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# ALL PARKS INSURANCE COMPANY PROFILE

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## **PREAMBLE:**

“All Parks Insurance” is a specialised Underwriting Agency established to cover the specialised needs of the Caravan Park Proprietor. The policy was written specifically for Caravan Parks and therefore is unlike most policies offered by other Insurers who try to simply adapt their standard Commercial Pack policy wordings.

It was evident that no Company had addressed the needs of the Caravan Park, Holiday Village and Relocatable Home Estate industry as a whole and provide not only a specialised product, however also unique, personalised service. “All Parks Insurance” set out to achieve that end.

“All Parks Insurance” offers a range of covers for Caravan and Holiday Parks, Holiday and Resort Villages and Relocatable Home Estates.

The management and staff have a wealth of knowledge with numerous years experience in the insurance aspect of this industry. We aim to become the only truly National Resort and Park Insurance Specialists.

Our mission statement reflects the commitment and dedication our team has to this industry.

In the changing world in which we live the colloquialism "she'll be right mate" no longer applies. With the increasing preponderance towards litigation, and the heightening of consumer awareness, Relocatable Home Estate (RHE) and Resort and Parks operators who do not meet Quality Assurance standards will "not be right mate".

We at “All Parks Insurance” see our role as not only designers of insurance programs that address the specialised needs of RHE and Park operators, but also that of risk managers and advisor to the industry in relation to insurance.

“All Parks Insurance” works closely with the Insurance Broking Fraternity and Industry Associations to deliver this education program. This will give the operators the necessary knowledge to survive the ever changing insurance requirements of today's world.

The following pages offer an insight into our Company and its aims together with a guide to our Policy coverage and risk management approach.

## **MISSION STATEMENT:**

Our mission is the implementation of the best quality insurance program for the Resort and Park, and Relocatable Housing Estate industry.

We specialise exclusively in Resort and Park, Holiday Village and Relocatable Home Estate insurance with the further objective of providing a continuing program of information and advisory services.

Our goals are to become the market leader in this specialised field and to return to the park operator, the information and tools necessary to minimise loss exposure and therefore keep premiums as low as possible.

Our staff, both technical and executive are dedicated to providing a unique quality product together with service at the best possible value in the market.

We are also committed to the training and support of our staff at all levels to ensure that as professional market leaders our clients will reap the rewards of quality and professional service.

As part of the insurance industry we see it as our duty to improve the community well being wherever possible and to carry out responsibilities in such a way that the highest ethical standards are maintained in both our personal and business activities.

We will strive to be an example to follow within the insurance industry for our security to be proud of and show as an example to others.

## **DESCRIPTION:**

“All Parks Insurance” is the only devoted Underwriter that specialising in this market.

Our staff are experienced in our policy wording for the RHE and Park operation, needs and procedures.

“All Parks Insurance” have worked closely with feedback from the market and insurers to write a specialised policy wording based on the requirements of Resort and Park operators.

“All Parks Insurance” will insure Resort and Parks, Camping Grounds and RHE's Australia Wide.

## OBJECTIVES:

The overall objective in the formation of “All Parks Insurance” is to become the authority in this field, which requires very specialised insurance.

The “All Parks Insurance” program is a program aimed at the whole of the industry i.e.

- the caravan parks
- the home villages
- the relocatable home estates
- the holiday park resorts

Our aim is to assist the parks that are prepared to instigate proper risk management controls. We target a very defined market - being the operator who wishes to maintain competitive premiums by instituting proper risk management controls. As the program succeeds the market potential will obviously expand as other operators work towards achieving our underwriting standards.

Our underwriting standards do not necessarily relate to the quality of building construction, within Holiday Parks, but more to the quality and attitude of park management.

We will achieve these objectives by contact with and training of parks and manufacturers throughout Australia. We will also maintain a strong presence in associations, conferences and other industry events.

We will progressively contact and train insurance brokers in our product throughout Australia.

We provide support to Caravan Industry Australia as well as most of the state associations and are recognised specialist insurers for the independent marketing associations such as, Big 4 Holiday Parks, Top Tourist Parks of Australia and Family Parks of Australia.

We will become members of the Caravan Camping Industry Association of NSW, the Caravan Trades and Industry Association of QLD, the Caravan Park and Trades Association of WA and the Victorian Caravan Park Association and the Caravan Park and Trades Association of S.A.

We recognise the value and contribution of these Associations in relation to park education and for this reason offer these members a special discount. This will achieve two things;

- a) Assist in growth of the Associations as the discount could be used for annual membership.
- b) Provide Caravan Parks and Holiday Resorts with a better quality of clientele who have had some formal risk management training.

## **TECHNICAL SUPPORT:**

We will develop complete systems and operational manuals in the following areas:-

Underwriting

Claims Reporting

General Administration

Risk Surveying

Risk Management

Risk Management Reporting

Broker information and liaison

Association and park communiques

## **DISTRIBUTION OF RISK:**

The spread of the risks for Resort and Parks and Relocatable Home Estates reduces dramatically the accumulation problem so often faced by underwriters. Eg.

- a) Parks insured by us are spread throughout Australia with material damage limits varying greatly enabling us to more effectively rationalise rating.
- b) By using a unique rating system for liability cover, all activities can be separately rated. This ensures correct premium and coverage for the varying Parks throughout Australia.
- c) Distributing our product through Brokers Australia wide.

