals, works of art, sets of stamps or coins or medals all belonging to You or any member of Your Family.

We, Our, Us

Compass Insurance acting on behalf of the Insurer.

Wear and Tear

A reduction in value through age, natural deterioration, ordinary use, depreciation due to use, damage by exposure to the light, lack of maintenance or damage which happens gradually over a period of time. Examples of things that are likely to be affected include failure of double-glazing units, fencing, carpets and flooring and clothing.

You, Your, the Insured

The owners of Structures and/or Contents specified by the person taking out the Policy during the period of insurance for their respective rights and interests

Section 1 – Damage to Structure and Contents

Section Cover provided with Compass Essentials and Compass Extra policies.

You will only be covered for the sections You have selected, for which you have paid the applicable premium and which are shown in Your Schedule.

What is covered	Compass Essentials	Compass Extra	What is not covered
Direct physical loss of, or damage to, Your Structures or contents occurring during the period of insurance caused by the items listed below if stated as covered in the Schedule:	Your structures and contents as detailed in your Schedule	Your structures and contents as detailed in your Schedule	The amount of any Excess shown in Your Schedule unless otherwise stated in the Policy. Loss or damage from Wear and Tear or anything that happens gradually.
1. Fire, smoke, lightning, explosion, or earthquake.	Covered	Covered	
2. Riot, civil commotion, strike, labour disturbances or locked out workers.	Covered	Covered	
3. Malicious acts and vandalism.	Covered	Covered	Loss or Damage while the Park Home is unoccupied Loss or Damage to the Park Home by any person lawfully in Your Park Home.
4. Aircraft and other aerial devices or anything dropped or falling from them.	Covered	Covered	
5. Storm, including weight of snow or flood.	Covered	Covered	Loss or Damage caused by frost to the Park Home. Loss or damage to fences, hedges and gates that form the boundary to your Land and that are not directly adjacent to or attached to, your Structure. Damage arising from seepage of water into any Structures through seams or seals from anything that happens gradually. Loss or Damage to Contents in the open.
6. Theft or attempted theft	Covered	Covered	Loss or Damage while the Park Home is unoccupied Loss or Damage by any person lawfully in Your Structures Loss or Damage while the Structures or any part is lent, let or used for trade/ business purposes, unless a

What is covered	Compass Essentials	Compass Extra	What is not covered
7. Escape of water, liquified petroleum gas or oil from any domestic heating installation.	Covered	Covered	<p>person has used violent force to enter or leave the Structures.</p> <p>Loss or damage caused by corrosion or Wear & Tear.</p> <p>Loss or damage to the damaged part of the installation itself.</p> <p>Loss or Damage while the Park Home is Unoccupied.</p>
8. Smoke damage to Contents caused by a fault in any fixed domestic heating installation.	Covered	Covered	Loss or Damage to the installation or appliance itself.
9. Collision by any vehicle or animal.	Covered	Covered	
10. Breakage or collapse of television or radio satellite receiving dishes, their fittings, or masts.	Covered	Covered	
11. Falling trees, telegraph poles, flag poles, or lamp posts or any parts of them.	Covered	Covered	<p>The cost of removing and disposing of any fallen item where no damage has occurred to your Structure or that are not on your Land</p> <p>Loss or damage to fences, hedges and gates that do not form part of your Structure</p>
12. Subsidence, Heave or Landslip of the site on which Your Structures stand and for which You are legally responsible.	Covered	Covered	<p>In respect of Your Structures the first £1,000 of each and every loss.</p> <p>Loss or damage caused by:</p> <ul style="list-style-type: none"> • the bedding down of new Structures or the Settlement of newly made-up ground within 12 months of completion of building work; • defective design; • inadequate foundations and or foundations which did not meet building regulations current at the time of construction; or • coastal or riverbank erosion. <p>Loss or damage occurring while Your Structures is undergoing demolition, structural alteration, or structural repair.</p>

What is covered	Compass Essentials	Compass Extra	What is not covered
<p>13. Accidental Damage to the Structure</p>	<p>Not Covered</p>	<p>Covered</p>	<p>Loss or Damage or any proportion of Damage which is specifically excluded elsewhere under Section 1</p> <p>Damage caused by moving, settling, or cracking to the Park Home due to siting on newly made-up ground within 12 months of completion of building work.</p> <p>Damage while the Park Home is being altered, repaired, maintained, or extended.</p> <p>Damage to outbuildings and garages which are constructed of glass or plastic.</p> <p>Damage while the Park Home is lent, let, or sublet.</p> <p>The cost of general maintenance.</p> <p>Damage caused by corrosion, damp, wet or dry rot, frost, fungi, or mould.</p> <p>Damage arising from faulty workmanship or the use of defective materials.</p> <p>Damage to any machine from its own mechanical or electrical fault, breakdown or burn out.</p> <p>Damage to patios and terraces, walls, gates, and fences.</p> <p>Damage caused by, or contributed to by, or arising from, any kind of pollution and/or contamination.</p> <p>Damage to glass while the Park Home is Unoccupied.</p>

