

POLICY WORDING

Please read carefully and retain



Camper and Caravan Insurance for Touring Caravans

Welcome to Intasure Touring Caravan Insurance

designed specifically for campers and caravan owners



Intasure's campers and caravan insurance is designed for touring caravan owners. This insurance is underwritten by a consortium of leading insurers as defined in the Policy Wording.

Please read this policy carefully and see that it meets with your requirements. If not, or if there is anything you do not understand, please tell us as soon as possible.

Introduction

This policy of insurance is issued in accordance with the authorisation granted under contract to Intasure® and underwritten by insurers named in the Schedule of Insurance.

This policy document should be read together with the Schedule of Insurance and any Endorsement(s).

Your premium has been based upon the information shown in the schedule of Insurance and you should ensure that you are clear which sections of cover you have included, what each section covers and the restrictions and exclusions that apply, and what your responsibilities are under the policy as a whole.

Language of contract of insurance

Unless otherwise agreed the language of this contract of insurance shall be English.



Managing Director
for and on behalf of Intasure®

ENQUIRIES: 0345 111 0670

Monday - Friday 9am - 5.30pm
Email: admin@intasure.com

CLAIMS: 0345 111 0672 (24 hours)

Email: claims@intasure.com

Intasure
Oakhurst House
77 Mount Ephraim
Tunbridge Wells
TN4 8BS

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The policy has several Sections. Check **Your Schedule of Insurance** to see which sections are in force and any clauses or endorsements that are applicable.

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Introduction to Intasure

We would like to thank **You** for choosing Intasure Touring Caravan Insurance to protect **Your caravan** and to welcome **You** as a valued customer.

Intasure's insurance is not only competitive but also specially designed for campers and caravan owners. **We** hope **You** will remain a customer for many years and that Intasure's service and quality of cover will tempt **You** to consider **Us** for **Your** holiday home, park home, or household insurance needs. **You** can contact **Us** via telephone on 0345 111 0670, by email at admin@intasure.com or by post at Oakhurst House, 77 Mount Ephraim, Tunbridge Wells, TN4 8BS

Contacting Us to make a claim

To make a claim, first read the Policy and Schedule to check that **You** are covered. To register a claim and obtain a claim form please contact Intasure on **0345 111 0672**. Or **You** may write to:

Intasure
Oakhurst House
77 Mount Ephraim
Tunbridge Wells
TN4 8BS

You should complete a claim form and let **Us** have as much information as possible to help **Us** deal with **Your** claim quickly and fairly.

Finally, do not hesitate to ask for advice, **We** will be pleased to help **You**.

Telephone Calls and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Customer Service

Our objective is to give an excellent service to all **Our** customers and to deal with any claim helpfully, promptly and fairly. **You** can help **Us** to achieve this objective by:

- reading this policy wording together with **Your Schedule of Insurance** without delay;
- contacting **Us** immediately if **You** have any questions;
- keeping **Your** documents in a safe place;
- letting **Us** know if **You** change address or replace **Your Unit**;
- telling **Us** if the sums insured are not up to date as they represent the maximum **Insurers** will pay.

MAKING CLAIMS

To make a claim please contact **Us** using the address or telephone details contained in **Your Schedule of Insurance**.

Claims paid by **Insurers** will be subject to the conditions set out in this policy, including the following procedures:

- You** must report to **Us** any loss, damage, **Incident** or claim or any occurrence likely to give rise to a claim and of the institution of any proceedings being brought against **You**, as soon as possible. A completed claim form must be returned within 30 days of discovery of the **Incident**. If **You** experience difficulty in obtaining estimates these may be provided separately.
- You** must, in the event of theft or other malicious **Incident** give immediate notice of loss to the Police.
- You** must send copies of every letter written or document to **Us** immediately upon receipt.
- You** or any person claiming coverage must give all information and assistance to **Us** and, unless **Your** claim results from damage to **Your Unit** where the total cost of repairs is not likely to exceed £400, not negotiate, pay, settle, admit or repudiate any claim without the **Insurers'** written consent.
- No property may be abandoned to the **Insurers**.

In the event of damage to **Your Unit** resulting in a possible claim, where the total cost of repairs is not likely to exceed £400, **You** may proceed with the repairs without reference to **Us** but **You** must submit the receipted invoice and complete a claim form for **Insurers'** consideration.

Please look after **Your Unit, Equipment** and other belongings and follow manufacturers recommendations to ensure they are maintained properly. This will help avoid unnecessary loss or

damage that could spoil **Your** holiday and helps **Us** to retain highly competitive premiums.

COMPLAINTS

Our aim is to ensure that all aspects of **Your** touring caravan insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing you with the highest standard of service.

If at any time **You** have a complaint about the insurance or services that **We** provide for **You**, then you should contact:

Complaints Department
Intasure
Oakhurst House
77 Mount Ephraim, Tunbridge Wells
TN4 8BS

Tel: 0345 111 0680

If **Your** complaint relates to a claim, then **We** will register the same and pass **Your** complaint on to the **Insurers** to respond to **You**.

