Compass

Park Combined

SUMMARY OF COVER

VERSION 3.0

This document outlines the key features, benefits and limitations of the cover provided by the Compass Park Combined Policy. If you want to see the full terms and conditions and exclusions, please refer to the policy document.

Type of insurance and cover

This policy is designed for holiday and residential park owners. The cover selection is flexible, and you can choose the cover that suits your business.

Businesses must be based in the UK or the Isle of Man.

Your policy is an annually renewable insurance underwritten by Accelerant Insurance UK Limited.

Your Park Combined Insurance Policy has been arranged for you by Compass Insurance who are responsible for arranging and administering your insurance policy. Full details are set out in our 'Terms of Business' document and covers our services, fees, and charges.

Property Damage Insurance

Covering Buildings, Contents, Hire Fleet & Sales Stock and Computers

Standard Cover

- Fire, Perils, Accidental Damage and Subsidence. Terrorism cover can be added if required. Cover includes:
- Unspecified sales stock max £250,000
- Loss or damage to park machines belonging to the business
- Loss or damage to contents away from the premises anywhere in the United Kingdom as specified in the schedule – max £1,000 any one item and 10% of contents sum insured in total
- Loss of metered water, liquified petroleum gas or oil – max £500
- Loss or damage to goods in transit including loading or unloading and temporary garaging
- Loss or damage to computer media or computer equipment
- Underground services including damage to infrastructure underground services
- Additional expenses – architects, surveyors and legal and other professional fees
- Loss of rent from hire fleet
- Conveyancing cover for sales stock
- Trace and access in respect of hire fleet and loss of metered water max £25,000
- Loss of title deeds
- Minor Contract Works
- Loss of keys
- Clean Up Costs after flood or storm
- Moving sales stock and hire fleet – max £10,000
- Caravan transit – max £50,000 any one load
- Freezer contents – 5% of contents sum insured
- Loss of money
- Personal Accident (Assault)
- Loss of fish stocks - £10,000 max
- Seasonal Increase 25%
- Goods in Transit – max £50,000
- Hired in or borrowed plant
- Loss or damage to Computer equipment and computer media
- Reinstatement of data
- Increased costs of working arising out of loss or damage to Computer equipment and computer media

Significant Exclusions and Limitations

- Loss or damage caused by general wear and tear or anything that happens gradually
- Loss or damage that is covered elsewhere by a contract of insurance or any other contract or guarantee
- Loss or damage caused by faulty or defective workmanship
- Loss or damage from mechanical breakdown of park machines
- Loss or damage caused by you or your family
- Theft or attempted theft not involving forcible and violent entry or exit and theft to any part of the building not occupied by you for the purpose of the business
- Loss or damage caused by frost
- Maximum 10% of hire fleet sum insured (applies to Loss of rent from hire fleet)
- Loss or damage to fences, gates and hedges in respect of Flood, Storm or tempest
- Any demolition work (applies to Minor Contract works)
- Maximum £250 (applies to loss of title deeds)
- Maximum £350 (applies to loss of keys)
- Delivery damage and damage away from the premises (applies to Caravan Transit)
- Subject to contents being insured (applies to loss of money)
- Maximum £10,000 any one period of insurance (applies to loss of fish stocks)
- Loss or damage arising from seepage of water into hire fleet and sales stock through seams or seals
- Loss or damage occurring between 1st November and 1 March and when the park is closed unless units have been drained down
- Maximum any one loss £25,000 (applies to hired in or borrowed plant)
- Consequential loss or damage
- Any excess detailed in your policy schedule

Underinsurance

It is important to ensure that the value you declare for the buildings and contents represents the total cost to rebuild your property (this is not the market value) or replace your contents. This should represent the total cost to rebuild your property including architects, surveyors, consulting engineers, debris removal and legal fees you would be required to pay. If the value you declare is less than the full amount your buildings or contents should be insured for, your claim may be reduced.

Business Interruption

Standard Cover

- Loss of revenue or increased costs of running the business as a result of damage to property owned by the business at the premises
- Loss of revenue as a result of denial of access to your premises following loss or damage in the vicinity
- Damage by infestation or the presence of vermin
- Food and drink poisoning
- Defective sanitary arrangements
- Murder or suicide at the premises
- Pollution of beaches or the sea happening during the period of insurance
- Denial of access
- Public utilities

- Unspecified suppliers – max £100,000
- Loss of licence – max £200,000
- Lottery win – max £100,000
- Outstanding debit balances – max £100,000
- Fish stocks – max £5,000
- Loss of attraction – max £50,000 any one loss and £250,000 any one period of insurance
- Privately owned structures
- Specified diseases – max £50,000 any one loss and £200,000 any one period of insurance
- Foot and mouth– max £50,000 any one loss and £200,000 any one period of insurance
- Key Person
- Nominated person – max £50,000
- Loss of caravan sales and pitch fee revenue – max £50,000

