

Site Operator Insurance

Insurance that's built around your customers

At Towergate Insurance, we've been providing insurance for holiday parks and residential park home sites for over 20 years.

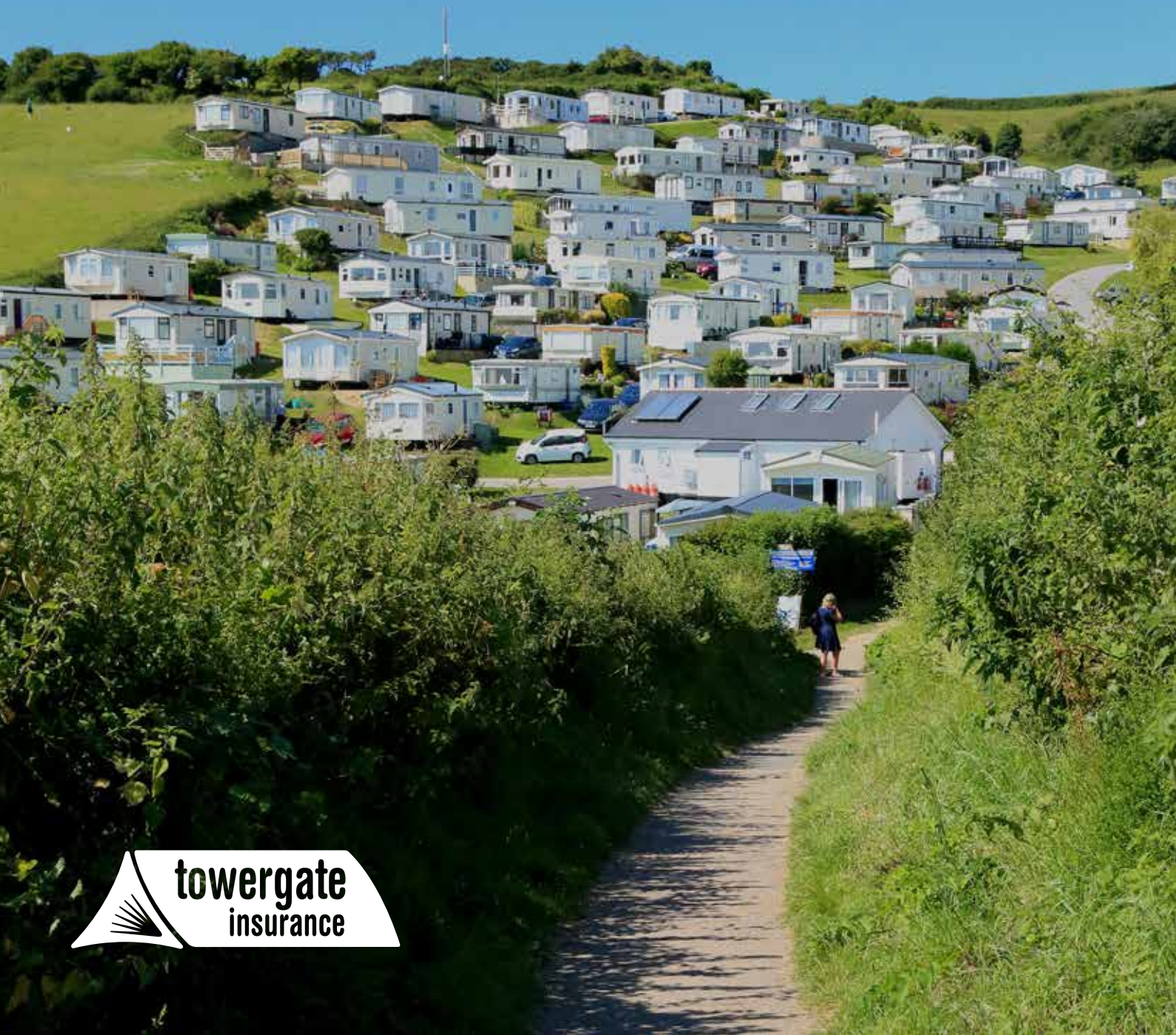
As every park is different, we offer a tailored solution to provide cover for your client's site. Our expert team have in depth knowledge of the intricacies of Site Operator Insurance. And because each park is unique, they're here to help guide you through the process.

Once we've received your proposal, our team of underwriters will assess your client's park requirements and make any further recommendations to help to ensure they are getting the right cover for them.

Contact us

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T: **0344 892 1721**



Work with us to win in your niches

As experts in Site Operator Insurance, we can provide specialist cover for the whole site, including leisure and sports facilities. We aim to help you provide the simplest solution for your clients, encompassing multiple site operations in one policy.

We can insure, but not limited to:

- Small boutique sites
- Independent sites
- Attraction and venue, accommodation sites
- National park chains, with multiple sites

Cover that's built around your customers

We offer cover for a range of facilities and additional activities within your client's holiday or residential park, so you can tailor the policy whatever the size and scale of the site.

If your client has additional activities on-site, we can provide cover on the policy for many of them, including: (but not limited to) club house, restaurants and bars, swimming pool and sports facilities, fishing lake, and children's play areas, just let us know what's required when you build the proposition. In addition, if your client has glamping facilities we can provide suitable cover for them too, just add it to the proposition.

Here are some of the key covers we offer:

- ✓ **Material Damage**
- ✓ **Public Liability**
- ✓ **Business Interruption**, includes cover for business loss due a local attraction being closed
- ✓ **Employer Liability**
- ✓ **Third party towing**, an excess applies for the first £500 of any claim where there is loss or damage to third party property

As with most insurance, there are some things we cannot insure against, so here are a few of the key exclusions. Full details of what is and isn't covered can be found in the policy wording.

- ✗ Loss or damage caused by or resulting from normal wear, tear or gradual deterioration, or by infestation of insects including moths, and vermin
- ✗ Theft or attempted theft that does not involve violent or forcible entry or exit
- ✗ Liability where insurance provided by another policy or a compulsory insurance is applicable
- ✗ £250 excess applies where damage is caused by fire, lightning, explosion or earthquake

Key requirements my client must have to be eligible for insurance? Including but not limited to;

Site Licensing, your client must have full planning permission for the site and been issued a license to operate by the local council

Hospitality Experience, new parks must be managed and operated by someone with at least one year's experience managing a holiday site, or significant transferable skills including hospitality, and operational management.