

## **Commercial Insurance Product**

Our park business product has been specifically designed to meet the needs of businesses in the park industry, including distributors, dealers and storage facilities.



## **Standard Cover**

# Our product contains all the standard sections your business needs including:

- Buildings, structures, fixtures and fittings
- Automatic day 1 uplift of declared buildings sums
- Park Machines
- Public 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



# We can then tailor your policy to your individual needs

- Products Liability up to £5m
- Public liability up to £10m
- Computer all risks
- Key Person or Nominated Person
- · Personal Accident (including sickness)
- Business Interruption as a result of Foot and Mouth disease
- Increased loss of money limits

#### **Discounts and Risk Management**

We offer competitive premiums including discounts for good risk management, strong claims management, multiple products with us and CaSSOA accreditation.

## **Additional Products**

As well as our market leading Commercial Insurance product we offer a number of additional products

- Motor vehicles
- Directors and officers





We can cover all types of parks and associated businesses and cater for a range of vehicle types under a single policy including:

- Cars
- Tractors
- Diggers, excavators
- Trucks
- Vans
- Park machinery (e.g. ride on equipment) and other agricultural vehicles





### Legal Protection and Support

The policy provides cover for the personal assets and liabilities of anyone who is a director or officer of the park business. Benefits include:

- Cover for claims made for any actual or alleged error, misstatement, act, neglect, breach of trust or breach of duty in an individual's capacity as a director or officer
- Legal representation costs towards any formal investigation by a governing body
- Legal fees, costs and expenses for any alleged breach of health and safety regulations or corporate manslaughter
- Cover for your spouse or civil partner
- Options to include Employment Practice Liability and Pension Trustee Liability

## For further information, get in touch today:

Call Us: 0344 274 0276 | Email Us: enquiries@compass.co.uk | Visit Us: www.compassparks.co.uk

#### **About Compass Insurance**

We are specialists in the holiday and home park industry and insure thousands of parks and businesses within it, many of whom store and maintain touring caravans and motorhomes.

We offer tailored cover for all aspects of a business including buildings, infrastructure and contents, business interruption, liabilities, machinery and vehicles, directors and officers

Compass Insurance is a trading name of Bspoke Lifestyle Ltd, registered in England and Wales under Company Number: 11429456 at Registered address: 7 Pullman Court, Great Western Road, Gloucester GL1 3ND. Bspoke Lifestyle Ltd is authorised and regulated by the Financial Conduct Authority, FRN Number: 820727.