



Holiday Caravan and Residential Park Home – Risk Guide

Park Business Insurance

This policy offers specialist cover for holiday parks of all shapes and sizes, including those that accommodate holiday caravans or lodges, chalets, touring and camping pitches as well as glamping accommodation, such as safari tents, pods and tepees. It also covers residential park home estates, including those that offer central and shared facilities and businesses that let park homes.



Types of Parks and Accommodation

- Holiday parks accommodating holiday caravans or lodges, chalets, touring caravans, motorhomes, tents and various forms of glamping accommodation
- Residential home parks accommodating residential park homes and residential lodges (owned and let)



Non-acceptable Activities and Facilities

We are unable to underwrite risks that offer certain activities and facilities, these include:

- Horse riding
- Nightclubs
- Paragliding
- Use of drones
- Parks located outside of the UK
- Parks that do not hold appropriate licenses
- Units on private land

Premium Discounts

Our rating structure allows us to recognise positive risk features and to reward those clients demonstrating good risk management. Examples of features which underwriters may provide premium discounts for include:

- Higher sums insured
- Geographic location
- Positive claims experience
- Low risk diversification
- Evidenced risk management procedures and training of staff
- Long term relationship with scheme

Cover Available on the Policy

This product contains all standard sections a park business needs including:

- Cover for your buildings and structures and the fixtures, fittings and contents within them
- Automatic day one uplift of declared building sums insured of 15%
- Up to £250k of unspecified sales stock
- Cover for your park machines (material damage only)
- Public & Products Liability at £5m
- Employers' Liability at £10m
- Goods in transit up to £50k (contents only)
- Business Interruption as a result of specified disease, denial of access, loss of attraction, failure of supplier, loss of license or loss of fish stocks
- Business Interruption as a result of property damage





Additional Covers

This policy can be tailored to your clients' individual needs by adding some or all of the following covers:

- Key Person or Nominated Person
- Personal Accident including sickness cover
- Contents away from the park
- Loss of money
- Increased loss of money limits
- Computer all risks
- Increased Public & Products Liability limits
- Business Interruption offering 12, 18, 24, 36 months indemnity limits

Private Dwellings

Park owners' private houses on the park can be included under the park policy. Cover includes:

- Loss or damage to the house and associated out buildings and contents
- Accidental damage to glass and sanitary ware
- Accidental damage to buildings
- Subsidence
- Alternative accommodation costs up to 20% of the sum insured for the buildings
- Liability to the public



Additional Policies Available

- Directors & Officers
- Legal expenses
- Mid-high net worth properties and possessions
- Cyber

**To find out more please contact your
Business Development Manager**

About Bspoke Lifestyle

Bspoke Lifestyle is a specialist MGA providing insurance to the Leisure industry and specifically to the Holiday and Residential Park sector.

We work with lots of brokers on insurance for Parks and pride ourselves on our market leading product and specialist knowledge.