

Campsite Liability & Property Insurance

Insurance Product Information Document

Company: Bspoke Commercial Limited on behalf of Accelerant Insurance UK Limited

Product: Quote Monkey Campsite Insurance

Bspoke Sports & Leisure is a trading name of Bspoke Commercial Limited. Bspoke Commercial Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 709456. Registered Office: Brookfield Court, Selby Road, Leeds, LS25 1NB. Registered in England & Wales. Company Number: 09284678.

Accelerant Insurance UK Limited is registered in England and Wales with the company number of 03326800 and the registered office of One Fleet Place, London, EC4M 7WS. Its trading address is Lodge Park Business Centre, Lodge Lane, Langham, Colchester, CO4 5NE. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number: 207658).

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This policy provides cover for your legal liability as operator of a small campsite for your legal liability in respect of accidental bodily injury or damage to property. It also allows you to cover associated buildings against fire and other perils up to indemnity limit(s) shown in the Policy Schedule



What is insured?

- ✓ Cover for your legal liability as lessee, owner and operator of a small campsite in respect of accidental bodily injury to third-parties and accidental damage to third party property up to indemnity limit shown in the Policy Schedule.

Additional Covers – Available on Request:

Cover for your legal liability as owner of the land in respect of accidental:

- ✓ bodily injury
- ✓ Loss of damage to material property
- ✓ Obstruction, trespass, nuisance or interference with any right of way, air, light or water
- ✓ Wrongful arrest, detention, imprisonment or eviction of any person or invasion of the right of privacy.
- ✓ Employers Liability
- ✓ Cover for loss or damage to the property Insured caused by any of the insured events listed in the policy.



What is not insured?

Public Liability:

Insurers will not pay for liability arising from: liability under contract unless conduct and control of the claim vests with us.

- ✗ terrorism.
- ✗ asbestos.
- ✗ damage to goods supplied or work executed by you.
- ✗ damage to goods in your custody or control.
- ✗ infectious diseases or pandemics
- ✗ pollution or contamination other than incidents which are sudden, unidentifiable, unintended and unexpected which take place in the entirety at a specific moment in time and place during the period of insurance.

Employers Liability (if applicable)

Insurers will not be liable for:

- ✗ work offshore
- ✗ fines, penalties, punitive and exemplary damages
- ✗ bodily injury in circumstances where the Road Traffic Acts apply

Property (if applicable):

Insurers will not be liable for damage:

- ✗ by any event not specifically insured.
- ✗ to property specifically excluded.
- ✗ caused by pressure waves from aircraft
- ✗ by terrorism
- ✗ caused by an infectious disease or pandemic



Are there any restrictions on cover?

! The standard policy excess of £250



Where am I covered?

✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands



What are my obligations?

You must make a fair presentation of the risk to Us at inception, renewal and variation of Your policy. This means that You must tell Us about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and that You must not misrepresent any material facts. A material fact is one which would influence the acceptance or assessment of the risk. If You have any doubt about facts considered material, it is in Your interest to disclose them to Us.

Please check that all the information recorded in Your documents is correct. If there are any inaccuracies or omissions, please inform Us immediately. Failure to make a fair presentation of the risk could result in the policy being avoided, written on different terms and/or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

You must take all reasonable precautions to prevent loss or damage and comply with any security or other loss prevention conditions in Your policy document. You must notify Us promptly of any event which might lead to a claim and follow the Claims Procedure set out in Your policy. For further details and any specific obligations relating to Your trade or Business activities following Our assessment of Your risk, please refer to Your policy documents



When and how do I pay?

- You can pay your premium as a one-off payment by Debit or Credit card.
- Payment is to be made at the point of sale or renewal of Your policy.



When does the cover start and end?

The period of insurance is for a period of 12 months and will start on the date You select when You purchase the policy and will end 12 months later. This information will be shown in Your Policy Schedule.



How do I cancel the contract?

- You have a statutory right to cancel Your policy within 14 days (cooling off period) from the start date or renewal of Your policy or from the day on which You receive Your policy or renewal documentation, whichever is later. We will refund the premium, less a proportionate amount for the time You have been on covered.
- You can also cancel this policy at any time after the Cooling Off Period. If You have not made a claim, we will refund any premium You have paid less a proportional premium for the length of cover You have had. If You have made a claim, we will not refund any premium You have paid.
Please refer to Your Policy Wording and Schedule for details of cancellation charges that may apply.