What is covered	Compass Essentials	Compass Extra	What is not covered
14. Accidental Damage to Contents within the Park Home	Not Covered	Covered	<p>Loss or Damage or any proportion of Damage which is specifically excluded elsewhere under Section 1.</p> <p>Damage to Contents within garages and outbuildings.</p> <p>Damage or deterioration of any article caused by dyeing, repair, renovation or whilst being worked upon.</p> <p>Any amount over £1,500.</p> <p>Porcelain, china, glass, and other brittle articles.</p> <p>Money, Credit Cards, documents, or stamps.</p> <p>Damage to contact or corneal lenses.</p> <p>Damage while the Park Home is lent, let, or sublet.</p> <p>Damage caused by infestation by moths, woodworm, wet or dry rot, frost, fungi, mould, or corrosion.</p> <p>Damage from mechanical or electrical faults or breakdown.</p> <p>Damage caused by anything happening gradually.</p>

Section 1 – Benefits

Section Benefits provided with Compass Essentials and Compass Extra policies.

You will only be covered for the sections You have selected, for which you have paid the applicable premium and which are shown in Your Schedule.

What is covered	Compass Essentials	Compass Extra	What is not covered
<p>1. Additional Expenses After a loss which is insured under the Policy the Insurer will pay the following expenses or losses which You have incurred with the Insurer's permission:</p> <ul style="list-style-type: none"> • Surveyors' legal and other fees to rebuild or repair Your Structures • The costs of removing debris, dismantling, demolishing, shoring up, propping up or supporting parts of Your Structures which have been damaged • The additional costs of rebuilding or repairing the damaged parts of Your Structures to meet any Government or Local Authority requirements • Costs incurred in the delivery and or re-siting of any insured Structures at the insured premises • Rent or fees payable to Your park if your park home is uninhabitable due to Damage. 	Covered	Covered	<p>The amount of any Excess shown in Your Schedule unless otherwise stated in the Policy</p> <p>Any loss occurring from the use of the structure for recreational or business purposes</p> <p>Any amount over £10,000</p>
<p>2. Loss of Keys The Insurer will pay You up to £500 for replacing locks, including keys, of the same quality to:</p> <ul style="list-style-type: none"> • Any external doors, windows, intruder alarms and safes installed in Your Structure(s) <p>if Your keys are stolen or accidentally lost.</p>	Covered	Covered	
<p>3. Loss of Rent Loss of rent You would have received or rent/pitch fees and Council Tax or rates You would have paid for the period Your Park Home could not be occupied if Your Park Home is rendered uninhabitable because of any loss or Damage which is insured under Section 1.</p> <p>The Insurer will also pay You for the additional costs of alternative accommodation, substantially the same as Your existing accommodation, which You have to pay for while the Park Home cannot be lived in.</p>	Covered	Covered	<p>Any amount over</p> <ul style="list-style-type: none"> • £30,000 for Compass Extra or • £15,000 for Compass Essentials

What is covered	Compass Essentials	Compass Extra	What is not covered
<p>4. Trace and Access The Insurer will pay up to £1,000 for costs necessarily incurred by You in locating the source of any escape of water or fuel oil from any tank, apparatus or pipe, and in the subsequent making good of the Damage caused as a consequence of locating such source.</p>	Covered	Covered	
<p>5. Selling your Park Home Anyone buying the Park Home will have the benefit of Section 1 until the sale is completed or the insurance ends, whichever is sooner</p>	Covered	Covered	If the Park Home is insured under any other Insurance Policy
<p>6. Metered water, liquified petroleum gas or oil used for heating The Insurer will pay You up to £1,000 in any one period of insurance for loss of metered water, liquified petroleum gas or oil if the loss is caused by insured damage to Your fixed domestic water or heating installation.</p>	Covered	Covered	
<p>7. Emergency Access The Insurer will pay up to £1,000 as a result of loss or Damage to Your Structures and Contents following necessary access to deal with a medical emergency or to prevent Damage to Your Structures.</p>	Covered	Covered	
<p>8. Contents in outbuildings The Insurer will pay You up to £1,000 for Your Contents in outbuildings</p>	Covered	Covered	Loss or damage by theft unless involving forcible and violent entry or exit
<p>9. Contents away from the Park Home Contents whilst they are temporarily out of the Park Home against physical loss or Damage directly caused by:</p> <ul style="list-style-type: none"> • any of the events insured under Items 1 to 11 while the Contents are: • in any occupied private dwelling • in any buildings where You are living or working • in any building for valuation, cleaning, or repair • in any furniture store • in any bank or safe deposit. <p>Any of the events insured under Items 1, 4, 6, 9 and 10 only while the Contents are being moved to Your new Park Home or to or from any bank, safe deposit, or furniture store.</p>	Covered	Covered	

