What's Changed – GoldPark Caravan & Lodge Insurance Policy – 10/2025

The following document demonstrates any significant differences to the conditions of the policy and the cover between the January 2022 policy wording, with a wording reference of v8/021221 and the October 2025 policy wording, with a wording reference of GP/1025/PW.

Please note that the insurers for our policy have changed, and are now as follows:

For all cover sections:
100% underwritten by Hiscox Insurance Company Limited.

Please refer to the policy documentation for full regulatory information.

IMPORTANT: The changes may or may not affect you, but please ensure that you read, understand and consider against your own personal circumstances and if you are not clear about anything and how it will affect you speak to your broker or insurance intermediary immediately.

Copies of all our documentation are available to download as PDF documents from the GoldPark website as follows:

https://www.caravan-lodgeinsurance.co.uk/

Change Description	**Old Wording**	**New Wording**	**What This Means for You**
Removal of AXA Insurance UK plc throughout the document.	*See Previous Policy Wording*	*N/A*	Insurer information has been updated and is now shown on the policy schedule.
Updated Welcome text (page 3)	*Welcome to **Your** GoldPark Caravan **Holiday Home** and Lodge Insurance **Policy** and thank you for choosing AXA Insurance UK plc.* ***We** are authorised by the Prudential Regulation Authority and regulated by the Financial*	*Thank **You** for choosing to insure **Your** property with GoldPark which is a trading name of Plum Underwriting Limited. Plum Underwriting Limited is a trading entity of Brown & Brown (Europe) Limited.*	Greater clarity on who we are.

	Conduct Authority and the Prudential Regulation Authority. This can be checked on the FCA's register by visiting the FCA's website at https://register.fca.org.uk/ or calling them on 0300 500 8082. *The information **You** have supplied forms part of the contract of insurance with **Us. Your Policy** is evidence of that contract. **You** should read it carefully and keep it in a safe place.*	*With over 30 years' experience GoldPark is a highly respected insurance underwriting team which specialises in providing insurance for **Holiday Homes. Our** aim is to deliver excellence through **Our** products and with a first-class service; build long term relationships with all of **Our** policyholders.* ***We** choose **Our** insurers who cover the risks in **Your Policy** very carefully, based on their financial strength and service capabilities. The insurer(s) for **Your Policy** is as detailed on **Your** Schedule. **Our** claims service is designed to respond when **You** need it most – 24 hours a day, 7 days a week.* ***We** are delighted to be given the opportunity to provide **You** with an insurance **Policy** and can assure **You** that **We** will do all **We** can to keep **You** as a valued customer for many years ahead.*	
Updated policy introductory text (page 4).	*In return for having accepted **Your** premium **We** will, in the event of injury loss or damage happening within the **Period of Insurance,** provide insurance as described in the following pages and referred to in **Your** Schedule.* *For the contract to be valid, all the information **You** have given **Us** as part of **Your** application must be true and complete to the best of **Your** knowledge and belief. Otherwise **Your Policy** may not protect **You** in the event of a claim.* *If after reading these documents **You** have any questions please contact GoldPark.* ***Important*** ***We** recommend that **You** read this **Policy** in conjunction with **Your** Schedule to ensure that it meets with **Your** requirements. Should **You** have any queries please contact **Us** or **Your** Insurance Intermediary.* ***Your** attention is drawn to the Complaints Procedure on page 37.*	***Our Holiday Home** insurance **Policy** is designed to protect **You** against the risk of things happening suddenly which **You** could not have expected such as fire, theft, **Flood** and **Storm.*** *It is not designed to protect **You** against losses that arise due to the gradual deterioration, wear & tear and/or poor maintenance of **Your** property.* ***Your Policy** is a contract of insurance between **You** and **Us** and is reliant on **You** providing **Us** with accurate information. Failure to provide this may invalidate the contract or affect the settlement of any claim under **Your Policy.** For more information, please refer to the 'General Conditions'.* *In return for payment of the full premium shown on **Your** Schedule, **We** agree to insure **You,** subject to the terms and conditions contained in or endorsed on **Your Policy,** against loss or damage **You** sustain or legal liability **You** incur for accidents happening during the **Period of Insurance** shown on **Your** Schedule.* *It is essential that **You** read all documents forming part of **Your Policy** to ensure that **You** fully understand the cover that **We** have provided.* ***Your** Schedule details which sections are operative and which insurer is providing the cover under each section.* *Upon request **We** can provide Braille, audio or large print versions of **Your Policy.** If **You** require an alternative format, **You** should contact **Us** directly.* *The language of this insurance contract and all communications relating to it will be in English.*	Greater explanation as to what our policy is designed to cover and consistent with our other policy wordings.