On receiving **Your** complaint **We** will send a full response within 3 working days or tell **You** within that time when **You** can expect a response.

If **You** remain dissatisfied, **You** may refer the matter to the Financial Ombudsman Service (FOS) within six months of the date of our final response to **You**, they can be contacted at:

Financial Ombudsman Service
Exchange Tower
London E14 9SR
Tel: 0800 023 4567 (for landline users, mobile users may be charged) 0300 123 9123 (same rate as 01 or 02 numbers, on mobile phone tariffs)
Email: complaint.info@financial-ombudsman.org.uk

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

You can find out more information at:

www.financial-ombudsman.org.uk

CHANGES TO CIRCUMSTANCES

You must take all reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to, or renew **Your** policy. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might become invalid.

Customer Service

Please tell **Us** within 14 days of becoming aware of any changes to the information **You** provided when applying for this insurance.

Please contact **Us** if **You** require a copy of **Your Statement of Fact** or **Your Schedule of Insurance**.

You must also tell Us within 14 days of becoming aware:

- of any intended alterations or renovation to the **Unit**. **You** do not need to tell **Us** about internal alterations to the **Unit**.
- of any change that may result in an amendment to the amounts insured or the limits that are shown in **Your Schedule of Insurance**.
- of any change to the use of the **Unit**, e.g. if the **Unit** is to be lent, let, sub-let, or used for business purposes
- that any member of **Your** household or any person to be insured by this policy is charged with, or convicted of a criminal offence (other than motoring offences).
- **You** change where **your Secure Location** ;
- **You** change **your** permanent address

When **We** are notified of a change, **We** will tell **You** whether this affects **Your** policy, e.g. whether **We** are able to accept the change and if so, whether the change will result in revised terms and/or a revised **Premium** being applied to **Your** policy. If **We** are not able to accept the change and it becomes necessary to cancel this insurance, **We** will do so as described within the cancellation conditions contained within the policy.

Important Notice: Please note that if the information provided by **You** is not complete and accurate **Insurers** may:-

- cancel **Your** policy and refuse to pay any claim, or
- not pay any claim in full, or
- revise the **Premium** and/or change any **Excess**, or
- revise the extent of cover or terms of this insurance.

YOUR STATUTORY RIGHTS

You have a statutory right to cancel your policy within 14 days of either:

- the date you receive the policy documentation, or
- the start of the period of insurance, whichever is the latter.

If you wish to cancel and your cover hasn't started we will refund your premium in full.

If you cancel after your cover and provided there hasn't been a claim we will refund the full premium paid less a proportionate deduction for the time we have provided cover.

YOUR RIGHT TO CANCEL THIS POLICY

If you wish to cancel your policy after 14 days you can do so at any time by contacting your broker.

On policies where the annual premium has been paid in full a refund of premium will be calculated from receipt of this notice on a pro-rata basis providing no incidents have occurred which give rise to a claim. On policies where the premium is paid by monthly payments the cancellation will take effect from the end of the period for which you have paid and therefore no refund will be due.

INSURERS' RIGHTS

Insurers may, at their discretion, take over the defence and settlement of any claim, and at any time, in Your name or that of any other person entitled to coverage, seek recoveries and indemnities from other parties. **You** must give to **Insurers** such information, assistance and copies of documents as they require as soon as possible.

LAW APPLICABLE TO CONTRACT

Your policy will be governed by and construed in accordance with English Law. The language and all communications with **You** will be in English.

Customer Service

HOW DO WE MAINTAIN YOUR PRIVACY?

We are the data controller of any personal data you provide to us. We collect and process personal data in order to offer and provide insurance services and policies and to process claims. Personal data is also used for business purposes such as fraud prevention and detection, financial management, to generate risk modelling, conduct analytics including to advise, improve and develop our products and services and to comply with our legal and regulatory obligations. This may involve sharing information with, and obtaining information from, our group companies and third parties such as (re)insurers, other brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us to monitor and improve the service we provide as well as for regulatory purposes.

Please see our Privacy Notice for further information on how your personal data is used, shared, disclosed and retained, your rights in relation to your personal data and how to contact our Data Protection Officer. Our Privacy Notice can be found at <https://www.ajg.com/uk/privacy-policy/>. From time to time we may make important updates to our Privacy Notice and these may in turn affect the way we use and handle your data. Please ensure you review our Privacy Notice periodically to ensure you are aware of any changes.

If you are providing us with personal data of another individual that would be covered under the insurance policy we may be placing or services we may provide to you, you shall ensure that you have obtained all appropriate consents, where required, tell them you are providing their information to us and show them a copy of this notice. You must not share personal data with us that is not necessary for us to offer, provide or administer our services to you.

YOUR INSURER

This Insurance policy is underwritten by Aviva Insurance Limited.

Aviva Insurance Limited is registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with Firm Reference Number 202153.

You can check this information and obtain further information about how the Financial Conduct Authority protects you by visiting website at www.fca.org.uk.