What is covered	Compass Essentials	Compass Extra	What is not covered
<p>10. Alternative Accommodation Costs of You using other accommodation, substantially the same as Your existing accommodation, which You have to pay for if the Park Home cannot be lived in following loss or Damage which is covered under Section 1 and kennel or cattery costs if You are unable to house domestic dogs or cats with You</p>	Covered	Covered	Any amount over £25,000 for alternative accommodation for You Any amount over £5,000 for kennel or cattery costs.
<p>11. Tenants Liability Your legal responsibility as a tenant for physical loss or Damage to the Park Home caused by loss or Damage which is covered under Section 1</p>	Covered	Covered	Any amount over £15,000 Physical loss or Damage caused by fire, smoke, explosion, lightning, or thunderbolt to the Park Home other than to the landlord's fixtures or fittings Physical loss or Damage arising from Subsidence, Heave or Landslip Physical loss or Damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, or civil commotion Physical loss or damage caused by any malicious acts or vandalism Loss or Damage while the Park Home is Unoccupied
<p>12. Fatal Injury Fatal injury to You, or a member of Your Family happening in the Park Home, caused by outward and visible violence by burglars or by fire, provided that death ensues within 12 months of such injury, for the following amounts:</p> <ul style="list-style-type: none"> • £10,000 for each insured person between 16 and 70 years of age • £1,000 for any other insured person at the time of death 	Covered	Covered	

What is covered	Compass Essentials	Compass Extra	What is not covered
<p>13. Underground Services</p> <p>The cost of repairing Accidental Damage to:</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables. <p>which You are legally liable for as owner only</p>	Covered	Covered	
<p>14. Frozen Food</p> <p>The cost of replacing Your food in Your fridge or freezer if it is spoiled due to breakdown or a change in temperature or contaminated by refrigeration fumes</p>	Covered	Covered	Physical loss or Damage caused by any electricity or gas company cutting off or restricting Your supply due to the failure of Your electricity or gas supply caused by a strike or any other industrial action
<p>15. Tree shrubs and landscaping</p> <p>The Insurer will pay You up to £500 for the cost of re-landscaping Your garden following damage by any of the events insured under Items 1 to 6, 8 or 10 to 12 only of Section 1 including damage to trees or shrubs</p>	Covered	Covered	More than £250 any one item
<p>16. Accidental Damage or Breakage</p> <p>Accidental Damage to:</p> <ul style="list-style-type: none"> • televisions and satellite decoders • radios and audio equipment • games consoles • e-readers • iPads, iPods and mp3 players • rented telephone equipment all situated within Your Park Home <p>Accidental breakage of:</p> <ul style="list-style-type: none"> • fixed glass and double glazing • Sanitary Ware forming part of the Park Home which You are legally liable for as a tenant and do not have other insurance for • Mirrors • glass tops and fixed glass in furniture • ceramic hobs 	Not Covered	Covered	<p>Damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling</p> <p>Damage to films, tapes, records, cassettes, discs memory sticks or computer software</p> <p>Mobile telephones</p> <p>Mechanical or electrical faults or breakdown</p>