Claim Notification number retitled as ‘How to Make a Claim’ with all phone numbers now moved onto the policy schedule (page 4)	*See Previous Policy Wording*	*To make a claim,* ***You*** *can contact* ***Us*** *by telephone or email. Please refer to the section ‘How to Make a Claim’ on* ***Your*** *Schedule for the contact details.* *When notifying a claim, please provide* ***Your*** *name,* ***Policy*** *number (shown on* ***Your*** *Schedule) and full details of the loss or damage.* *There are several claims conditions that operate. Please refer to the ‘Claims Conditions' section of this* ***Policy*** *wording booklet which explains* ***Your*** *duties in the event of a claim and how* ***Your*** *claim is managed.* *To maintain a quality service, telephone calls may be monitored or recorded.*	Claims contact details are now shown on the policy schedule. Update also highlights the ‘Claims Conditions’ section.
‘Making Sure Your Cover Stays in Place’ and ‘Checking for Changes to Your Cover’ information moved from page 7 to pages 5 under ‘How to Use This Policy’.	*Please see old wording.*	*Please see the new wording for full details.*	Better placed under ‘How to Use this Policy’ as this is explanatory text on how the policy works.
Important Information retitled ‘Helpful Hints’ with explanatory text also updated (page 6)	***Our*** *GoldPark Caravan* ***Holiday Home*** *and Lodge Insurance* ***Policy*** *is designed to protect* ***You*** *against the risk of things happening suddenly which* ***You*** *could not have expected such as fire, theft,* ***Flood*** *and* ***Storm.*** *It is not designed to protect* ***You*** *against losses that arise due to the gradual deterioration or poor maintenance of* ***Your Holiday Home.*** ***We*** *want to ensure that* ***You*** *are fully aware of the extent of* ***Your*** *cover and would therefore urge* ***You*** *to read this* ***Policy*** *in full, along with the* ***Policy*** *Schedule.* ***We*** *have also taken this opportunity to bring some helpful information to* ***Your*** *attention.* *This section does not form part of* ***Your Policy*** *and contains only examples of what is contained in* ***Your*** *wording.*	*Below are some helpful hints which if followed can help to prevent or reduce the effects of a loss and although these are not* ***Policy*** *conditions it is strongly recommended that these points are followed.* *Please note however that in some circumstances* ***We*** *may require* ***You*** *to follow some of the points noted below as a condition of* ***Your Policy.*** *If so, these will be detailed on* ***Your*** *Schedule via an* ***Endorsement(s).***	Greater clarity that the points in this section are not necessarily requirements.
Additional policy definitions (pages 8-11)	*N/A*	***Computer Systems*** *Computer or other equipment or component or system or item which processes stores transmits or receives* ***Data****.* ***Cyber Act*** *An unauthorised, malicious or criminal act or series of related unauthorised, malicious and criminal acts, regardless of time and place, or the threat or hoax*	Greater clarity of cover.

		thereof involving access to, processing of, use of or operation of any ***Computer Systems****.* ***Cyber Incident*** • *any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any* ***Computer Systems****;* *or* • *any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any* ***Computer Systems****.* ***Data*** *Any data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever.* ***Denial of Service Attack*** *Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability or performance of networks, network services, network connectivity or* ***Computer Systems****. Denial of service attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, the generation of excess or non- genuine traffic between and amongst networks and the procurement of such actions or instructions by other* ***Computer Systems****.* ***Hacking*** *Unauthorised access to any* ***Computer Systems****, whether* ***Your*** *property or not.* ***Phishing*** *Any access or attempted access to* ***Data*** *made by means of misrepresentation or deception.* ***Virus or Similar Mechanism*** *Program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to damage, interfere with, adversely affect, infiltrate or monitor computer programs,* ***Computer Systems****,* ***Data*** *or operations, whether involving self-replication or not. The meaning of virus or similar mechanism includes but is not limited to trojan horses worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to*	

