



Proof of Holiday Home Insurance

Unless you insure through our preferred insurer, Leisuredays, you must provide Longbeach with proof of insurance each year on renewal as proof that your holiday home is adequately insured. All policies must be in the registered owner's name and residential address and must have £5 million Public Liability clause attached and cover against loss, damage and third-party liability. If you have a written licence agreement, you have agreed to your policy complying with clause 4.5.

You have agreed that you will:

- 4.5 **Insure the Caravan at your own expense** against standard property damage insurable perils (including loss) and in addition cover for:
- 4.5.1 Costs of removing debris, demolishing, propping up or supporting parts which have been damaged; and
 - 4.5.2 Costs incurred in the delivery and/or resiting of any structure at the insured premises.
 - 4.5.3 Where Part 1 of this Agreement specifies that the New-for-Old Option applies, the sum insured for loss of or damage to the Caravan shall include the following:
 - 4.5.3.1 The retail price on the Park of a new caravan of a similar type and size to the Caravan;
 - 4.5.3.2 The cost of replacing any existing ancillary structures (for example steps);
 - 4.5.3.3 The cost of clearing wreckage from the Pitch and disposing of the Caravan; and
 - 4.5.3.4 The cost of delivery, siting and connecting the new caravan (if not included in the retail price).
 - 4.5.4 Where Part 1 of this Agreement specifies that the Market Value Option applies, the sum insured for loss or damage to the Caravan from time to time shall not be less than the price which a willing buyer would pay you for the Caravan without the benefit of this Licence Agreement.
- 4.6 **To insure at your own expense against Property Owners' Liability (including liability to any third parties employed to work in the Caravan) and Public Liability.** The sum insured for these liabilities shall not be less than £5,000,000. We will review the minimum sum insured on every fifth Review Date and may require you to increase it from the following 1 January if we reasonably consider the current minimum sum insured to be insufficient. Clauses 17.2, 17.3, 17.4 and 17.5 of this Licence Agreement explain your options if you do not agree with any increase.