Significant Exclusions and Limitations

- Denial of access not caused by damage within 1 mile of your premises
- Business interruption or interference following loss or damage caused by public utilities suppliers you use
- Where you can obtain statutory compensation for loss of licence
- Any loss or expenditure arising from bad debts or the erasure, distortion or corruption of business records
- Accidental injury or damage caused by any mechanically propelled vehicle licensed for road use and requiring compulsory insurance
- Damage arising from confiscation, requisition or destruction by order of any government or any public authority
- Loss or damage as a result of diseases classified as a pandemic
- Loss of gross revenue resulting from any other animal disease
- Where the outbreak of foot and mouth is more than 5 miles from your premises
- Pre-existing injury or illness

Employer's Liability

Standard Cover

- Legal liability to employees for bodily injury which happens in the course of working for the business
- Legal costs and expenses to defend prosecutions – covering all relevant health and safety legislation and the Corporate Manslaughter and Corporate Homicide Act 2007
- Unsatisfied court judgements in favour of employees injured in the insured's employment by third parties
- Payment for court attendance - £500 per day for directors and £250 per day for employees

Significant Exclusions and Limitations

- Work in or on or travel to, from and within any offshore accommodation, exploration, drilling or production rig or platform or an offshore support vessel
- Bodily injury of any employees whilst carried in or upon a vehicle
- Liquidated damages, penalty clauses, fines, aggravated, restitutionary, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages
- Cover for acts of Terrorism is limited to £5,000,000

Public and Products Liability

Standard Cover

- Legal liability for damages to any person, accidental loss or damage to property
- Costs of legal representation at any coroners inquests or proceedings in any court arising out of alleged breach of statutory duty that resulted in injury
- Additional activities – sports, social, educational and welfare organisations for the benefit of employees
- Cross Liabilities
- Data Protection – legal fees and defence costs in respect of compensation to an individual, the subject of personal data you hold and who suffers material, or non-material damage caused by inaccuracy, loss or unauthorised destruction or disclosure of the data and brought against you under the Data Protection Act 2018
- Defective Premises - We will cover you in respect of legal liability to pay damage to the property of, or Injury to, a third party under Section 3 of the Defective Premises Act, 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, or any amendment, in connection with the premises which have been disposed of by You
- Hired or Rented Premises – legal liability in respect of damage to premises hired to or rented by you
- Motor Contingent Liability
- Legionellosis - £2,000,000 maximum limit of indemnity
- Damage to caravans in your custody/control subject to use of BH&HPA's "agreement to store a caravan" terms and conditions
- Movement of third party caravans - £50,000 any caravan

Significant Exclusions and Limitations

- Motor vehicles requiring RTA cover
- Aircraft and watercraft
- Pollution and contamination
- Product recall and product guarantee
- Advice provided for a fee
- High risk activities/areas – aircraft, nuclear establishments, offshore
- Liquidated damages
- Contractual Liability
- Loss of data
- Terrorism – limited to £5,000,000 max any one event/period of insurance
- Asbestos
- Toxic Mould

Personal Accident

Standard Cover

- Cover for partners, principles, proprietors and employees (max age of 80) against bodily injury and sickness.
- Medical expenses max £5,000 per person
- Kidnap or hijack
- Disappearance

Significant Exclusions and Limitations

- Suicide, attempted suicide
- Insured persons' own criminal act
- Insured person engaging in aviation, except as a passenger
- Insured person engaging in professional sport
- Aggregate limit of £250,000 for sickness, any one event
- Aggregate limit of £500,000 for all benefits, any one event

Commercial Legal Expenses

This section of your insurance is managed and provided by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited.

What is this type of insurance?

Commercial Legal Protection provides insurance to cover max:

- £50,000 for Tax Disputes
- £250,000 for all other sections of cover

For advisers' costs for certain types of legal action(s) as detailed in this document, your policy wording and your insurance schedule.

Standard Cover

- **Legal Helpline:** The Legal Expenses Helpline may be used to discuss any problem under this policy in the United Kingdom
- **Employment Disputes and Compensation Awards:** To defend your rights in disputes with employees over employment matters. Cover extends to include the cost of awards made against you.
- **Employee Civil Legal Defence:** To defend your employees legal rights if an insured event arising from their work as an employee leads to proceedings being issued against them under legislation for unlawful discrimination or as a trustee of a pension fund set up for the benefit of your employees.
- **Contract:** Costs and expenses arising from any dispute between you and a customer or supplier about a contract for the supply of goods or services.
- **Debt Recovery:** Costs and expenses incurred in order to recover money and interest due arising from a contract for the sale or supply of goods or services.

