

# **AA Leisure Home Insurance; Leisure Home Policy Summary**

**AA**

This policy summary provides an overview of cover for the AA Leisure Home Insurance Policy. It does not include the full terms and conditions of the policy, which can be found in the policy booklet. Please ensure that **You** read the policy schedule, policy summary and policy booklet to fully understand the terms and conditions. **You** should regularly review **Your** cover to ensure that it continues to meet **Your** needs.

The policy provides cover for 12 months following acceptance of the proposal form and payment of the premium or agreement to pay the premium. This policy will be governed by and construed in accordance with English Law.

## Name of the insurance undertaking

All sections of this insurance policy are underwritten by AIG Europe Limited.

## Type of Insurance and Cover

The AA Leisure Home Insurance policy is a **Home, Contents** and **Personal Possessions** 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.

## Section 1: Home and Contents

Please see Section 1 of **Your** policy booklet for full details.

### Significant features and benefits:

Cover is provided for an extensive list of perils such as accidental damage, fire, storm, flood and theft. 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** and **Personal Possessions** 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**, within the 14 day cooling-off period, or at any time. For a full explanation of **Your** cancellation rights 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:

AA Leisure Home Insurance Services  
Ellenborough House  
Wellington Street  
Cheltenham  
Glos  
GL50 1XZ.  
Tel: 0370 010 1893.

When submitting a claim form **You** must give **Your** policy number.

### Sanctions

**We** shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us**, **Our** parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America

## **Our Commitment to Service. If You have a complaint**

**We** will do everything possible to ensure that **You** receive at all times excellent service and being there when **You** need **Us**. We hope that **You** do not have to complain. However, if at any time **You** have a complaint about Sales & Administration, Claims and Policy Servicing Administration provided to **You** by AA Caravan Insurance Services, then **You** should contact Us:

By phone: **We** can resolve many issues straight away therefore in the first instance please contact **Us** on 01242 528844. Lines are open Monday to Friday 9am to 5pm, excluding public holidays

Alternatively, **You** may wish to write to **Us** at: Customer Care Team, AA Caravan Insurance Services, Ellenborough House, Wellington Street, Cheltenham, Gloucestershire, GL50 1PZ or by Email [customer.care@towergate.co.uk](mailto:customer.care@towergate.co.uk)

### **Complaints arising from Policy Coverage, Terms and Conditions or the Underwriting of Your Policy, please contact AIG Customer Relations Unit:**

By phone: +44 (0) 800 012 1301 or +44 (0) 20 8649 6666 (if calling from overseas). Lines are open Monday to Friday 9:15am to 5pm, excluding public holidays.

In writing: AIG Customer Relations, AIG Europe Limited, The AIG Building, 2-8 Altyre Road, Croydon, CR9 2LG. Alternatively, You may wish to email [uk.customer.relations@aig.com](mailto:uk.customer.relations@aig.com) or visit online at <http://www.aig.co.uk/your-feedback>

**We** take all customer complaints seriously and we have established the following complaint quickly, fairly and by the appropriate department:

Step 1: Within three business days of receiving **Your** complaint -

In the first instance **We** would encourage **You** to contact the department **You** are unhappy with. Members of staff are empowered to support **You** and will aim to resolve **Your** concerns within three business days, following receipt of **Your** complaint. A written summary resolution communication will be provided to **You** if the complaint is resolved to **Your** satisfaction.

Step 2: If **Your** complaint cannot be resolved within three business days -

**We** will send an acknowledgment letter to explain **Your** complaint has been escalated to the Customer Relations Unit who will appoint a dedicated Complaint Manager to support **You**, keep **You** informed of progress and provide one of the following within 8 weeks:

A final response letter explaining the outcome of **Our** investigation, the reason for it; or  
A holding letter confirming when we anticipate **We** will have concluded **Our** investigation.

Step 3: Referring to the Financial Ombudsman Service -

After receiving **Our** final response or if **We** have been unable to conclude **Our** investigation within 8 weeks, **You** may be able to refer **Your** complaint to the Financial Ombudsman Service. **We** will provide full details of how to do this in **Our** final response or holding letter. The Financial Ombudsman Service can be contacted as follows:

In writing: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

By phone: +44 (0)800 023 4567 or +44 (0)300 123 9 123

By email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Online: <http://www.financial-ombudsman.org.uk>

Please note that the Financial Ombudsman Service may not be able to consider a complaint if **You** have not provided **Us** with the opportunity to resolve, or if **You** are:

A business with more than 10 employees and a group annual turnover of more than £2 million or;  
A trustee of a trust with a net asset value of more than £1 million or;  
A charity with an annual income of more than £1 million.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If **You** choose to submit your complaint this way, it will be forwarded to the Financial Ombudsman Service.

Visit <http://ec.europa.eu/odr> to access the Online Dispute Resolution Service.

## Compensation

**We** are covered by the Financial Services Compensation Scheme (FSCS). If **We** are unable to meet our financial obligations **You** may be entitled to compensation from the scheme, depending on whether **You are** an eligible claimant, the type of insurance and the circumstances of the claim.

Further information on the scheme is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling **+44 (0)20 7741 4100**, or **+44 (0)800 678 1100**.