		damage, interfere with, adversely affect, infiltrate or monitor as above.	
Update within definitions of 'Vehicles'; to include electric surfboards (page 11) And under What is not included in this definition (page 11)	*Sailboards and windsurfers.* *Surfboards, water-skis, snowboards and skis.*	*sailboards, electric surfboards and windsurfers.* *Surfboards (non-electric), water-skis, snowboards and skis.*	Greater clarity.
Updated definition of 'We/Us/Our' (page 11)	*AXA Insurance UK plc.*	*GoldPark (a trading name of Plum Underwriting Limited) acting on behalf of **Your** insurers.*	Greater clarity on who we are.
'Providing Accurate Information' replaced with 'Information You Have Given Us' (page 12)	***Providing accurate and complete information*** *When taking out, renewing or making changes to When taking out, renewing or making changes to this **Policy, You** must take reasonable care to provide accurate and complete answers to all questions.* ***We** may ask **You** to provide further information and/or documentation to ensure that the information **You** provided when taking out, making changes to or renewing **Your Policy** was accurate and complete.*	***Information you have given us*** *In deciding to accept this **Policy** and in setting the terms including premium **We** have relied on the information which **You** have provided to **Us**. **You** must take care when answering any questions **We** ask by ensuring that any information provided is accurate and complete and tell **Us** or **Your** broker if this information changes. If **You** are in any doubt, please talk to **Us** or **Your** broker. **We** will tell You if a change in information affects **Your** insurance.* *If **We** establish that **You** deliberately or recklessly provided **Us** with untrue or misleading information, **We** will have the right to:* *(a) treat this **Policy** as if it never existed;* *(b) decline all claims;* *(c) retain the premium; and* *(d) request a refund from **You** of any claim payments already made.* *If **We** establish that **You** carelessly provided **Us** with untrue or misleading information, **We** will have the right to:* *(i) treat this **Policy** as if it had never existed, refuse to pay all claims and return the premium **You** have paid. **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered;* *(ii) treat this **Policy** as if it had been entered into on different terms from those agreed, if **We** would have*	Greater clarity on the remedies available to us should you not supply us with correct information.

		*provided **You** with cover on different terms and apply these amended terms to all claims under the **Policy**, including any claims **You** have already made;* *(iii) reduce the amount **We** pay on any claim in the proportion that the premium **You** have paid bears to the premium **We** would have charged **You**, if **We** would have charged **You** more.* ***We** will notify **You** in writing if (i), (ii) and/or (iii) apply.* *If there is no outstanding claim and (ii) and/or (iii) apply, **We** will have the right to:* *(1) give **You** thirty (30) days notice that **We** are terminating this **Policy**; or* *(2) give You notice that **We** will treat this **Policy** and any future claim in accordance with (ii) and/or (iii), in which case **You** may then give **Us** thirty (30) days' notice that **You** are terminating this **Policy**.* *If this **Policy** is terminated in accordance with (1) or (2), **We** will refund any premium due to **You** in respect of the balance of the **Period of Insurance**.*	
Moved 'Changes in Your Circumstances' to be underneath 'Information You Have Given Us' and added end paragraph (page 13)	***Changes in your circumstances*** ***You** must tell **Us** as soon as possible if **Your** circumstances change or if any of the information shown in **Your** proposal form, statement of fact or Schedule changes during the **Period of Insurance.*** *Examples of changes **We** must be made aware of are:* *• Change of address.* *• Structural alteration to **Your Holiday Home**.* ***We** will then tell **You** if there will be any change to **Your** insurance premium or any change in the terms of **Your Policy**.* ***You** must ensure that **You** provide accurate and complete information when asked questions about the changes in **Your** circumstances.* *If **You** are in any doubt please contact GoldPark.* ***We** will then tell **You** if there will be any change to **Your** insurance premium and/or any change in the terms of **Your Policy.*** ***You** must ensure that **You** provide accurate and complete information when asked questions about the changes in **Your** circumstances.*	***Changes in your circumstances*** ***You** must tell **Us** as soon as possible if **Your** circumstances change or if any of the information shown on **Your Schedule** changes during the **Period Of Insurance**.* *Examples of changes **We** must be made aware of are:* *• Change of address.* *• Structural alteration to **Your Holiday Home**.* ***We** will then tell **You** if there will be any change to **Your** insurance premium or any change in the terms of **Your Policy**.* ***You** must ensure that **You** provide accurate and complete information when asked questions about the changes in **Your** circumstances.* *If **You** do not keep **Us** updated on any changes to information or provide untrue or misleading information when updating **Us**, then the remedies outlined in 'Information you have given us' will be applied.*	Moving this information highlights the importance of us being kept advised of changes in your circumstances. The additional paragraph confirms the remedies available to us should you not keep us updated.

