

Pen Underwriting Holiday Home / Static Caravan
Conditions and Endorsements

X071 – Holiday Home**Holiday Home**

It is noted that the **property** shown on the **schedule** is used as a holiday home/static caravan by **you** and your family **or let as a holiday home/static caravan**.

Where the property is occupied is by you or your family the definition “Landlord Contents” is altered to “Personal Contents”

The cover exclusions that apply when the home is unoccupied are reinstated providing that when you or your family are not in residence, or do not intend to be in residence, for more than 48 consecutive hours the following terms are complied with:

- * The main stopcock must be turned off; or during the months of October to March inclusive, the heating systems are to be kept fully operational at a minimum temperature of 15 degrees Centigrade throughout the **home**, unless the water system is fully drained.
- * The home is inspected internally at least once every 30 days by **you** or a person authorised by **you**.

We will not pay the first £100 of any claim under Section One: Buildings or Section Two: Contents, except for 'Escape of water or oil' where the excess is £1,000 and Subsidence where the excess is £1,000.

Holiday Home Minimum Security Condition

There is no cover for loss or damage caused by theft or attempted theft unless the following security devices are fitted at the home and put in full operation before you go to bed or when the home is left unattended

a) The last door you use when leaving the home is secured by either:

- a lock certified to British Standard BS3621. (A lock certified to British Standard BS8621 is acceptable for flats or maisonettes above ground level to meet fire safety recommendations); or
- a multi-point locking system with a minimum of three locking points.

b) External sliding doors are secured by anti-lift devices and either:

- a hook lock certified to British Standard BS3621;
- a multi-point locking system with a minimum of three locking points; or
- any lock plus two internal key operated patio door locks or key locking bolts at the top and bottom.

c) External double doors are secured as follows:

The first closing door is secured both at the top and bottom with either:

- *key operated security bolts that operate vertically into the door frames; or
- *flush bolts mounted on the door edge and concealed when doors are closed.

The second closing door is secured with either:

- *a multi-point locking system with a minimum of three locking points; or
- *any lock plus key operated security bolts that operate vertically into the door frame at the top and bottom.

d) All other external doors, including doors accessing the main private structure from a outbuilding need to be secured either:

- *as stated in (b) above; or
- *by any locks plus internal key operated security bolts at the top and bottom.

e) All easy to reach windows or openings someone could get in through are fitted with key operated locks. This includes all windows, skylights and other openings that are accessible from ground level or without the use of a ladder, such as from a balcony, porch, single storey extension or next to a drainpipe.

f) Outbuildings are fitted with a key operated lock or locking system.

The security requirement does not apply to windows that are inactive use in occupied bedrooms. All keys must be removed from the locks or bolts and hidden from view.

Basis of Settlement

The basis of settlement will be on a New For Old basis. However if the property is more than 10 years old the settlement will be on a Market Value basis only.

New For Old

The cost of a new replacement of the lost or damaged item, or the nearest equivalent. In the case of your Unit, the cost will also include debris removal, delivery charges, charges made by the site owner and re-siting costs if applicable. The maximum amount insurers will pay is limited to the sum insured shown in your schedule of insurance. All cash settlements will be on a market value basis only

Market Value

The cost at the date the incident occurred, of a used replacement of the lost or damaged item of the same age and condition after taking into account wear, tear and depreciation. In the case of your property, the cost will also include debris removal, delivery charges, charges made by any site owner and re-siting costs. The maximum amount insurers will pay is limited to the sum insured shown in the schedule of insurance

If your holiday home is let out in addition to the above....

X302 – Holiday Home let Out

The cover by this policy is extended to include loss or damage for the events insured by this policy whilst the **home** is let as holiday accommodation subject to the following;

- Under Section One: Buildings and Section Two: Contents, Insured event 10. 'Theft or attempted theft', there is no cover unless someone has used force and violence to get into or out of the **home**;
 - Under Section One: Buildings, Insured event 30. 'Accidental Damage' and Section Two: Contents, Insured event 41. 'Accidental damage to the **contents** while they are in the home', are both not covered;
 - Under Section One: Buildings, 'Extra benefits included with buildings', and Section Two: Contents, 'Extra benefits included with contents', are both not covered;
 - Under Section Two: Contents, there is no cover for loss or damage to **High Risk Items**;
 - The definition of **contents** excludes guests' personal belongings;
 - Section Two: Contents, Insured event 38. 'Personal & Occupiers Liability' covers **your** legal liability to pay compensation for:
 - bodily injury to any person using the **home** for holiday accommodation purposes;
 - loss or damage to their property whilst within the **home** for the holiday accommodation, provided that the loss, damage or injury occurs within the **period of insurance**.
- The insurance does not cover any liability arising out of the provision of food or drink or any service or facility other than use of the **home** for holiday accommodation.
- **We** will not cover the first £250 of every claim. This amount is in excess of the deposit paid and on top of any other amount which **you** may have to pay under... this insurance.
 - **We** will not cover loss, damage or legal liability if there is any other insurance in place which provides cover for the same event.
 - There is no cover under Section Four : Home Emergency

The cover exclusions that apply when the **home** is **unoccupied** are reinstated providing that when guests are not in residence for more than 48 consecutive hours the following terms are complied with:

*The main stopcock must be turned off

OR

during the months of October to March inclusive, the heating systems are to be kept fully operational at a minimum temperature of 15oC throughout the **home**, unless the water system is fully drained.

*The **home** is inspected internally at least once every 14 days by **you** or a person authorised by **you**.

X187 – Holiday Home Business Use Liability Extension

We will extend Section One (Buildings) and Section Two (Contents) to cover **your** legal liability to pay compensation for :

- bodily injury to any person using the **buildings** for holiday accommodation purposes
- loss or damage to their property whilst within the **buildings** of the holiday accommodation provided that the loss or damage or injury occurs within the **period of insurance**.

The insurance does not cover any liability arising out of the provision of food or drink or any service or facility other than use of the **buildings** for holiday accommodation.