This insurance policy has been produced by Pen Underwriting Limited a Managing General Agent of the insurers. As Managing General Agent, Pen Underwriting Limited underwrites insurance and handles claims for you on behalf of the insurers. In providing insurance services, Pen will share your personal data with Aviva. For information on how Aviva use your personal data, please refer to Aviva's Privacy Policy at www.aviva.co.uk/privacypolicy.

We are covered by the Financial Services Compensation Scheme. Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See <https://www.fscs.org.uk/>

Definitions

The definitions of certain words, shown below in alphabetical order, have specific meanings whenever they appear in bold in this policy.:

Approved Security Device

A security device that is confirmed to be an **Approved Security Device** in **Your Schedule of Insurance**.

Security devices must be fitted in accordance with the manufacturers' instructions and be operating at the time of the **Incident** in order to qualify as an **Approved Security Device**. If **Your Unit** has twin- axles and **Your Approved Security Device** is a wheel lock then **You** must protect both wheels on the same side with such wheel locks in order for the protection to qualify as an **Approved Security Device**.

Awning

A tent-like structure made of a weatherproof fabric that is specifically designed to be attached to **Your Unit**.

Contents and Personal Effects

Bedding, linen, luggage, general household goods, portable television sets, audio **Equipment** and personal possessions belonging to **You** or **Your Family**. This does not include **Money** or **Valuables**.

Equipment

Tents other than **awnings** but including toilet tents, gas bottles, batteries, security devices (including wheel clamps), stabilisers, generators, satellite dishes, solar panels, aquaroll, air conditioning units, and motor movers that are not fixed to **Your Unit**. **Equipment** also includes camping lanterns and **Sports Equipment**.

Europe

Any country that is a member State of the European Union, Andorra, Croatia, Faroe Islands, Gibraltar, Liechtenstein, Monaco, Norway, San Marino, Switzerland and Vatican City and transits between those areas.

Excess

The **Excess** is the first amount of any one claim (for each separate **Incident**) that **You** pay. The amount of **Your Excess** is set out in **Your Schedule of Insurance**.

The following ONLY applies where **Your Unit** has been stolen and **Your Schedule of Insurance** describes it as a touring caravan.

Depending on the security arrangements protecting **Your Unit** and the location of the theft, **Your Excess** will change as follows:

	How Your Excess Changes
If Your Unit was protected with an Approved Security Device that was in force and operational at the time of the Incident .	Reduced to NIL
If Your Unit was stolen and was not protected with an Approved Security Device , Your Excess will change as follows:	
If Your Unit was <ul style="list-style-type: none"> • stored in a Secure Location or; • protected with a wheel clamp and a hitch lock and was either stored at Home or was Temporarily Unattended. 	No change
If Your Unit was stored at Home or was Temporarily Unattended without the protection of a wheel clamp or hitch lock.	Increased by £150
If Your Unit was stored away from Home but not stored in a Secure Location .	Increased by £400
Hitch Lock Note: (if Your Unit was locked to a car tow bar, Insurers will accept this as a hitchlock).	

Family

Your spouse or partner and children, including foster children and anyone **You** have asked **Us** to include and **We** have provided prior written agreement to include them.

Furnishings

Soft **Furnishings** such as upholstery, curtains and carpets as well as appliances such as fridges, freezers and cookers.

Definitions

Guaranteed Value / Agreed Value

Guaranteed Value or **Agreed Value** is a basis of cover where **Insurers** will offer **You** an amount equal to the sum insured shown in **Your Schedule of Insurance** less the **Excess** in settlement of a claim resulting from the total loss of **Your Unit**. This offer is subject to the following qualifying conditions:

- a) **You** bought **Your Unit** from a **Recognised Dealer**;
- b) In the event of a claim **You** provide **Us** with a receipt or proof of purchase of **Your Unit** that is dated no more than 7 years before the beginning of the **Period of Insurance**, was issued by that **Recognised Dealer** when **You** bought it and shows the amount **You** paid for it;
- c) The sum insured is no more than the amount **You** paid for **Your Unit**.

If any of the qualifying conditions set out above are not met or if **Your** claim does not result from the total loss of **Your Unit**, then **Insurers** will settle **Your** claim on a **Market Value** basis.

Home

The house where **You** reside and the surrounding private land but excluding any area where the right of way is not restricted to **Your** exclusive use.

Incident

A sudden, unexpected, specific event which occurs at an identified time and place resulting in loss or damage.

Insurers

Means Fairmead Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Conduct Authority and Prudential Regulation Authority. Financial Services Register number 202050. Registered in England and Wales number 00423930. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1BD. Fairmead Insurance Limited is Part of the Liverpool Victoria General Insurance Group.

