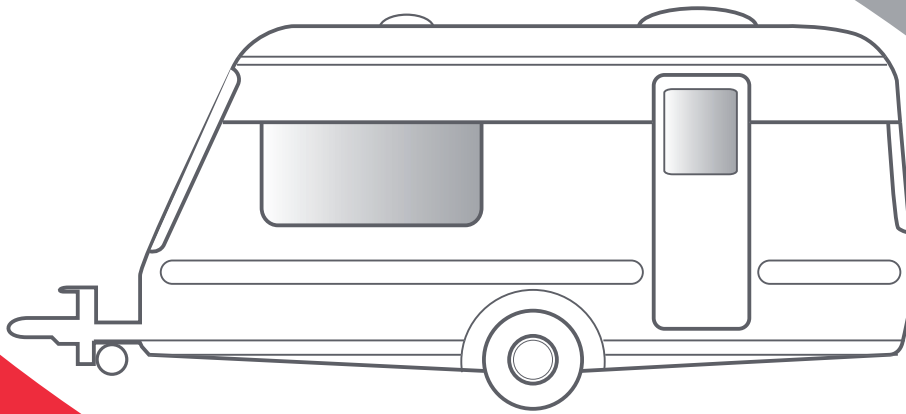


FreeTime Touring Caravan & Trailer Tent Policy



I N S U R A N C E F O R Y O U R L E I S U R E



Important Claims Contact Details

Customer Care

Our Service Commitment To **You**

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

If **You** have any questions or concerns about **Your Policy** **You** should contact **Your Insurance Adviser**.

If **Your** question or concern is regarding **Your** claim, please contact either **Your Insurance Adviser** or the Leisure Claims Team at:

Davies Group – Leisure Home Claims
Box 2801
Stoke on Trent
ST4 9DN

Telephone: 0330 123 0821
Email: leisure.newclaims@davies-group.com

Please have **Your Policy** number or claim reference number to hand when telephoning and please ensure that **You** quote it on all correspondence.

In all cases, please report claims as soon as possible so that **Your Insurers** can take any action necessary. Please see **Section 7 – Claims Condition** page 27 for the steps of how to make a claim.

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Welcome and introduction

Dear Sir / Madam,

We would like to take this opportunity to welcome **You** as a Policyholder.

This booklet explains the terms of **Your** insurance contract between **You**, and **Your Insurers**.

This booklet, **Your Schedule** and any **Endorsements** noted thereon make up **Your Policy** which is evidence of the contract of insurance. The contract of insurance is for the period stated in **Your Schedule** for which **Your Insurers** have accepted **Your Premium**.

Please read this booklet carefully, as it is important that **You** understand the cover **Your Policy** provides. This booklet is designed to be clear and concise and important words, which have been highlighted in bold, have been defined for further clarity in the 'Definitions' section on pages 8 - 10. **Your Insurers** have also provided guidance on what to do and what not to do in the event of a claim in Section 7 – Claims Condition page 27.

Your Policy is divided into a number of sections and each section tells **You** what **Your Insurers** will and will not pay for. To find which sections are in force, please check **Your Schedule** this also tells **You** the policy limits applicable for each section.

Your Schedule also contains important information about **Your** cover and **You** should read it with this booklet. If You find that the cover is not suitable for **You** or that there is anything **You** do not understand please contact **Your Insurance Adviser** as soon as possible.

Thank you for choosing us.



Tony Harris – Head of Marine & Leisure
KGM Underwriting Services Limited

Your Policy - Contract of insurance

Unless amended by **Endorsement** in **Your Schedule**, **Your Insurers** will provide cover for **You** legal liabilities and **Your Insured Property** against loss, damage or theft caused by a defined **Peril** and provide **You** and **Your Family** with a personal accident benefit for incidents which occur within the **Territorial Limits** noted in **Your Schedule**, during the **Period of Insurance** for which **Your Insurers** have accepted **Your Premium**.

This cover is subject always to the terms and conditions of **Your Policy** and **Your Schedule**.

Several liability clause

The subscribing insurers' obligation under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscriptions of any co-subscribing insurers who for any reason does not satisfy all or part of its obligations.

Your Insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Your Insurers Firm Reference Number(s) and other details can be found on the Financial Services Register at www.fca.org.uk

Cooling off period

You may cancel this **Policy** within 14 days from the date **You** bought it or the date **You** received **Your Policy** documents (whichever is the later) by contacting **Your Insurance Adviser**. **Your Insurers** will give **You** a full refund of any **Premium** **You** have paid provided **You** have not made and are not intending to make a claim and no incident likely to give rise to a claim has occurred.

