

Camberford Law / Camberford Underwriting

Leisure Home Policy Wording – Temporary Unoccupancy Due To Forced Closure (Covid19 Coronavirus)

26/3/2020

Wording / Form	Policy Wording position regarding unoccupied premises	Exceptional Agreement
<p>Camberford Leisure Home Form</p> <ul style="list-style-type: none"> • Leisure Home 	<ul style="list-style-type: none"> • Policyholders do not need to notify us of periods of unoccupancy. This is accepted as part of the typical risk for such properties. • Unoccupied is defined as: ‘any time when the leisure home is not occupied or attended by you or your family member or any other person permitted by you to occupy or attend the leisure home’ • There is no ‘unoccupied property condition’ as such:- • There are some restrictions and exclusions that apply when the leisure home is unoccupied: <ul style="list-style-type: none"> ○ Riot, civil commotion, malicious persons or vandals and Theft or attempted theft – cover is excluded if the leisure home is unoccupied AND unlocked. ○ Escape of water or oil from a fixed system – cover is excluded between 1st November and 15th March unless <ul style="list-style-type: none"> (i) the water supply has been turned off at the mains and all systems drained with the exception of sealed central heating systems that have been professionally fitted and contain antifreeze; OR (ii) the central heating system is left to operate at a minimum temperature of 15C; OR (iii) the water pipes are fitted with an operational trace heating system approved to British Standard BS6351 ○ Water freezing from domestic systems – cover is excluded between 1st November and 15th March unless either (i) or (ii) applying to Escape of water is effected. ○ Damage to awnings is excluded when the leisure 	<p>The policy is designed on the basis that leisure homes are regularly unoccupied; and coverage for insured events remains in force during such periods as outlined.</p> <p>We do not feel that any changes are required, but welcome any enquiries from brokers/policyholders for circumstances that need special consideration.</p>

	<p>home is unoccupied for 7 days or more.</p> <ul style="list-style-type: none">• The policyholder must take reasonable precautions to prevent loss or damage to property and ensure that any loss or damage is mitigated – where safely possible.	
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