Market Value

Market Value is a basis of cover where **Insurers** will calculate **Your** loss according to the cost of replacing **Your Unit, Equipment, Contents and Personal Effects** with items of a similar type and age, less a deduction for wear, tear and/or depreciation. **Insurers** will take account of wear and tear and/or depreciation when settling a claim on a **Market Value** basis, and this approach will have a greater impact on certain parts of **Your Unit** such as **Furnishings**. For **Your Unit** the **Market Value** will be based on information supplied by Glass's Guide Information Services or, if this is not available, other recognised sources of

information such as the Internet. The maximum amount **Insurers** will pay will be limited to the sum insured shown in **Your Schedule of Insurance**.

Money

Money of any kind, including cash, bankers drafts, cheques, credit or debit or charge cards or any other type of financial instrument.

New for Old

New for Old is a basis of cover where **Insurers** calculate **Your** loss according to the cost of a new replacement, or the nearest equivalent. **New for Old** cover applies when **Your Unit** or **Equipment** is replaced; any cash settlement will be on a **Market Value** basis only. If, at the time of the loss, the sum insured for **Your Unit** is less than 90% of the cost of a new replacement or nearest equivalent then the basis of cover will revert to **Market Value**. The maximum amount **Insurers** will pay will be limited to the sum insured shown in **Your Schedule of Insurance** irrespective of the basis of cover.

Our / Us / We

The administrators of this insurance.

Period of Insurance

The length of time, shown on **Your Schedule of Insurance**, during which cover applies.

Premium

The payment **You** make in return for **Insurers** giving **You** insurance.

Pup Tent

A small one or two man tent not exceeding 2 metres in length or 1.25 metres in width.

Recognised Dealer

A caravan dealer based in the **United Kingdom** who buys caravans directly from the manufacturer in order to sell them to the public.

Schedule of Insurance

A document that should be read in conjunction with **Your** policy booklet. It identifies who benefits from this insurance, the **Period of Insurance**, which sections are included and lists the Limits and **Excess** and any endorsements that apply.

Secure Location

Any of the following:-

1. A storage site registered by Caravan Storage Site Owners'

Definitions

Association (CaSSOA) and meeting their Gold or Silver standard.

2. A securely locked compound with a clearly defined perimeter that identifies the site as a private area and restricts unauthorised access and has security lighting, closed circuit television and daily supervision and inspection.
3. A location that is shown in **Your Schedule of Insurance** as being a **Secure Location**.

Sports Equipment

Fishing rods, wet suits, surfboards and inflatable dinghies that are no more than 4.3 metres in length.

Statement of Fact

A document that includes details **We** have recorded about **You** from information **You** supplied. **Our** recommendations to **You** have been based on these details and **Insurers** have used them to assess the risk and set an appropriate **Premium**. If any of these details are inaccurate, please contact **Us** immediately.

Temporarily Unattended

When **You** or **Your Family** are not with **Your Unit** and it is not in storage. For the purposes of this definition, a **Unit** that has been left with a repairer or dealer for repairs or servicing is deemed to be **Temporarily Unattended**.

Third Party

Any person other than **You**, a member of **Your Family** or an employee of **You** or **Your Family**.

Unit

The structure, including fixed motor movers, fixtures and fittings and integral furniture and **Furnishings** of the touring caravan as stated in **Your Schedule of Insurance**.

United Kingdom

England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man, including transits between those areas.

Valuables

Jewellery, gold, silver, precious and non-precious stones and metals, watches, furs, cameras, camcorders and accessories, photographic equipment and binoculars.

You / Your

The name of the person appearing in **Your Schedule of Insurance**.

THE COVER

TERRITORIAL LIMITS

Please read your schedule of insurance together with this policy.

Cover is provided for **Incidents** occurring when the **Unit** is in the **United Kingdom** or any other country identified in **Your Schedule of Insurance**. The number of days cover for **Incidents** occurring outside the **United Kingdom** is shown in **Your Schedule of Insurance**.

If **You** need insurance for countries not listed in **Your** of Insurance or for periods greater than set out in **Your Schedule of Insurance**, please write to or telephone **Us** for a quotation.

THE COVER

Section One - UNIT, AWNINGS, EQUIPMENT, PUP TENTS, CONTENTS AND PERSONAL EFFECTS

Please read your schedule of insurance together with this policy.

What is covered

Loss or damage to **Your**:

- a) **Unit, Awnings, Equipment and Pup Tents**
- b) **Contents and Personal Effects**

as identified in **Your Schedule of Insurance** whether being used by **You, Your Family** or someone else during the **Period of Insurance** in the circumstances described below:

a) **Unit, Awnings, Equipment and Pup Tents**

Physical loss or damage to **Your Unit, Awnings and Equipment**, directly resulting from an insured **Incident** during the **Period of Insurance**.

Following an insured **Incident Insurers** will also pay for:

- i) the cost of removing a disabled **Unit** from the location of an insured **Incident** to the nearest garage, repairer or place of safekeeping

What is not covered

The **Excess** unless the claim arises from the total loss or destruction of a **Pup Tent** that is worth no more than £50 and at the time of the **Incident**, was with **Your Unit** or on the same pitch on a caravan holiday park where **Your Unit** was sited.