- **Property Damage:** To pursue proceedings against a third party, other than an employee or former employee, following an act or omission relating to material property owned by you which results in physical damage to that property.
- **Tenancy Disputes:** To pursue or defend proceedings between you and your landlord under the terms of the lease or tenancy agreement applying to your business premises
- **Statutory Licence Protection:** Costs incurred by you in an appeal to the relevant statutory body, where the relevant authority suspends, revokes, alters the terms of or refuses to renew your statutory licences.
- **Tax Disputes:** Accountancy fees to deal with NIC Disputes, Business Full Enquiries, PAYE Disputes and VAT Disputes.

Significant Exclusions and Limitations

- **Pre-Inception Incidents:** We won't cover events that started before the policy began.
- **Prospects of Success:** We won't cover any legal action if there are no prospects of success. This is where you do not have a 51% or greater chance of winning the case and achieving a successful outcome.
- **Minimum Amount in Dispute:** We won't cover claims for Contract if the amount in dispute is less than £250. We also won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you.
- **Conflicts:** We will not cover any claims relating to disputes with anyone you live with or have lived with; nor any costs covered by another insurance policy.
- **Approved Costs:** We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.
- **Qualifying Period:** There is 90 day qualifying period for claims for Employment Disputes and Compensation Awards, Contract, Debt Recovery and Tax Disputes. We will not cover any incidents arising within this time.
- **Your Own Advisers' Costs:** Once court proceedings are issued, or in the event that a conflict of interest arises; you're welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates.
- **Withdrawn Claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.

Private Residences

Standard Cover

- Buildings and Contents covered for Fire, Perils, Accidental Damage Subsidence
- Architects', surveyor's and consulting engineers' fees
- Rent and alternative accommodation max 10% of building sum insured for holiday accommodation and 20% of buildings sum insured for residential accommodation
- Cover under conveyance
- Metered water/LPG or oil used for heating - £1,000 maximum any one period of insurance
- Trace and access – maximum £2,500 any one period of insurance
- Locks and Keys – max £500
- Deterioration of food following freezer breakdown max £500
- Assault Death cover £10,000 limit
- Emergency access - £500 max
- Contents cover away from the home – maximum 20% of contents sum insured in respect of valuables
- Tenant's Liability
- Personal Liability - £2,000,000 limit of indemnity
- Valuables and Personal Belongings – covered within the geographical limits – maximum £1,000 any one item unless specified in the schedule
- Personal Money - £250 limit
- Pedal Cycles - £250 limit

Significant Exclusions and Limitations

- Damage while the home is unoccupied in respect of riot, civil commotion, malicious damage, theft or attempted theft, escape of water, LPG or domestic heating oil and glass cover
- Damage by any person lawfully in the home in respect of malicious damage
- Damage to fixed fuel oil tanks in the open, terraces, gates, fences or outdoor items and garden property in respect to storm damage
- Damage to the home or loss of contents while the home is lent, let or sublet unless damage follows a violent and forcible entry
- Maximum of 3% of the sum insured for contents or £500 (whichever is the greater) for loss from domestic outbuildings and garages

General Exclusions

- Terrorism
- Radioactive contamination
- Sonic Bangs
- Biological or Chemical Contamination
- Virus, disease and pandemic exclusion
- War risks
- Confiscation
- Gradual deterioration
- Compulsory Motor Insurance
- Property Worked On

Your Obligations

- You must pay your premium.
- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy.
- You must tell us about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and that you must not misrepresent any material facts.
- Please tell us immediately if the information set out in the application form, 'Information Provided by You' document or your schedule changes.
- You must send proof of any Confirmed Claims Experience from your previous insurer within 30 days of inception if we request this.
- You must tell us about any event which might lead to a claim as soon as possible.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.

Useful Contact Information

Claim Notification Line

In the event of a claim telephone Our claims team on this number 0345 604 9860

compassclaims@uk.sedgwick.com

If you need to make a claim, We will tell you the process to follow.

Please read the conditions and process before ringing the claims line.

Customer Services

0344 274 0276

enquiries@compass.co.uk

If you need to speak to anyone regarding Your policy and the cover provided.

Commercial Legal Expenses

0344 770 1040

customerservice@arclegal.co.uk

If you need to make a claim, We will tell you the process to follow. Please read the conditions and process before ringing the claims line.

How to make a complaint

We understand that making a complaint can be stressful in itself. That is why We want You to be able to complain in any way You choose.

Park Combined

In writing: Complaint Department, Compass Insurance, 7 Pullman Court, Great Western Road, Gloucester GL1 3ND

By telephone: 0344 274 0276

By email: complaints@compass.co.uk

Whichever method You choose, a member of staff fully trained in complaint handling will deal with Your complaint.

Commercial Legal Expenses

In writing: Arc Legal Assistance Ltd, PO Box 8921, Colchester CO4 5YD

By telephone: 01206 615000

By email: customerservice@arclegal.co.uk

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Compass

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

Park Combined Summary of Cover
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