What is covered	Compass Essentials	Compass Extra	What is not covered
<p>17. Bicycle</p> <p>The Insurer will pay You up to £250 for the cost of repairing or replacing Your Bicycle following:</p> <ul style="list-style-type: none"> • Theft or attempted theft • Accidental damage 	Not Covered	Covered	<p>Loss or damage to tyres, lamps, or accessories unless the Bicycle is stolen or damaged at the same time</p> <p>Damage from mechanical or electrical faults or breakdown</p> <p>Damage while the Bicycle is used for racing or pacemaking or is let out on hire or is used other than for private purposes</p> <p>To replace a stolen Bicycle unless it was locked to an immovable object by a Sold Secure Bronze or higher rated lock or kept in a locked building</p>
<p>18. Religious ceremonies</p> <p>Up to £4,000 for 30 days before and 30 days after the day of a wedding, civil partnership or religious festival to cover presents and food bought or received for that occasion in respect of You or a member of Your Family resident in the Park Home. Cover also applies to:</p> <ul style="list-style-type: none"> • the building where the ceremony reception is held • whilst in transit to and from Your Park Home and the ceremony reception 	Not Covered	Covered	<p>Theft from:</p> <ul style="list-style-type: none"> • Unattended vehicles unless involving forcible and violent entry. • A marquee or similar temporary or semi-temporary building.
<p>19. Educational Studies</p> <p>Up to £2,500 for physical loss or Damage to Contents temporarily removed from the Park Home for the purpose of education by You or a member of Your Family resident in the Park Home and caused by any event covered under Section 1</p>	Not Covered	Covered	<p>Physical loss or Damage by theft from:</p> <ul style="list-style-type: none"> • unattended vehicles unless involving forcible and violent entry. • any building unless involving forcible and violent entry or exit.

Section 1 - Conditions

Settling Claims

The Schedule will show You on what basis the Insurer will settle any claims.

How We and the Insurer deal with Your claim in respect of the Park Home

1. If Your claim for loss or Damage is covered under Section 1, the Insurer will pay the full cost of repair as long as:
 - the Park Home was in a good state of repair immediately prior to the loss or Damage and
 - the sum insured is enough to pay for the full cost of replacing the Park Home in its present form and
 - the Damage has been repaired or loss has been reinstated
2. The Insurer will not pay the cost of replacing or repairing any undamaged parts of the Park Home which form part of a pair, set, suite or part of a common design or function when the loss or Damage is restricted to a clearly identifiable area or to a specific part. In all cases the maximum amount payable will be the sum insured shown in Your Schedule
3. If the Park Home was not in a good state of repair the Insurer will deduct an amount from Your claim.

How We and the Insurer deal with Your claim in respect of Contents, Personal Possessions, Valuables, Money, Bicycles, and Mobility Scooters

1. If You claim for physical loss or Damage to the Contents the Insurer will at their option repair, replace or pay for any article covered under Section 1. For total loss or destruction of any article the Insurer will pay You the cost of replacing the article as new, as long as:
 - the new article is as close as possible to but not an improvement on the original article when it was new; and
 - You have paid or We or the Insurer have authorised the cost of replacement.

The above basis of settlement will not apply to clothes or household linen where the Insurer will take off an amount for depreciation.

2. The Insurer will not pay the cost of replacing or repairing any undamaged parts of the Contents which form part of a pair, set or suite or part of a common design or function when the loss or Damage is restricted to a clearly identifiable area or to a specific part. In all cases the maximum amount payable will be the sum insured shown in Your Schedule.

Your sum insured (in respect of the Park Home, Contents, Personal Possessions, Valuables, Money, Bicycles, and Mobility Scooters)

1. The Insurer will not reduce the sum insured under Section 1 after they have paid a claim as long as You agree to carry out Our recommendations to prevent further loss or Damage.
2. If You are under-insured, which means the cost of replacing the Park Home or replacing or repairing Your Contents at the time of loss or Damage is more than Your sum insured for either the Park Home or the Contents, then the Insurer will only pay a proportion of the claim. For example if Your sum insured only covers one half of the cost of replacing the Park Home or replacing or repairing Your Contents, the Insurer will only pay one half of the cost of repair or replacement.
3. To help You prove any value or ownership, We and the Insurer recommend that You keep copies of purchase receipts, valuations, photographs, instruction booklets and guarantee cards, to help with Your claim.

Limit of Indemnity (in respect of the Park Home and Contents)

The Insurer will not pay more than the sum insured shown in the Schedule.

Total Loss

In the event of a Total Loss your policy will be cancelled, and you will be required to take out a new policy for your replacement structure. You will be required to pay any outstanding premium owed to us.