Depreciation, deterioration, manufacturing defects, general wear and tear, damage by pets, moth, vermin, rot, frost, water leakage or any gradually operating process such as rust or damp.

Mechanical, electronic or electrical breakdown, failure or damage.

Any claim, including theft, which arises from deception, fraud or the use of stolen, forged, or invalid cheques, bank drafts or bank notes or any other financial instrument.

Any claim arising out of the cessation of any business for any reason including liquidation, insolvency or bankruptcy.

The cost of returning **Your Unit** to **Your Home** or place of storage unless **Your Unit** has been:

- i) recovered following a theft; or,
- ii) repaired following damage suffered where the theft of the **Unit** or the damage suffered by the **Unit** is covered by this insurance.

Theft from tents or **Awnings**:-

- unless the tent or **Awning** has sides that completely enclose the interior and is attached or next to **Your Unit** at the time of the insured **Incident**;
- unless the individual value of items taken is less than £125;
- for any claim greater than £500 in all any one insured **Incident**.

Loss or damage to tents, **Awnings** or toilet tents when these are left erected and unattended for more than 4 days in succession.

Loss or damage to **Sports Equipment**:

- unless it is with **You** or **Your Family** whilst **You** are caravanning away from **Home**;
- directly caused as a result of its use at the time of the **Incident**;
- that exceeds £250 for any single article or set.

Any loss or damage to inflatable dinghies that are more than 4.3 metres in length.

THE COVER

Section One - UNIT, AWNINGS, EQUIPMENT, PUP TENTS, CONTENTS AND PERSONAL EFFECTS

Please read your schedule of insurance together with this policy.

What is covered

- ii) the necessary storage charges incurred whilst awaiting repair or disposal but excluding any charges not agreed by **Us** or any other storage charges
- iii) the cost of delivering the **Unit** from the repairers to the normal place of storage as shown in the **Schedule of Insurance** or **Your** fuel costs to perform the same delivery.

Any replacement **Unit** will be automatically covered up to the amount **You** paid for it for a period of 14 days from the day **You** take delivery of the new **Unit**, pending notification to **Us**.

b) Contents and Personal Effects

Physical loss or damage to **Contents and Personal Effects** belonging to **You** and **Your Family** whilst such **Contents and Personal Effects** are contained in **Your Unit**, **Your Awning** or in a vehicle towing **Your Unit**.

The maximum **Insurers** will pay is limited to the sums insured set out in **Your Schedule of Insurance**.

The maximum **Insurers** will pay for **Sports Equipment** is £500 or the sum insured for **Equipment**, whichever is lesser.

What is not covered

Damage to tyres, unless resulting from an insured **Incident** to the **Unit** or by vandalism.

Any cover for **Your** replacement **Unit** unless **You** have told **Us** about it within 14 days together with details of the **Unit** make, model, year and serial/CRIS number and **You** have paid any **Premium** due as a result of the change.

Any single item individually valued at more than £500.

Loss of or damage to **Contents** or **Personal Effects** when they are in an **Awning** unless **You** are on holiday with the **Awning** and its sides have been fixed to enclose the interior completely whenever **You** are away from it.

Loss of or damage to any of the following: **Money**, **Valuables**, documents, contact lenses, spectacles, motor driven vehicles of any kind or their accessories, mobile telephones, satellite navigation systems, computers and any associated software or hardware devices, any personal audio or visual entertainment devices, cycles or any type of waterborne craft.

Theft from the **Unit** unless forcible and violent means are used to gain entry.

Theft or unexplained loss of **Contents and Personal Effects** that were left in the open at the time of the **Incident**.

Any cost of replacing or repairing any undamaged parts of the **Contents** or **Furnishings** which form part of a pair or set or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or specific part.

Please also see the General Exclusions that are in addition to these exclusions.

Refer to General Exclusions on page 17.

Basis of Settlement for claims made under Section One

Insurers will not pay any more than the sums insured, will only settle claims according to the basis of cover and will only pay for costs **You** have actually incurred or **We** have authorised as a result of a loss covered under the terms of this policy. The point at which the cost to repair a **Unit** becomes uneconomical is subject to many factors and this decision will be made solely at the discretion of **Insurers** as will the decision to carry out specialist repairs where appropriate or to replace parts.

The available bases of cover are "**Guaranteed Value/Agreed Value**", "**Market Value**" or "**New for Old**". The full meaning of these can be found under "Definitions" in this policy booklet.

Both the basis of cover and the sums insured applying to **You** are set out in the **Schedule of Insurance**.

It is very important that:

- the basis of cover meets **Your** needs and;
- the sums insured are adequate.

If **You** have any concerns about the basis of cover or the sums insured, please contact **Us** for help as soon as possible. **Our** contact details are shown at the beginning of this policy booklet.

In the event of a total loss of **Your Unit** from whatever cause, **Insurers** will only settle **Your** claim after **You** have provided proof that **You** owned the **Unit** at the time of the **Incident**. **We** recommend **You** retain any purchase receipts and that, for touring caravans manufactured after 1992, **You** also hold a Central Registration & Identification Scheme (CRIS) registration document showing **You** as the registered owner.

