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AA Leisure Home Insurance – Policy Summary

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet and schedule carefully when you receive them. One policy booklet covers all sections of this policy.

Name of the insurance undertaking

All sections of this insurance policy are underwritten by a consortium of leading UK insurers comprising of:

AXA Insurance UK plc

Allianz Insurance plc

Pinnacle Insurance plc.

Type of Insurance and Cover

The AAIS Insurance for your Leisure Home 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.

Where a heading is underlined in this policy summary, full details can be found in your policy wording under the same heading.

Section 1: Home and Contents

Significant features and benefits

Cover is provided for an extensive list of perils such as accidental damage, fire, storm, flood, theft, etc. – see policy booklet. 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:

Automobile Association Insurance Services Limited,
Ellenborough House,
Wellington Street,
Cheltenham, Glos.
GL50 1XZ

Tel: 0870 010 1893 (Calls cost up to 13p (including VAT) per minute, plus your phone company's access charge)

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.

The Customer Care Unit
AA Insurance Services
PO Box 2AA
Newcastle Upon Tyne
NE99 2AA

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, South Quay Plaza, 183 Marsh Wall, 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 wording.

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.