Update to the 'Fraud' general exclusion (page 15)	• ***We** will cancel **Your Policy.***	***We** will cancel **Your Policy** from the date of the fraudulent act.*	Greater clarity of what we will do if you act in a fraudulent manner.
Update to general information of 'Claims Conditions' (page 17)	*N/A*	*Brown & Brown Claims (UK) Limited provide the claims handling service for this **Policy.*** *For this section the terms **Us, We** and **Our** are referring to Brown & Brown Claims (UK) Limited.*	Greater clarity of who is now providing the claims handling service.
Update to 'Claims Conditions – The First Thing You Must Do' (page 17)	*If property is lost, or theft or malicious damage is suspected, **You** must inform the Police as soon as possible and obtain a crime or lost property reference number.*	*You must notify the Police or other appropriate local or civil authority immediately **You** become aware that a crime has been committed, obtain a crime or lost property number and notify **Us** in writing no later than 7 days after the date of such incident.*	Addition of the time limit provides greater clarity on our requirements.
Update to 'Claims Conditions – You Should Always' (page 17)	*N/A*	• *notify **Us** as soon as reasonably possible in writing, and on no account later than 30 days after the date of the incident, of any loss, damage, or any claim made against **You**, or any circumstance or occurrence which may subsequently give rise to a claim under this **Policy**.*	Addition of the time limit provides greater clarity on our requirements.
Addition of a 'Cyber Exclusion' under the General Exclusions (page 22)	*N/A*	***Cyber exclusion*** ***We** will not pay for any loss, damage, cost or expense directly or indirectly caused by, contributed to by, arising from, occasioned by or resulting from:* *(a) any **Cyber Act** including but not limited to **Hacking**, **Phishing**, **Denial of Service Attack** or the transmission of any **Virus or Similar Mechanism**; or* *(b) any **Cyber Incident**.* *This exclusion will not apply to sudden and unintentional physical damage resulting from causes which are covered by **Your Policy**.*	Greater clarity of cover.
Update to exclusion d. under cover 20: Liability to the Public (page 30)	*d. Owning, possessing or using a dangerous dog of one of the following breeds: Pit Bull Terrier, Japanese Tosa, Dogo Argentino, Fila Brasileiro and cross breeds of these with any other breed.*	*d. Owning, possessing or using any dangerous dogs as listed under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1983. This includes cross breeds of those listed with any other breed, and any updates or changes that are made to these laws*	Greater clarity of the exclusion.
'Making a Complaint' retitled as 'How to Make a Complaint' and procedure updated (pages 39 & 40)	*Please see old wording.*	*Please see the new wording for full details.*	Updates to contact information due to new insurers is now shown on the schedule.

Replace 'Beyond AXA or GoldPark' with Financial Ombudsman Service' (pages 39 & 40)	*Should **You** remain dissatisfied following a written response to **Your** complaint **You** may be eligible to refer **Your** case to the Financial Ombudsman Service (FOS).* *The FOS is an independent body that arbitrates on complaints about general insurance products.* ***You** have six months from the date of **Our** final response to refer **Your** complaint to the FOS.* *This does not affect **Your** right to take legal action.* *Making a Complaint* *38 Making a Complaint GoldPark Caravan Holiday Home & Lodge Insurance Policy Wording v8/021221* *If **We** cannot resolve **Your** complaint **You** may refer it to the Financial Ombudsman Service at the address given below:* *Mail Financial Ombudsman Service* *Exchange Tower* *Harbour Exchange Square* *London E14 9SR* *Tel 0300 123 9123 or 0800 023 4567* *Fax 020 7964 1001* *Email complaint.info@financial-ombudsman.org.uk* *Web https://help.financial-ombudsman.org.uk*	*If after following the 'How to Make a Complaint' procedure on **Your** schedule **You** remain dissatisfied, **You** may be eligible to refer **Your** case to the Financial Ombudsman Service (FOS).* *The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** may be eligible to make a complaint to the FOS if **You** are:* *• A private individual* *• A micro-enterprise employing fewer than 10 persons and with turnover or annual* *• A small business with a turnover of less than £6.5 million and less than 50 staff or* *has a balance sheet total or less than £5 million (small business)* *• A charity which has an annual income of less than £6.5 million* *• A trustee of a trust which has a net asset value of less than £5 million* *• An individual who has given a guarantee or security in respect of an obligation or liability of a small business.* *The FOS's contact details are as follows:* *Financial Ombudsman Service* *Exchange Tower* *Harbour Exchange Square* *London E14 9SR* *Email: complaint.info@financialombudsman.org.uk* *Fax: 44 207 964 1001* *Text: 07860 027 586 (call back service)* *Tel: From within the United Kingdom: 0800 023 4567 (calls to this number are now free on mobile phones and landlines)* *From outside the United Kingdom: 44 (0)207 964 0500* *Website: www.financial-ombudsman.org.uk* *Please remember that **You** may have to refer **Your** complaint to the FOS within specific timelines. **We** will communicate the applicable timeline in **Our** response to **Your** complaint.* *The complaints handling arrangements above are without prejudice to **Your** right to commence a legal action or an alternative dispute resolution proceeding in accordance with **Your** contractual rights.*	Further information added on who is eligible to complain to the FOS.
Updated Customer Service Information section including updated Data Protection Notice (pages 41 & 42).	*Please see old wording.*	*Please see the new wording for full details.*	Provides enhanced regulatory information about the policy

GoldPark is a trading name of Plum Underwriting Limited which is authorised and regulated by the Financial Conduct Authority under Firm Reference Number 309166. You can check this on the Financial Services Register by visiting the FCA website or by calling the FCA on 0800 111 6768.

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