Where a claim for damage results in the **Unit, Equipment** or accessories needing new parts and these are found to be obsolete or unobtainable then the claim will be limited to the last known list price of the part, together with the appropriate fitting charge.

Claims resulting from loss or damage to panels or windows of **Your Unit** will be limited to the replacement or repair of the lost or damaged panels or windows only.

THE COVER

Section Two - LOSS OF USE

Please read your schedule of insurance together with this policy.

What is covered

If **Your Unit** becomes uninhabitable following an insured **Incident** under Section One **Insurers** will contribute towards the costs of:

Hotel, motel or alternative accommodation; or,

The hire of a similar **Unit** to enable **You** to continue the holiday; and/or,

The cost of recovering **Your Contents and Personal Effects** to **Your Home** address.

The maximum overall amount **Insurers** will pay, including all taxes is shown in **Your Schedule of Insurance**. Within this overall limit, **Insurers** will not pay more than £250 per day.

What is not covered

Any loss that does not arise directly from an insured loss in Section One taking place whilst **You** are away from **Home** on holiday with **Your Unit** in the **United Kingdom** or **Europe**.

Notwithstanding the above, coverage is provided if **You** are due to depart on a pre-booked holiday with **Your Unit** and repair or replacement cannot be completed by the planned departure date, **You** having made best endeavours to have **Your Unit** repaired or replaced.

Please also see the General Exclusions in this booklet, that are in addition to these exclusions.

THE COVER

Section Three - LIABILITY TO THE PUBLIC

Please read your schedule of insurance together with this policy.

What is covered

The legal liability of **You** and **Your Family** or **Your** legal representative for causing:

1. Accidental death, bodily injury or illness to a **Third Party**;
or,
2. Accidental damage to a **Third Party**'s property;

happening during the **Period of Insurance** and arising from the ownership or use of the **Unit**.

Insurers will pay:

- a) Damages or compensation to a **Third Party** for the injury or damage caused.
- b) A **Third Party**'s legal costs incurred in claiming compensation from **You** as agreed by **Insurers** or awarded by a court or tribunal.
- c) **Your** legal costs for defending the claim as agreed by **Insurers** or awarded by a court or tribunal if incurred with **Insurers** prior written consent.

The maximum amount **Insurers** will pay for any one claim is shown in **Your Schedule of Insurance** and this amount includes legal costs.

What is not covered

- Liability arising whilst the **Unit** is hitched to a towing vehicle, being towed or as a result of becoming detached from a towing vehicle.
- Damage to property owned by or in the custody of **You** or **Your Family**, an employee of **You** or **Your Family**, or any person to whom the **Unit** is lent.
- Liability for which compulsory insurance or security is required for any road traffic legislation.
- The legal liability of anyone who is not **You**, **Your Family** or **Your** legal representative unless:-
 - i) **You** have notified **Us** and **We** have agreed to this extension in writing and;
 - ii) That person is using **Your Unit** with **Your** permission and;
 - iii) That person observes, and abides by the terms of this Section.
- Arising out of ownership or possession of any animal
- Arising out of any communicable disease or condition;
- Arising directly or indirectly out of any profession, occupation, business or employment;
- Arising out of any criminal act or violent act to another person or property
- Arising out of **your Unit** being outside of the geographical limits stated in the Schedule

Please also see the General Exclusions in this booklet, that are in addition to these exclusions.

THE COVER

Section Four - DRIVER INJURY / ILLNESS

Please read your schedule of insurance together with this policy.

What is covered

If **You** or any member of **Your Family** are driving a vehicle that is towing **Your Unit** on holiday and the driver becomes unwell or is accidentally injured such that they cannot continue driving then, on condition that no other passenger is able to take over the driving, **Insurers** will reimburse **You** for:

1. The cost of a standard class rail fare for the driver and passengers to return **Home**.
2. The necessary cost of returning:
 - a. **Your Unit** to its place of storage as shown in the **Schedule of Insurance**.
 - b. The towing car to **Your Home**.

The maximum **Insurers** will pay under this section is £1,000 in total during the **Period of Insurance**.

What is not covered

Insurers will not pay any claim for costs unless the illness or injury occurs during the **Period of Insurance** and in the **United Kingdom** or in other countries that are identified in **Your Schedule of Insurance**.

Insurers will not pay any claim for costs if:

- Another passenger is able to take over the driving.
- The injury or illness was caused directly or indirectly by:
 - i) Alcohol, narcotic or drug use unless taken as prescribed by a registered medical practitioner.
 - ii) **You** or **Your Family** participating in driving or riding in any kind of race, rock climbing or mountaineering normally involving the use of ropes or guides, skiing, water skiing, tobogganing, potholing, skin diving, scuba diving, snorkelling, hang gliding, parachuting, hunting on horseback, or any winter sports other than skating.
 - iii) Any self-inflicted injury.