Section 2 – Public, Personal and Property Owners’ Liability

Subject to You being insured under Section 1 - Loss of or damage to Structures and Contents of this Policy the following cover is provided:

What is covered	Compass Essentials	Compass Extra	What is not covered
<p>Legal Liability The Insurer will pay You up to a Limit of Liability by Part A of £5,000,000 in respect of:</p> <ul style="list-style-type: none"> • any amounts You become legally liable to pay as damages as owner or occupier for: <ul style="list-style-type: none"> ○ Bodily Injury ○ Damage to property • caused by an accident happening at the Park Home during the period of cover <p>OR</p> <ul style="list-style-type: none"> • any amounts You become legally liable to pay as damages as a private individual for: <ul style="list-style-type: none"> ○ Bodily Injury ○ Damage to property • caused by an accident happening anywhere in the world during the period of cover. 	Covered	Covered	<ul style="list-style-type: none"> • The amount of any Excess shown in Your Schedule unless otherwise stated in the Policy. • The Insurer will not pay for any legal liability: • for Bodily Injury to: <ul style="list-style-type: none"> a) You. b) any other Family member resident at the Park Home. c) any person who at the time of sustaining such injury is a Domestic Employee. • arising out of any criminal, or violent act to another person or property. • for Damage to property owned by or in the charge or control of: <ul style="list-style-type: none"> a) You b) any other Family member resident at the Park Home c) any person employed by You. • in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the period of cover. • arising directly or indirectly out of any profession, occupation, business or employment. • which You have assumed under contract and which would not otherwise have attached. • arising out of Your ownership, possession or use of: <ul style="list-style-type: none"> a) any motorised or horse drawn vehicle other than: <ul style="list-style-type: none"> (i) pedestrian controlled gardening equipment used away from Your Park Home (ii) mobility scooters not registered for road use (iii) golf carts and trolleys b) many power-operated lift other than home or stair lifts c) any aircraft d) any watercraft other than manually operated rowing boats, punts, or canoes e) any dangerous dogs as defined in the Dangerous Dogs Act 1991, the Dangerous Dogs (Northern Ireland) Order 1991, the Dangerous Dogs (Amendment) 1997, the Control of

			<p>Dogs (Scotland) Act 2010 or any amending legislation</p> <p>f) any horses</p> <p>g) pedestrian controlled toys or models</p> <p>h) firearms or ammunition.</p> <ul style="list-style-type: none"> in respect of any kind of pollution and/or contamination other than caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of cover at the Park Home named in the Schedule arising out of Your ownership, occupation, possession or use of any land or building that is not within the boundaries of the Park Home named in the Schedule if You are entitled to payment under any other insurance, including any horse, pet or travel insurance until such insurance(s) is exhausted any amount in excess of £2,000,000 any one accident or series of accidents arising out of any one event, plus the costs and expenses which the Insurer have agreed in writing more than £2,000,000 in all in respect of pollution and/or contamination in all including costs and expenses.
<p>Unrecovered Damages</p> <p>The Insurer will pay You up to a Limit of Liability of £2,000,000 in respect of sums which You have been awarded by a court in the United Kingdom and which still remain outstanding 3 months after the award has been made provided that:</p> <ul style="list-style-type: none"> Part A (ii) of this section would have covered You had the award been made against You rather than to You there is no appeal pending You agree to allow Us to enforce any right which the Insurer shall become entitled to upon making payment. 	Covered	Covered	<p>The amount of any Excess shown in Your Schedule unless otherwise stated in the Policy.</p> <p>Any amount in excess of £2,000,000 for any one accident or series of accidents arising out of any one event, plus the costs and expenses which the Insurer have agreed in writing.</p> <p>More than £2,000,000 in all in respect of pollution and/or contamination in all including costs and expenses</p>

What is covered	Compass Essentials	Compass Extra	What is not covered
<p>Defective Premises The Insurer will pay You up to a Limit of Liability of £2,000,000 in respect of any amount You become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 or the Mobile Homes Act 1983 including the 2006 Order in connection with any property previously owned and occupied by You.</p>	Covered	Covered	<p>The amount of any Excess shown in Your Schedule unless otherwise stated in the Policy.</p> <p>Any liability if You are entitled to payment under any other insurance</p> <p>The cost of repairing any fault or alleged fault.</p> <p>Any property previously owned or occupied by You in which You still hold legal title or have an interest.</p> <p>Any amount in excess of £2,000,000 any one accident or series of accidents arising out of any one event, plus the costs and expenses which the Insurer have agreed in writing.</p> <p>More than £2,000,000 in all in respect of pollution and/or contamination in all including costs and expenses.</p>
<p>Accidents to Domestic Staff The Insurer will pay You up to a Limit of Liability of £5,000,000 in respect of any amounts You become legally liable to pay, including costs and expenses which the Insurer have agreed in writing, for accidental Bodily Injury happening during the period of cover in the United Kingdom or anywhere in the world for temporary visits by a Domestic Employee in connection with the Park Home shown in the Schedule</p>	Covered	Covered	<p>The amount of any Excess shown in Your Schedule unless otherwise stated in the Policy.</p> <p>Bodily Injury arising directly or indirectly:</p> <ul style="list-style-type: none"> from You owning or possessing or using any vehicle where security is needed under any Road Traffic Act or legislation in Canada or the United States of America after the total period of stay has exceeded 30 days in the period of cover to a Domestic Employee who is a Family member. <p>More than £5,000,000 in all for Part D for any one occurrence or series of occurrences arising out of any one event, plus the costs and expenses which the Insurer have agreed in writing.</p>