To cancel **Your Policy** outside of the cooling off period, refer to General Policy Conditions – Cancellation Page 25.

Information Your Insurers need to know

You must provide complete and accurate answers to the questions **Your Insurers** ask, to the best of **Your** knowledge, when **You** take out, make changes to or renew **Your Policy**. **Your Policy** may not be valid or may not cover **You** fully if the information provided by **You** is not complete and accurate or if **You** do not tell **Your Insurance Adviser** or **Your Insurers** about changes relevant to this **Policy**. See also Section 6 General Policy Conditions.

The Contracts (rights of Third Parties) Act 1999 Clarification clause

A person who is not directly involved with this insurance has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms of this insurance. However this does not affect any other rights they may have.

Data Protection Notice

This Data Protection Notice explains what personal information is collected and how this is used. It tells **You** about the registers and databases that **KGM** and others have in place that help to detect and prevent fraudulent applications and claims, and must be shown to any party related to this insurance. In accepting this insurance it will be understood that **You** have read and accepted the terms of this Data Protection Notice.

All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

KGM will process your details in accordance with the Data Protection Act and/or other applicable legislation in force.

You are entitled to receive a copy of the information **KGM** hold about **You**. If **You** require a copy of **Your** data or have any questions please contact:

**The Compliance Officer
KGM Underwriting Services Ltd
2nd Floor
St James House
27-43 Eastern Road
Romford
Essex
RM1 3NH
E-Mail: DPO@KGMUS.co.uk**

For more information on the Data Protection Act **You** may also write to the Office of the Information Commissioner at:

**Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF
Tel: 0303 123 1113 or 01625 54 57 45
E- mail: mail@ico.gsi.gov.uk**

Your Data

It is necessary to collect **Your** personal data so that **KGM** or **Your Insurers** can assess/administrate the terms of **Your Policy**, claims or losses.

Personal data includes:

- Contact Data
- Profile Data
- Sensitive Personal Data
- Correspondence Data

Your Policy - Contract of insurance continued.

Please be aware that only where relevant **KGM** use and may share **Your** details with approved partner service providers/professional advisers including those that operate, process or share data outside of the European Economic Area and suitable safeguards are in place to ensure data is secure for purposes including but not limited to:

- Underwriting
- Fraud Prevention
- Claims Management
- Complaints Handling
- Electronic Licensing
- Continuous Insurance Enforcement
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- The provision of government services aimed at reducing the level of uninsured driving

Any organisations or bodies **KGM** share **Your** data with will only use **Your** data for the purposes set out in our Privacy Policy which can be viewed on our website at (www.kgminsurance.co.uk). A paper version is also available upon request.

Before sharing Your data with any third party, **KGM** will ensure that the third party has the appropriate technical and organisation measures in place to protect **Your** data.

Please see the Privacy Policy for details of **Your** rights not covered more specifically in this notice.

Definitions

Certain words shown below have a specific meaning. Whenever they are shown in bold in **Your Policy** they will have that meaning.

- **Accidental Damage:** Damage caused by external means which is sudden, unexpected and not deliberate.
- **Awning:** A sheet of canvas or other material attached to a framework which provides shelter from sun or rain which can be attached to **Your Caravan**. Including annexes and ground sheets.
- **Bodily injury:** An identifiable physical injury to an insured person's body, caused directly and solely by an accident and independently of illness, or disease or any other cause (except illness directly resulting from that physical injury) which results in an insured person's death or disability within twelve (12) months of the date of the accident.
- **Caravan:** The structure of the caravan, trailer tent or folding caravan shown on **Your Schedule** including fixtures and fittings, fixed solar panels, fixed radio/TV aerials, fixed satellite dishes, fixed motor movers, steps, balconies and stabilisers, which belongs to **You**. Excludes **Your Awning** or any **Equipment** unless shown in **Your Policy Schedule**.
- **Contents:** Household goods, **Valuables** and **Personal Belongings** which belong to **You** and **Your Family** which are contained within **Your Caravan** or attached to **Your Caravan**.