Please also see the General Exclusions in this booklet, that are in addition to these exclusions.

THE COVER

Section Five - PERSONAL ACCIDENT AND PET INJURY

Please read your schedule of insurance together with this policy.

What is covered

Personal Accident

You or **Your Family** suffering any of the physical injuries listed below caused solely and directly by an accident whilst either:

- a) on holiday with **Your Unit** during the **Period of Insurance**;
or,
- b) hitching, unhitching or working on **Your Unit**

which within 52 weeks of the date of the accident solely and independently of any other cause results in their death or injury listed below:

Physical Injuries

1. Death.
2. Loss of use of one or more limbs or total loss of sight of one or both eyes.
3. Permanent total disablement, payable after the incapacity has lasted for 52 weeks.

For the purposes of this Section, disablement means the inability to engage in the usual paid occupation or an occupation with similar remuneration.

Insurers will pay the benefits set out in **Your Schedule of Insurance**.

Pet Injury

Insurers will pay veterinary fees for the treatment of an external physical injury suffered by **Your** pet whilst with **You** on holiday with **Your Unit** during the **Period of Insurance**.

The maximum **Insurers** will pay is £500 in the aggregate in any one **Period of Insurance**.

What is not covered

- Anyone whose age does not fall between 16 to 80 at the time of the accident.
- No benefit will be payable for death, loss or disablement occurring more than 12 months after the bodily injury has been sustained.
- More than one benefit from this policy in connection with the same bodily injury.

- Any injury caused directly or indirectly by:
 - i) Alcohol, narcotic or drug use unless taken as prescribed by a registered medical practitioner.
 - ii) **You** or **Your Family** participating in driving or riding in any kind of race, rock climbing or mountaineering normally involving the use of ropes or guides, skiing, water skiing, tobogganing, potholing, skin diving, scuba diving, snorkelling, hang gliding, parachuting, hunting on horseback, or any winter sports other than skating.
 - iii) Any self-inflicted injury.

Please also see the General Exclusions in this booklet, that are in addition to these.

Insurers will not pay any claim unless in respect of fees charged for treatment given to **Your** pet by a qualified veterinary practitioner and such treatment is solely provided to deal with an external physical injury.

Insurers will not pay any veterinary fees to treat an injury suffered before the first day of **Your** holiday.

Please also see the General Exclusions in this booklet, that are in addition to these.

THE COVER

Section Six - NO-CLAIMS DISCOUNT PROTECTION (Optional)

Please read your schedule of insurance together with this policy.

The following specific definitions only apply to this Section

Claim A request by **You** for **Insurers** to pay out under the terms of this or another insurance policy designed to indemnify **You** against loss or damage to property that would be protected under this insurance policy, irrespective of the circumstances of the **Incident** leading to **Your** request.

Any **Claim** that has been withdrawn in full by **You** or where any amounts paid by **Insurers** have been recovered in full from **You** or a **Third Party** will not be considered a **Claim** under the terms of this extension of cover unless that **Claim** was withdrawn because it was made fraudulently.

No Claim Discount The reduction on **Your Premium** that is specifically allowed by **Insurers** to reward **You** for not making any **Claims** on **Your Policy** or because any **Claims You** have made fall below a threshold set by **Insurers**.

If **You** have paid a **Premium** to include this cover, **Insurers** will pay for the loss of any **No Claims Discount** that **We** would have allowed **You** on the renewal **Premium** of this insurance had **You** not made any **Claims** under this insurance. **Insurers** further agree to continue offering this extension of cover on the renewal of this insurance on condition that **You** do not make any more than 2 **Claims** in any 3 year period.

THE COVER

GENERAL EXCLUSIONS

applicable to all sections of this policy

Insurers will not pay for:

1. Any loss or damage if the **Unit** is being:-
 - i) used for trade or business purposes;
 - ii) used as a permanent place of residence;
 - iii) used for speed testing, racing or pace-making;
 - iv) let for hire or reward.
2. Loss of use other than provided by Section Two – Loss of Use.
3. Loss or damage to any property, or any legal liability, or any cost or expense of whatever nature, directly or indirectly caused by, or contributed to, or arising from:-
 - i) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - iii) We will not pay for any consequence whatsoever which is the direct, or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
 - iv) Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
 - v) Computer viruses, erasure or corruption of electronic data,
 - vi) The failure of any equipment to correctly recognise the change of date.
 - vii) For the purpose of this exclusion 'computer virus' means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.
4. Any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event.
Terrorism means: • The use of threat of force and/or violence and/or • Actual or threatened harm or damage to life or to property caused or occasioned by any person or group of persons in whole or in part for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear or is claimed to be caused or occasioned in whole or in part for such purposes.
5. Loss or destruction of, or damage to, any property, or death of or bodily injury to any person directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected **Incident** which occurs in its entirety at a specific time and place during the **Period of Insurance**. All pollution or contamination which arises out of one **Incident** shall be deemed to have occurred at the time such **Incident** takes place.
6. Claims for loss, damage or injury if such claims are more specifically insured elsewhere.
7. Loss of value following any loss, destruction or damage or a claim payment.