Section 2 - Conditions

Settling Claims

No admission, offer, promise, payment or indemnity shall be made or given by You or on Your behalf without the Insurer's written consent. The Insurer may if they so wish take over and conduct in Your name the defence or settlement of any claim, or prosecute in Your name for their own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings, or in the settlement of any claim and You shall give all such information and assistance as the Insurer may require.

Section 3 - Personal Possessions, Valuables, Money, Bicycles, and Mobility Scooters

You will only be covered for these sections if You have selected them and they are shown in Your Schedule and paid the applicable premium.

What is covered	Compass Essentials	Compass Extra	What is not covered
<p>Personal Possessions and Valuables</p> <p>Physical loss or Accidental Damage to Personal Possessions or Valuables listed in the Schedule in and away from Your Park Home anywhere in the world up to a maximum of £10,000</p>	Not Covered	Covered	<p>The amount of any Excess shown in Your Schedule unless otherwise stated in the Policy.</p> <p>Loss or Damage caused by Your domestic pets, fungi or infestation by insects or vermin.</p> <p>Loss or Damage to any part of a machine arising out of its own electrical or mechanical fault breakdown burn out or failure.</p> <p>Any amount over £1,500 for any one item unless stated otherwise in the Schedule for Damage or deterioration of any article caused by alteration, dyeing, repair or renovation.</p> <p>Loss or Damage to guns.</p> <p>Breakage of any sports equipment whilst in use.</p> <p>Any loss of or Damage to contact or corneal lenses.</p> <p>Any amount over £500 in total in respect of theft or disappearance of jewellery from baggage when such baggage is left unattended or not under Your personal supervision.</p> <p>Any amount over £250 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised adult occupant.</p>

What is covered	Compass Essentials	Compass Extra	What is not covered
<p>Money</p> <p>Theft or accidental loss of Money listed in the Schedule in and away from Your Park Home anywhere in the world.</p> <p>Cover also extends to include:</p> <ul style="list-style-type: none"> • any amounts which You become legally liable to pay as a result of unauthorised use following loss or theft of Your Credit Cards • theft of Money held by You at Your Park Home for charitable purposes • provided that: <ul style="list-style-type: none"> ○ within 24 hours of You discovering any such loss or theft, You have notified the Police and, in the case of Credit Cards, the card issuing company; and ○ You have complied with all other conditions under which Your Credit Cards were issued to You. 	<p>Not Covered</p>	<p>Covered</p>	<p>Shortages due to error or omission</p> <p>Loss of value</p> <p>Money or Credit Cards held for professional or business purposes</p>

What is covered	Compass Essentials	Compass Extra	What is not covered
<p>Bicycles and Mobility Scooters</p> <p>The cost of repairing or replacing Your Bicycle or Mobility Scooter following:</p> <ul style="list-style-type: none"> • Theft or attempted theft. • Accidental Damage occurring in the United Kingdom and for a period not exceeding 45 days anywhere in the world in any one period of cover. 	<p>Not Covered</p>	<p>Covered</p>	<p>Physical loss or Damage to accessories, lamps, tyres or wheels unless the Bicycle or mobility scooter is stolen or damaged at the same time.</p> <p>Damage arising out of its mechanical or electrical fault or breakdown.</p> <p>Physical loss or Damage while the Bicycle or mobility scooter is used for racing or pacemaking or is let out on hire or is used other than for private purposes.</p> <p>Replacement of a stolen Bicycle or mobility scooter unless in a building or it was locked to an immovable object when left unattended away from the Park Home.</p> <p>Mobility Scooters registered for road use.</p> <p>Damage to the Mobility Scooter when in use on a public road or highway.</p>

Policy Exclusions

You are not covered for destruction of or damage to any property or any legal liability directly or indirectly caused by or contributed to, or arising from:

Radioactive contamination

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel. The radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or its nuclear components.