Contents does not include any permanent fixtures and fittings, any living creature, any stock or samples held for business or trade purposes, e-readers, games consoles, laptop computers, mobile phones, **Money and Credit Cards**, tablet computers, drones or any waterborne craft unless noted separately on **Your Schedule**.
- **Endorsement:** Any variation or addition to the standard policy terms stated in **Your Policy Schedule**.
- **Equipment:** Standard camping and caravan equipment which **You** would reasonably take with **You** and use whilst caravanning, including gas bottles, generators and **Security Devices** which belong to **You**.
- **Europe:** British Isles, European Union, Norway and Switzerland
- **Excess:** The first part of any claim which **You** must pay. The amount of **Excess** will be as shown in **Your Schedule** or on any **Policy Endorsement** which may subsequently be issued to **You**.
- **Hitchlock:** A device specifically designed, marketed and sold to prevent a trailer being hitched to a towing vehicle, which covers the bolts securing the tow hitch to the trailer chassis.
- **Insured Property:** The property shown in **Your Schedule** and defined in **Your Policy**.
- **In Use:** When **You** or **Your Family** are using or visiting **Your Caravan**, or when **Your Caravan** is attached to the towing vehicle.

This includes a period, whilst **Your Caravan** is within the boundaries of **You** or **Your Family** member's residence, not exceeding seventy two (72) hours, immediately prior to or returning from **You** or **Your Family** using or visiting **Your Caravan** for holiday purposes.

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- **Insurer(s):** Lloyd's Syndicate 4444 managed by Canopus Managing Agents Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
 - **Insurance Adviser:** The insurance agent, broker or adviser through whom **You** have arranged this **Policy**.
 - **KGM:** KGM Underwriting Services Limited are the administrators of **Your Policy** on behalf of **Your Insurers**. KGM Underwriting Services Limited are authorised & regulated by the Financial Conduct Authority, No: 799643. Registered in England & Wales, No: 10581020. Registered Office: 2nd Floor St James House, 27-43 Eastern Road, Romford, Essex, RM1 3NH.
 - **Laid Up Period:** The continuous period of time during which **Your Caravan** is **Not in Use**.
 - **Loss Of One Or More Limbs:** The permanent physical loss of a hand at or above the wrist, or of a foot at or above the ankle, or the permanent and total loss of use of a hand, arm, foot or leg.
 - **Loss Of Sight:** The permanent and total **Loss Of Sight** which **Your Insurers** consider as having happened: in both eyes, if **You, Your Family** or guests name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or in one eye if, after correction, the degree of sight **You, Your Family** or guests has left in that eye is 3/60 or less on the Snellen Scale (meaning they can see at three feet what they should be able to see at 60 feet).
 - **Market Value:** The value of **Your Caravan** taking into account its type, age, wear and tear and general condition in the open market at the time of the loss.
 - **Money and Credit Cards:** Cash, cash cards, credit cards, cheque cards, charge cards, currency or bank notes, stamps, travel tickets, travelers cheques, passport, deeds, documents, business books, bonds or securities.
 - **New for Old:** The value of a new caravan of a similar or same make as the make and model shown in **Your Schedule**.
 - **Not in Use:** When **Your Caravan** is in storage at the **Storage Address** or at the **Risk Address** and is not **In Use**.
 - **Peril(s):** The cause of the loss or damage.
 - **Period of Insurance:** The period for which this insurance is valid as stated in **Your Policy Schedule**.
 - **Period Of Purchase From New:** The number of years from the date of the original purchase of the caravan from new.
 - **Permanent Total Disability: Bodily Injury** which entirely prevents **You, Your Family** or guests from attending to any business or occupation for which **You** are reasonably suited by training, education or experience. Occupation means any trade, profession or type of work undertaken for profit or pay. It is not a specific job with a particular employer and does not take account of location or availability. A medical practitioner must reasonably expect that the disability will last at least fifty two (52) weeks and be beyond any hope of improvement.

If a child – this means **Bodily injury** which completely prevents **You, Your Family** or guests from being in full-time education for fifty two (52) continuous weeks and which, at the end of that period, shows no signs of ever improving and leaves **You** without the prospect of being able to do any paid work or of being able to support yourself financially.