THE COVER

GENERAL EXCLUSIONS

applicable to all sections of this policy

Insurers will not pay for:

8. Loss or damage or legal liability directly or indirectly arising from the **Unit** being loaned, leased or hired to any other person other than **Your Family** unless agreed in writing by **Insurers**.

9. Any loss, damage or injury which does not happen within the **Period of Insurance**.

10. Loss or damage caused deliberately by **You** or **Your Family**.

11. **Confiscation Exclusion**

We will not pay for loss, damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.

12. **Wear and Tear Exclusion**

We will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, rising damp, rising water table, insects, vermin, fungus, condensation, rot, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration or anything reaching the end of its serviceable life.

13. **Financial Sanctions**

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the period of insurance we may cancel this policy immediately by giving you written notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance, provided no claims have been paid or are outstanding

14. **Defective Design or Construction Exclusion**

We will not pay for any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or use of faulty materials.

THE COVER

CONDITIONS

applicable to all sections of this policy

1. Observance of Terms

You must observe the terms, exceptions and conditions of this insurance.

2. Precautions against Theft and Damage

Insurers have agreed to insure **You** on the basis that:

- **You** will look after **Your Unit, Equipment** and other insured belongings as though no insurance was in place.
- Any safety or security arrangements declared to **Us** are always in force. In particular if **You** have benefited from a discounted **Premium** either because **You** told **Us** **You** would be protecting **Your Unit** with an **Approved Security Device** or because **You** would be storing **Your Unit** at a particular storage address then it is important to ensure such protections are in force. Failure to comply with this condition will result in **Your** claim being rejected unless **We** have given **Our** prior written agreement.

3. Maintenance

You must ensure that **Your Unit** is maintained in a sound and roadworthy condition as **Insurers** have offered this insurance on that basis. If **Your Unit** is not in a sound and roadworthy condition and **You** suffer a loss as a direct result **Your** claim could be rejected.

4. Towing Safely

You must ensure the towing vehicle is capable of towing **Your Unit** safely in accordance with the manufacturer's guidelines and that the combination of vehicle and **Unit** meets the appropriate legal requirements. If the towing vehicle is not suitable for the **Unit** **You** could suffer a serious accident and any claim for resulting loss or damage could be rejected.

5. Fraud

If **You** make a fraudulent claim under this policy **Insurers** shall not be liable to pay any sums in respect of the fraudulent claim and they may recover any sums already paid to **You** in respect of such fraudulent claim. **Insurers** may by notice to **You** treat this Policy as terminated with effect from the date of **Your** fraudulent act.

6. Total Loss

In the event of **Your Unit** being stolen and not recovered or becoming a total loss all cover under this insurance will cease from the date of the appropriate claim settlement. Any salvage becomes the property of the **Insurers** and no refund of **Premium** for any remaining **Period of Insurance** will be payable. Any outstanding **Premium** will be deducted from **Your** claim settlement.

Insurers retain the right to offer terms to re-instate cover for a replacement **Unit** but they are not obliged to do so.

7. Rights under Contract

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Contract but this does not affect any right or remedy of a **Third Party** which exists or is available apart from that Act.

THE COVER

CONDITIONS

applicable to all sections of this policy

If **You** breach any warranty in this Policy, **Insurers'** liability under the Policy shall be suspended from the time of the breach until the time when the breach is remedied (if it is capable of being remedied). **Insurers** will have no liability to **You** for any loss which occurs, or which is attributable to something happening, during the period when **Insurers'** liability is suspended.

9. Cancellation

a) Cancellation by Insurers

Insurers can cancel this insurance by giving not less than 30 days' notice in writing to **You** at **Your** last known address and **Your Premium** will be adjusted by making a deduction for the proportion of time on risk when **You** were covered up to the cancellation date. No cancellation charge will be made.

Notice shall be deemed to be duly received if such notice has been sent by post in a pre-paid and properly addressed envelope.

b) Instalment / Direct Debit

If **You** pay **Your Premium** by Direct Debit and there is any default in payment **We** may cancel the policy by giving notice in accordance with "Cancellation by **Insurers**". However, no refund or credit of **Premium** will be due when cancellation takes place in these circumstances.

Where a claim has been made during the current **Period of Insurance** the full annual **Premium** will still be payable despite cancellation of cover and **We** reserve the right to deduct this from any claim payment. In any event a due proportion of the **Premium** and administration charge shall be payable for the period of cover provided.

c) Cancellation by You

Should **You** cancel this insurance **You** may be entitled to a refund of **Premium** provided **You** have not made a claim during **Your** current year of insurance. **Your** refund will be calculated by making a deduction for the proportion of time on risk when **You** were covered up to the cancellation date. If **You** have made a claim any **Premium** return will be discretionary.

Cancellation by **You** must be notified to **Us** in writing prior to the cancellation date.

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