War risks

War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military, or usurped power.

Sonic bangs

Pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.

Pollution

Pollution or contamination of the air, water, or soil.

Terrorism

An Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. This Policy also excludes loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any sanction taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism.

Confiscation

Confiscation or nationalisation or requisition by or under the order of any government or public or local authority.

Asbestos

The removal or, disposal of asbestos or materials containing asbestos.

Loss of value

Any reduction in value of the property insured following repair or replacement paid for under this insurance.

Existing and deliberate damage

- An event before this insurance starts or occurring before this insurance starts.
- Deliberately by You or any member of Your Family.

Undamaged Items

The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or other article of a uniform nature, colour or design where the remaining item or items are still usable and the damage occurs within a clearly identifiable area or to a specific part and replacements cannot be matched.

Electronic Data

The Insurer will not pay for:

1. Loss or destruction of or Damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any indirect loss.

2. any legal liability of whatsoever nature directly or indirectly caused by or contributed to by, or arising from:
3. computer viruses, erasure, or corruption of electronic data
4. the failure of any equipment to correctly recognise the date or change of date.

Virus, Disease and Pandemic Exclusion

We will not pay claims for Damage or Injury, or any costs or expenses of whatsoever nature directly or indirectly occasioned by, arising from, caused by, happening through or in consequence of, or otherwise attributable to

- a) Coronaviruses
- b) Coronavirus disease (COVID-19);
- c) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- d) any mutation of or variation of a), b) or c) above;
- e) any infectious disease that is designated or treated as a pandemic by the World Health Organisation
- f) any fear or anticipation of a), b), c), d) or e) above.

Recreational Use

The Structure being used for holiday or recreational purposes or where the Structure is not your permanent residence

Structure removed from the Park

Where the structure is removed from the Park Location listed in your Schedule

Policy Conditions

Precautions and care

You must take precautions and care to prevent accidents, safeguard Your property against damage and maintain it in a sound condition. You must act at all times as if You are uninsured and attempt to keep all costs/expenses in respect of any claim to a minimum. You must comply with all statutory obligations and regulations.

Contribution

If at the time of any loss, damage or liability covered under this Policy, You have any other insurance which covers the same loss, damage or liability, the Insurer will only pay a rateable share of the claim.

Fraudulent claims

If You, or anyone acting for You, makes a fraudulent claim, for example a loss which is fraudulently caused and/or exaggerated and/or supported by a fraudulent statement or other device, the Insurer

- (a) will not be liable to pay the claim; and
- (b) may recover from You any sums paid by the Insurer to You in respect of the claim; and
- (c) may by notice to You treat this Policy as having been terminated with effect from the time of the fraudulent act.

If the Insurer exercise their right under (c) above:

- (i) the Insurer shall not be liable to You in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to the Insurer liability under this Policy (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim), and
- (ii) the Insurer need not return any of the premium paid.

Application of Excess

For the purpose of the application of any Excess arising in the event of any claim each Structures shall be considered as a separate risk whether or not they are in common ownership.

Law

This Policy will be interpreted in accordance with the law of England and Wales.

Cancellation

The Insurer may cancel the Policy at any time by giving You 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your known address. Valid reasons may include:

- (a) Fraud
- (b) Non-payment of premium
- (c) Threatening and abusive behaviour
- (d) Non-compliance with Policy terms and conditions.

Provided the premium has been paid in full, and no claims have been made, You shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the Schedule.

Important information

Applicable law and jurisdiction

The parties to this contract are free to choose the court jurisdiction applicable to this contract of insurance. Unless specifically agreed to the contrary this contract of insurance will be governed by the laws of the United Kingdom, the Isle of Man or the Channel Islands depending upon Your address shown in the Schedule and to the jurisdiction of the courts of England.

Third parties' rights

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Data protection legislation

We undertake to comply with EU General Data Protection Regulation in all Our dealings with Your personal data. Your personal information will be kept secure. We undertake to ensure Your personal data is:

- processed lawfully, fairly and in a transparent manner
- collected for specified, explicit and legitimate purposes and not further processed in a manner that is incompatible with those purposes
- adequate, relevant and limited to what is necessary in relation to the purposes for which it is processed
- accurate and, where necessary, kept up to date and every reasonable step will be taken by Us to ensure that personal data that is inaccurate, having regard to the purposes for which it is processed, is erased or rectified without delay
- kept in a form which permits identification of data subjects for no longer than is necessary for the purposes for which the personal data is processed
- processed in a manner that ensures appropriate security of the personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction, or damage, using appropriate technical or organisational measures.