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- **Personal Belongings:** Property which is normally worn or carried on or about the person and that is not part of **Your Caravan**. **Personal Belongings** excludes **Valuables** and **Money and Credit Cards**.
 - **Policy:** This booklet, **Your Schedule** and any applicable **Endorsements** noted thereon.
 - **Premium:** The amount of money that **You** pay and **Your Insurers** accept for this insurance.
 - **Risk Address:** The address stated in **Your Policy Schedule** where **Your Caravan** will be normally kept if not touring.
 - **Schedule:** A part of **Your** contract of insurance containing details of **You**, **Your Insured Property**, **Sum(s) Insured**, **Period of Insurance** and the sections of the contract which will apply. **Your Policy Schedule** will be replaced whenever **You** make any changes to the policy.
 - **Security Devices:** Hitchlocks, wheel clamps and chassis secure wheel lock(s) that are owned by **You** and that are attached to or activated which increases the security of **Your Caravan**.
 - **Storage Address:** An additional address shown in **Your Schedule** where **Your Caravan** is stored when not **In Use**, if different from **Your Risk Address**.
 - **Sum(s) Insured:** The **Sum Insured** shown in **Your Policy Schedule**.
 - **Territorial Limits:** The geographical areas as shown in **Your Policy Schedule**.
 - **United Kingdom:** England, Scotland, Wales, Northern Island, Isle of Man and the Channel Islands.
 - **Unoccupied:** When **Your Caravan** is not being stayed in or **In Use** for a period of more than 7 days.
 - **Valuables:** Jewellery, watches, furs, clocks, articles of precious metal (including, gold, silver, gold and silver plated articles), medals and coin collections, stamp collections, china, glass, porcelain, antiques, pictures and works of art.
 - **Wheel Clamp:** A device that is specifically designed, marketed and sold to prevent a wheel being turned or removed.
 - **You, Your** - The person(s) named on **Your Schedule**.
 - **Your Family:** **Your** spouse, partner or **Your** immediate family consisting of children, parents, brothers and sisters.

Section 1 – Your Insured Property

This section only applies to **Your Insured Property** which is shown in **Your Schedule** with a **Sum Insured**. Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** noted in **Your Schedule**, **Your Insurers** will only provide cover for **Your Insured Property** within the **Territorial Limits** noted in **Your Schedule** for loss or damage caused by one or more of the following defined **Perils**: **Your Insurers** will cover **You** and **Your Family** for loss or damage to **Your Insured Property** caused by one of the following **Perils**:

What you are covered for:

- 1.1 Fire, Aircraft, Explosion, Lightning and Earthquake
- 1.2 Storm or Flood
- 1.3 Malicious acts or Vandalism
- 1.4 Theft or attempted theft

What you are not covered for:

- 1.2.1 loss or damage caused by storm or flood to **Contents** and / or **Equipment** in the open;
- 1.3.1 loss or damage to **Your Insured Property** caused by a malicious act or vandalism by **You**, **Your Family** or anyone living with **You** to destroy, damage or dispose of **Your Insured Property**;
- 1.3.2 loss of or damage to **Your Caravan** or **Your Equipment** or **Your Contents** and **Your Personal Belongings** arising from malicious act or vandalism by any, or with the connivance of, any hirer, occupant or user of **Your Caravan** or any employee or agent of **You** or **Your Family**.
- 1.4.1 the theft or attempted theft of **Your Caravan** or **Awning** and / or any **Contents** and / or **Equipment** in **Your Caravan**:
 - i) when **Your Caravan** is unhitched from a towing vehicle and unattended; or
 - ii) when **Your Caravan** is parked attached to a towing vehicle and left unattended or out of **Your** direct line of sight for a period of more than two hours;
Except if **Your Caravan** is:
 - a) left fully closed and locked and is secured by two fully operational **Security Devices**; or
 - b) left fully closed and locked and the wheels removed and stored in a separate location away from **Your Caravan**.
- 1.4.2 the theft or attempted theft of **Your Contents** and / or **Equipment** whilst being transported within a road vehicle and left unattended unless:
 - i) the road vehicle is fully enclosed and left fully closed and locked; and
 - ii) **Your Contents** and / or **Equipment** are concealed out of sight and / or contained in the boot of the road vehicle; and

What you are covered for continued:

- 1.5 Theft or attempted theft or any **Contents** and / or **Equipment** from **Your Awning** or toilet tent
- 1.6 Theft or loss of keys - the reasonable costs of replacing the external door locks to **Your Caravan** if **Your** keys are stolen or lost
- 1.7 **Accidental Damage**
- 1.8 **Your Insurers** will also pay for the additional costs **You** reasonably have to pay, following loss or damage covered by **Your Policy**:
- If **Your Caravan** cannot be moved as a result of loss or damage:
- a) whilst being towed
- i. to recover **Your Caravan** from the scene of a road traffic accident;
 - ii. to remove **Your Caravan** from the premises of a recovery company to the nearest approved repairer;

What you are not covered for continued:

