

# Park Home Insurance

## Specialist cover for unique properties

**At Towergate Insurance, we've been providing insurance for park homes for over 20 years.**

We've spent many years understanding the unique nature of park home living. Our policies are designed to make sure our customers are looked after in this bespoke lifestyle.

\*Claims statistics based on Towergate park home claims data in 2018

**We paid out over 725,000 in park home claims in 2018\*.**

**Contact us**

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# Work with us to win in your niches

**It's as important to us, as it is for you to get the right cover for your customers. As experts in Park Home Insurance, we provide specialist cover for these unique property types. Our highly trained advisors will be able to guide you through a quote over the phone, or you can email us. If you prefer, we can also provide you with a dedicated advisor to manage your quotes.**

Popularity of park homes has seen an increase in manufacturers producing stylised modern park homes. But whether a traditional park home or a luxury country cottage style unit, we can insure, single and double unit park homes. We can even consider those in flood risk areas provided suitable floatation devices are installed.

## We understand park home living

**Our Park Home Insurance policy, cover is designed to give customers peace of mind, in the event the worst should happen.**

Here are some of the key covers we offer:

- ✓ **New for Old home replacement for life**, regardless of the property age. Cover is up to the maximum value shown in the policy.
- ✓ **Blanket Cover**, to ensure you have adequate cover in place, up to £500,000 and £75,000 for your contents.
- ✓ **Storm, flood, fire, theft and malicious damage**
- ✓ **Escape of Water**, except for when the property is unoccupied, for 72 hours or more, or insufficiently furnished for normal occupation.
- ✓ **£75 Standard Excess**, except in the event of ground movement (landslip, heave or subsidence) where a £500 excess applies. Additional voluntary excess is also available up to £250.

We've worked hard to make sure that our standard cover gives park home owners peace of mind. But some things are down to personal choice, therefore we also have some extended cover and additional product options to choose from:

- ✓ **Accidental loss or damage**, including; breakage of glass, damage to electrical equipment and damage to underground services. Excluding when the property is let or lent, is unoccupied, or is due to faulty workmanship.
- ✓ **Homecare Emergency 24hr helpline and assistance**, including emergency repair services for: internal plumbing and drainage, external windows, doors and locks, damage caused due to lost, stolen or broken keys, heating repairs of the main heating source, and damage to roof caused by adverse weather conditions or fallen trees.
- ✓ **Legal Protection**, expenses and assistance, for disputes and misrepresentation relating to use and enjoyment of the home, the site and facilities. Plus, other legal protection against Personal Injury, Identity Theft Assistance and other legal disputes.
- ✓ **Key Protection**, for the policyholder and immediate family members, including named drivers for motor key cover.
- ✓ **Excess Protection**, Gold cover includes excess cover for the leisure home policy up to £250 a year, plus motor, travel and pet insurance policies. Excludes claim amounts less than the excess value.

To help get you a quote as quickly as possible, outlined below are some essential information requirements:

- ✓ Park home make / model
- ✓ Length & width(ft) / year of manufacture
- ✓ How long has client lived in park home
- ✓ Number of residents living in home
- ✓ Any joint policy holders
- ✓ Sums insured, incl contents away from the home
- ✓ Claims history