As part of Our day-to-day communications with You, we will generally use e-mail and unless You advise Us to the contrary in writing then You accept this is a valid communication enforceable as written communication for legal and regulatory purposes.

We use the words Personal Data to describe information about You, and from which You are identifiable. For the purpose of the General Data Protection Regulation (the GDPR), we are a data controller.

Please note that any information provided to us will be processed by us, our underwriters and our agents in compliance with the provisions of Data Protection legislation for the purposes of providing insurance and handling claims, if any, which may necessitate providing information to third parties.

We respect your rights in respect of the data we hold on you. We will act without unnecessary delay in dealing with your data access requests. In respect of the personal data we hold on you, you have the right to access, erasure, rectification, restriction, portability, and objection.

What Personal Information do we collect from you?

You may give us Personal Data by corresponding with us or through our managing general agents, claims handling service providers, other intermediaries, brokers, or agents, by phone, e-mail or otherwise. We ask You to disclose only as much information as is necessary to provide our products or services or to submit a question/suggestion/comment in relation to our website.

What information about you do we obtain from others?

We obtain the information you provide through our managing general agents, claims handling service providers, brokers and/or intermediaries.

Our full privacy notice explains in more detail the types of information we hold, how it is used, who we share it with and how long it is kept. It also informs You in more detail of the rights You have regarding Your Personal data. Our Privacy Policy can be viewed at www.compass.co.uk

Fraud prevention and detection

In order to prevent and detect fraud we may:

- share information about You with other organisations and public bodies including the Police
- undertake additional fraud searches including credit checks
- check and/or file Your details with fraud prevention databases and agencies
- record if You give Us false information and we suspect fraud to prevent fraud and money laundering.

The Insurer can supply on request, further details of the databases they access or contribute to. If You require further details, please contact them.

The Insurer and other organisations may also search these agencies and databases to:

- Help make decisions about the provisions and administration of insurance, credit and related services for You and members of Your household
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage Your accounts or insurance policies
- Check Your identity to prevent money laundering unless You provide other satisfactory proof of identity.

Claims history

Under the conditions of Your Policy You must tell Us about any insurance related incidents (such as fire, water damage, theft, or an accident) whether or not they give rise to a claim. When You tell Us about an incident Your Insurer will pass information relating to it to a database.

The Insurer may search these databases when You apply for insurance, in the event of any incident or claims, or at time of renewal to validate Your claims history or the claims history of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under this policy.

How much to insure for (your Sum Insured)

We cannot advise you on how much to insure your Structures and Contents for. It is up to You to ensure that the amounts You insure for represent the full replacement value of the property concerned. Remember, if You underinsure, claim payments may be reduced. You can change Your sums insured at any time; You don't have to wait for renewal.

Wear and tear

Insurance policies are not maintenance policies so do not cover deterioration due to Wear and Tear.

Renewing your insurance

We will contact You in writing at least 14 days before Your renewal date and will either:

- (a) Give You an opportunity to renew Your insurance for a further year; or
- (b) Let You know that we are unable to renew Your insurance.

If we don't offer renewal, we will tell You why. Reasons may include:

- The insurance product is no longer available
- we reasonably suspect fraud
- your claims history is poor
- we have changed Our eligibility criteria
- you no longer meet Our eligibility criteria
- you have not taken reasonable care to provide complete and accurate answers to the questions we ask.

If we offer renewal we will:

- Tell you about any changes we're making to Your Policy terms and conditions
- Ask you to check this insurance continues to meet Your needs
- Ask you to check that the information we have is still correct; and
- Tell you next year's price and any changes from the price you paid the previous year. If You wish to make any changes at renewal, please call us on 0344 274 0277.

Ensuring you have continuous cover

If You are thinking of cancelling or not renewing with Us, make sure You can get the alternative cover You need before Your policy ends.

Administration fees

Any fees associated with the administration of Your policy will be outlined in Your schedule of insurance or our Terms of Business document.

Use of language

All communications relating to this contract will be in English.

Telephone call charges and recording

The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on Your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For Our joint protection telephone calls may be recorded and/or monitored

Compass Insurance

7 Pullman Court

Gloucester

GL1 3ND

T: 0344 274 0277

E: enquiries@compass.co.uk

W: compass.co.uk



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