- iii) there are visible signs of forcible and violent entry to or exit from the road vehicle.
- 1.4.3 the theft or attempted theft of **Your Caravan** arising from deception, financial loss, or the use of stolen, forged or invalid cheques, drafts, bank notes or the like;
- 1.5.1 The theft or attempted theft of **Your Contents** and / or **Equipment** from **Your Awning** or toilet tent unless **Your Caravan** is **In Use** by **You** or **Your Family**.
- Your Insurers** will not pay more in total than 10% of **Your Contents Sum Insured** or £500 whichever is the lesser during any one **Period of Insurance**.
- 1.6.1 more than £250 any one claim.
- 1.7.1 loss, damage or deterioration of any article caused by dyeing, cleaning, repair or renovation of the item, or whilst it is being worked upon;
- 1.7.2 loss or damage caused by chewing, tearing, scratching or fouling by animals, or damage caused by insects, vermin or infestation;
- 1.7.3 loss or damage caused by faulty design or unsuitable materials specification, workmanship or materials;
- 1.7.4 loss or damage caused by dryness, dampness, wet or dry rot, mould or frost, or extremes of temperature and exposure to light;
- 1.7.5 for any damage caused by or contributed to by or arising from any kind of pollution and/or contamination;
- 1.7.6 any mechanical breakdown or malfunctioning of an article;
- 1.7.7 the cost of general maintenance.
- 1.8.1.a Emergency removal if **Your Caravan** cannot be moved due to the inability to conform to DVLA licensing regulations.

Section 1 – Your Insured Property continued.

What you are covered for continued:

- iii. to re-deliver **Your Caravan** to **You** at the **Risk Address** or **Storage Address** as shown in **Your Schedule**
- b) when not being towed
 - i. to recover **Your Caravan** from **Your Risk Address** or **Storage Address** shown in **Your Schedule** or touring site if **Your Caravan** is In Use and deliver it to the nearest repairers;
 - ii. to deliver **Your Caravan** after repair to **You** within the **United Kingdom** or within **Europe** if **Your Caravan** is stored / kept in **Europe**.
- c) returning **Your Caravan** to **Your Risk Address** or **Storage Address** shown in **Your Schedule** if **You** or a member of **Your Family** is unable to drive due to illness or injury whilst away on a booked holiday and no other member of the party on holiday is able to drive or not having towed a **Caravan** before.
- d) **Caravan Equipment** (but not **Contents** or **Personal belongings**) whilst contained in an adjacent locked store.

What you are not covered for continued:

- 1.8.1.b any costs incurred for the return of **Your Caravan** to the **United Kingdom** from another country;
- 1.8.1.c more than £1,000 during any one **Period of Insurance**.
- 1.8.1.d more than £500 in total or £100 for any single item whichever is the lower whilst **Your Caravan Equipment** is contained in an adjacent locked store.

EXCLUSIONS

The following exclusions apply to the whole of Section 1 – Your Insured Property

Your Insurers will not pay for:

- 1.9 the amount of the **Excess** as shown in **Your Schedule**;
- 1.10 any loss or damage caused whilst outside of the **Territorial limits** as shown in **Your Schedule**.
- 1.11 loss of value of **Your Insured Property** because of age and use;
- 1.12 loss or damage:
 - 1.12.1 to tyres unless caused by an Accident, malicious acts or vandalism to **Your Caravan**
 - 1.12.2 if the vehicle used for towing is not suitable for such use
 - 1.12.3 if the driver of the towing vehicle does not hold the appropriate licences for towing **Your Caravan** as per the requirements set out by DVLA;
 - 1.12.4 whilst being towed on a public highway if **Your Caravan** does not comply with the laws, regulations and restrictions for the towing of **Caravans** for the country **You** are towing **Your Caravan** in;
- 1.13 Awnings lost or damaged beyond repair if over fifteen (15) years old from new;
- 1.14 loss or damage to the **Awning** when erected and attached to **Your Caravan** when **Your Caravan** is left **Unoccupied** for seven (7) days or more.
- 1.15 loss or damage to **Your Caravan** when left **Unoccupied** for a consecutive period of seven (7) days or more, when not at the **Risk Address** or **Storage Address** noted in **Your Schedule**
- 1.16 loss of value of **Your Insured Property** after it has been repaired;
- 1.17 any previous damage that is not repaired or any unsettled theft claim;