## **POLICY COVERAGE SUMMARISED FOR ALL SECTIONS IF TAKEN:**

(See wordings for full explanation – Only Sections Taken are covered)

- The program is written as a multi-section policy with a minimum excess of \$1,000 for Property Damage and Consequential Loss and \$10,000 for Named Cyclones.
- Burglary, Money, Glass, (minimum excess \$500) Machinery Breakdown, Electronic Breakdown, Goods in Transit and General Property (minimum excess \$500) are based on a business pack wording.
- Specially written wordings offer much broader cover for the specific industry than the standard business packages offer.
- Caravans to be insured for indemnity value only unless otherwise requested and agreed to.
- Policy is extended to cover storm and tempest damage to textile or fabric annexes or sail material shelters under certain catastrophic conditions, subject to specific conditions and excesses
- Policy automatically includes accidental damage cover up to the full asset value.
- Policy extended to include hail cover for caravans and aluminium / cabins of foam sandwich construction Maximum sum insured \$100,000 (specified excesses and limits apply).
- Storm Damage to fences less than 10 years old with specified excesses and limits.
- \$10,000 cover for the removal and disposal of any tree greater than 4 metres in height, which is felled as a direct result from certain insured perils.
- Malicious damage by tenants is automatically included subject to Section 1 excess.
- Roads, Bridges and underground services cover is limited to explosion, earthquake, underground fire, impact by falling trees or aircraft, bursting and overflowing of water apparatus and malicious damage. Liability will be limited to the amount declared in the schedule with a \$1,000 excess
- Consequential Loss section covers loss of income as a result of a loss due to an event covered under section 1, included is loss of income due to the loss of a customer's mobile dwelling.
- Burglary section includes theft without forcible entry and by tenants (limited to \$10,000 or the sum insured, whichever is the lesser) with varying excesses and optional seasonal increases for Burglary of stock during Christmas and Easter holidays with an option to alter.
- Money section includes cover, in transit, in safe, at residence and on premises during business hours. Specially endorsed to increase cash by 200% during the combined NSW & Qld, Christmas & Easter school holidays, with an option to alter

## **POLICY COVERAGE SUMMARISED FOR ALL SECTIONS: (CON'T)**

- Glass section includes accidental breakage of all internal and external glass including signs up to \$8,000.
- Machinery Breakdown section covers a new replacement value (maximum of 5 years in the case of total loss of refrigeration compressors / air-conditioning units) of less than \$5,000 per item \$20,000 in total, on nominated equipment, including hiring of temporary equipment, temporary repairs and overtime & express freight.
- Electronic Breakdown section includes unforeseen physical loss or damage and optional cover for data media.
- Goods in Transit section covers the operators goods as well as customers goods, also goods described in the schedule whilst in transit anywhere in Australia by road.
- General Property section covers specified and unspecified items anywhere in Australia as described in the schedule, against fire and other perils, physical loss and damage & whilst in transit, including unregistered motor vehicles named on the schedule within the situation.
- We can also offer a separate policy for Cyber Event Protection
- Legal Liability Policy is a Broadform Public & Products Liability which includes your liability for loss of or damage to:

Property in your physical and legal control up to a limit of \$500,000:

- a) Relocatable homes in your control
- b) Caravan Parks - customers caravans or boats in storage or being towed within the confines of the park by you or your employees that you are responsible for.

Our Legal Liability Policy also allows for a very wide range of resort type activities, such as boats, push bikes, selling of liquor, boarding and alighting from park provided bus, etc. These activities are required to be listed separately as parks are generally rated on the classification, Lodge & Holiday Park, which is primarily accommodation which could exclude cover for many activities.



## **POLICY COVERAGE SUMMARISED FOR ALL SECTIONS: (CON'T)**

Recently the Caravan Park industry has become aware, the New South Wales Motor Traffic Act 1909 states, "Public Street" means any street, road, lane, thoroughfare, footpath or **place** open to or used by the public, including any place at the time open to or used by the public on the payment of money or otherwise. Other States have similar definitions.

This means that all vehicles and most mobile plant in the parks need to be registered (minimum conditional registration) as these vehicles would need to be registered when on a public road this will insure cover for liability.

Consequently the cover offered under other Public Liability policies in respect to unregistered vehicles is void in relation to a caravan park, as they exclude cover for unregistered vehicles for which compulsory (Green Slip) insurance is required by legislation.

The policy will address this grey area by providing cover if you have confirmation in writing from the appropriate authorities that vehicles do not require registration whilst within the situation.

Limits of indemnity available \$5,000,000, \$10,000,000, \$15,000,000 and \$20,000,000 with \$1,000 excess.

For further limitations, excesses and more defined explanation referral to the policy wordings and schedule is essential.

## **RISK MANAGEMENT:**

This is the key to the success of our program

The additional benefit to operators is the reduction of exposure to litigation as all procedures are carried out in a proper and professional manner.

Our risk management programs includes;

- risk survey of each park.
- risk management report including photos of non complying areas.
- identification of areas of high exposure.
- creation of correct procedures for resort type activities.
- development of disclaimers and assistance with signage.
- cash control procedures.
- stock and plant security.
- protection of electronic equipment and data.
- staff monitoring and training.
- self assessment forms for operators.

## **CONCLUSION:**

Our objective is to assist the RHE and Holiday Park industries by helping them to understand and apply the proper principles of loss control by reducing their exposure to risk. In turn we offer the best possible insurance program at competitive premiums.

We in no way wish to bulldoze any operator to conform with our rules, but equally do not wish to insure operators who will not help themselves by changing bad work practices.

As we do not have branches in all towns it is not practical to be on hand to meet the total day-to-day insurance needs of all park operators. To overcome this "All Parks Insurance" has elected to wholesale through licensed Insurance Brokers.

Where an RHE or Park operator does not currently have an insurance broker appointed we may will recommend several who have experience in this type of insurance.