EXCLUSIONS Continued

- 1.18 any personal expenses **You** pay because of loss of or damage to **Your Insured Property**, unless we have agreed in advance. This includes but is not limited to:
 - 1.18.1 travel and/or accommodation costs;
 - 1.18.2 payment for overseeing repairs;
 - 1.18.3 lost or unused fees for sites and/ or storage;
- 1.19 loss of or damage from any **Peril** to contact lenses, spectacles, items of sports equipment valued at £50 or over, video or photographic equipment, binoculars, telescopes, camcorders, mobile telephones, computer hardware or software, motor driven vehicles of any kind or their accessories, cycles or waterborne craft of any description, unless they noted in **Your Schedule** or are noted separately by **Endorsement**;
- 1.20 loss or damage from any **Peril** to **Contents** unless they are in **Your Caravan** or at a repairer or whilst **You** or **Your Family** are taking them from **Your** home to **Your Caravan** or back again;
- 1.21 **Your Insurers** will not pay more than £2000 in respect of any item of **Your Equipment**.
- 1.22 the theft or loss or damage to **Money and Credit Cards and Valuables**.

CLAIMS LIMITATIONS

The following Claims Limitations apply to the whole of Section 1 – Your Insured Property

How **Your Insurers** deal with **Your** claim under Section 1.

- 1.23 **Your Schedule** will detail the basis of claims settlement for **Your Caravan, Awning and Equipment** that **You** have selected.
 - 1.23.1 where the cover type is shown as **New For Old**, **Your Insurers** will either pay for the cost of repairing **Your Caravan** or where it is damaged beyond economical repair **Your Insurers** will pay the costs of replacing **Your Caravan** with a new caravan of a similar or same make as the make and model detailed in **Your Schedule** up to the **Sum Insured** shown in **Your Schedule**. Where **Your Equipment** is damaged beyond economical repair **Your Insurers** will pay the costs of replacing these with a similar item up to the **Sum Insured** shown in **Your Schedule**.
 - 1.23.2 where the cover type is shown as **Market Value** in **Your Schedule**, **Your Insurers** will either pay for the cost of repairing **Your Caravan** or where it is damaged beyond economical repair **Your Insurers** will pay the value of **Your Caravan** taking into account its type, age, wear and tear and general condition in the open market at the time of the loss up to the **Sum Insured** shown in **Your Schedule**. Where **Your Equipment** is damaged beyond economical repair **Your Insurers** will pay the value of these taking into account its type, age, wear and tear and general condition in the open market at the time of the loss up to the **Sum Insured** shown in **Your Schedule**.
 - 1.23.3 In the event **Your Awning** is lost or damaged beyond economical repair within (fifteen) 15 years from the date of purchase new **Your Insurer(s)** will replace **Your Awning** with a new one of the same manufacture and model or pay the cash equivalent. Any available discount will be taken into account in the settlement.
 - 1.23.4 **Your Insurers** will not pay more than £2000 in respect of any item of **Your Equipment**.

Section 1 – Your Insured Property continued.

- 1.24 for loss or damage in respect of **Contents** and **Personal Belongings**, **Your Insurers** will at their option:
- 1.24.1 replace or pay the cost of replacement as new, less any amount for wear, tear and depreciation; or
 - 1.24.2 pay the cost of repair for items which can be economically repaired.
 - 1.24.3 pay no more than £500 in respect of any one item of **Contents** or **Personal Belongings** unless such item is specified in **Your Schedule** with a **Sum Insured** shown against it.
- 1.25 **Your Insurers** will not pay the cost of replacing or repairing any undamaged parts of **Your Caravan** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.
- 1.26 **Your Insurers** will not pay more than the **Sum Insured** shown in **Your Schedule** against each item.
- 1.27 If **Your Caravan** is involved in a motor accident that is not **Your** fault and the driver of the vehicle that hits **Your Caravan** is not insured, **You** will not have to pay any **Excess** or lose **Your No Claims Bonus** (if applicable). This is subject to **You** providing **Your Insurers** with the vehicle registration number, the make and model of the vehicle and if possible the drivers contact details.
- 1.28 **Your Sums Insured**
- 1.28.1 **Your Insurers** will not reduce the **Sums Insured** under Section 1 – **Your Insured Property** after a claim has been paid as long as **You** agree to carry out the recommendations to prevent further loss or damage.
 - 1.28.2 If **You** are under-insured, which means the full replacement cost at the time of loss or damage is more than **Your Sum Insured** for **Your Caravan**, then **Your Insurers** will only pay a proportion of the claim. For example if **Your Sum Insured** only covers one half of the cost of replacing **Your Caravan**, **Your Insurers** will only pay one half of the cost of repair or replacement.

Section 2 – Liability to the public

This section only applies if noted in Your Schedule.

Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** noted in **Your Schedule**, **Your Insurers** will insure **You** if shown in **Your Schedule**.

Your Insurers will provide cover for **You** and **Your Family's** legal liability:

- 2.1 all sums (not exceeding the sums stated in **Your Schedule**) that **You** or **Your Family** legally have to pay as a result of owning or having an insurable interest in **Your Caravan** or other **Contents** and / or **Equipment, Valuables** noted in **Your Schedule**, including any legal liability arising when **Your Insured Property** is being used or in the custody or control of anyone else with **Your** permission, resulting in:
- i) death or **Bodily injury**
 - ii) damage to property;
 - iii) pollution caused by **Your Caravan** as a result of loss or damage that **Your Insurers** insure;

As long as **Your Insurers** have agreed in writing beforehand **Your Insurers** will also pay for:

- iv) **Your** legal costs in settling or defending a claim;
- v) solicitor's fees and other expenses relating to official enquiries or coroner's inquests

In the event of **Your** death **Your** legal personal representatives will be indemnified in respect of any accident covered by this section and occurring during the **Period of Insurance**.

Your Insurers will not provide cover for **Yours** and/or **Your Family's** legal liability claims:

- 2.1.1 for death or **Bodily injury** to **You** or **Your Family** or any person who at the time of sustaining such injury is employed by **You**
- 2.1.2 any liability occurring whilst **Your Caravan**, trailer or any other **Insured Property** are being towed by or in transit by or attached to a mechanically propelled vehicle or any liability relating to **Your Caravan** or any trailer which **Your Insurers** insure except when it is deliberately uncoupled from the towing or carrying vehicle;
- 2.1.3 liability of any sort which comes under the Employers Liability Act 1969 or any other law relating to workmen;
- 2.1.4 any liability arising out of the use of any mechanically propelled vehicle or water craft;
- 2.1.5 any liability arising directly or indirectly out of any profession, occupation, business or employment of **Yours** or **Your Family**;
- 2.1.6 any liability arising out of **Yours** or **Your Family's** ownership of any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation;
- 2.1.7 in respect of any kind of pollution and/or contamination unless it is:
 - 2.1.7.1 caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **Period of Insurance** at the **Risk Address** and/ or **Storage Address** shown in **Your Schedule**; and
 - 2.1.7.2 reported no later than thirty (30) days from the end of the **Period of Insurance**;

- 2.1.8 any liability arising directly or indirectly out of the transmission of any communicable disease or condition by any person insured hereunder;
- 2.1.9 Any liability which is **You** or **Your Family's** legal liability assumed by having entered into a contract and which would not otherwise be covered;
- 2.1.10 any **Bodily Injury** or damage to property arising out of any criminal or violent act to another person or property;
- 2.1.11 any liability caused or contributed by **You** or **Your Family's** wilful misconduct.

CLAIMS LIMITATIONS

The following Claims Limitations apply to the whole of Section 2 – Liability to the public

2.2 The amount Your Insurers will pay under Section 2.

The most **Your Insurers** will pay under this section is:

- 2.2.1 the limit of liability shown in **Your Schedule** under the Section 2 - Liability to the public. This applies to each incident or series of incidents that are caused by the same event plus the costs and expenses which **Your Insurers** have agreed in writing in advance.

Section 3 – Loss of Use and Hiring Charges

Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** noted in **Your Schedule Your Insurers** will insure **You** or **Your Family** for loss of use and / or hiring charges only if this section is shown in **Your Schedule**.

Your Insurers will pay:

- 3.1 if **Your Caravan** is rendered uninhabitable by loss or damage for which a claim is payable under Section 1 – **Your Insured Property**
- i) for the necessary cost incurred for alternative accommodation or the hire of a similar caravan but only if the loss or damage occurs after holiday arrangements have been made or while **Your Caravan** is being used for holiday purposes.

Or

- ii) for the loss of hiring charges for bookings accepted prior to the loss or damage but only if a record has been maintained of all hiring, agreed hiring charges and deposits paid (**Endorsement 7** must be shown on **Your Schedule** for this to apply)

Your Insurers will not pay:

- 3.1.1 more than the daily allowance or the total **Sum Insured** shown on **Your Schedule** against Loss of Use or Hiring Charges;
- 3.1.2 for a period exceeding 30 days unless amended by **Endorsement**;
- 3.1.3 for food and/or drink;
- 3.1.4 Any claims for loss of hiring charges 3.1 ii) unless **Endorsement 7** is shown in **Your Schedule**.

Section 4 – Personal Accident

Subject to the terms and conditions contained within **Your Policy** and any **Endorsements** noted in **Your Schedule Your Insurers** will provide cover for **You** and **Your Family** or guests if this section is shown in **Your Schedule**.

Your Insurers will pay:

- 4.1 a benefit as shown in 4.2 below for **You** and **Your Family** or guests for death or **Bodily injury** following an accident while **You** or they are :
- a) within **Your Caravan** or private motor vehicle towing **Your Caravan** or
 - b) loading, unloading, hitching, unhitching or directly working upon **Your Caravan**

Your Insurers will not pay:

- 4.1.1 for anybody aged over seventy (70) at the time of the incident;
- 4.1.2 if death, **Loss Of One Or More Limbs**, total loss of sight or **Permanent Total Disablement** happens more than fifty two (52) weeks from the date of the incident which caused the injury;
- 4.1.3 **You, Your Family** or guests compensation under more than one of the categories shown in 4.2 below for the same incident;
- 4.1.4 **You** or, **Your Family** or guests benefit if **You** or, **Your Family** or guests are paid compensation under Section 2 – Liability to the public of **Your Policy** in relation to the same incident;
- 4.1.5 any benefit or medical expense for death, disablement or injury resulting from:
 - 4.1.5.1 incidents occurring while **Your Caravan** is used for any purpose other than private pleasure;
 - 4.1.5.2 suicide or attempted suicide or wilful exposure to danger (except in an attempt to save human life);
 - 4.1.5.3 the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision but not for the treatment of drug addiction);
 - 4.1.5.4 any malicious acts or vandalism by **You, Your Family** or guests in an attempt to self-harm;
 - 4.1.5.5 **You** or any member of **Your Family** or guests participating in racing of any kind;
 - 4.1.5.6 **You** or any member of **Your Family** or guests participating in a criminal act;
 - 4.1.5.7 the use of power driven wood or metal working machinery except portable tools applied by hand;
 - 4.1.5.8 Pregnancy or childbirth;
 - 4.1.5.9 Sickness or disease not resulting from accidental injury.

CLAIMS LIMITATIONS

The following Claims Limitations apply to the whole of Section 4 – Personal Accident.

The amount **Your Insurers** will pay under Section 4

- 4.2 The benefits payable for ages 16 - 70 for the cover applicable to 4.1 are:
 - 4.2.1 £20,000 for death;
 - 4.2.2 £20,000 for the **Loss Of One Or More Limbs**;
 - 4.2.3 £20,000 for the total **Loss Of Sight**;
 - 4.2.4 £20,000 for **Permanent Total Disablement**;
 - 4.2.5 **Your Insurers** will not pay more than £60,000 in any one **Period of Insurance**.

- 4.3 The benefits payable for ages under 16 for the cover applicable to 4.1 are:
 - 4.3.1 £1,000 for death;
 - 4.3.2 £1,000 for the **Loss Of One Or More Limbs**;
 - 4.3.3 £1,000 for the total **Loss of Sight**;
 - 4.3.4 £1,000 for **Permanent Total Disablement**;
 - 4.3.5 Your Insurers will not pay more than £5,000 in any one **Period of Insurance**.

Section 5 – General Policy Exclusions

The following exclusions apply to the whole of Your Policy. You are not covered for any loss, damage, liability or injury directly or indirectly caused by or contributed to or arising from:

5.1 War Exclusion

Your Insurers will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to **Insured Property** by or under the order of any government or public or local authority.

5.2 Radioactive Contamination and Nuclear Assemblies Exclusion

Your Insurers will not pay for:

- 5.2.1 loss or destruction of or damage to any of **Your Insured Property** whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
- 5.2.2 any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - i) ionising radiations 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.

5.3 Sonic bangs

loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;

5.4 Seizure or Confiscation

Your Insurers will not pay for any loss or damage to any property caused during seizure of or confiscation or attempts at either of these by Customs or other authorities.

5.5 Data Exclusion Clause

Your Insurers will not pay for:

- 5.5.1 loss or damage to any property whatsoever, or any loss or expenses whatsoever; or
- 5.5.2 any legal liability of whatsoever nature

directly or indirectly caused by or contributed to by or arising from;

- i) computer viruses, erasure or corruption of electronic data; or
- ii) the failure of any equipment to correctly recognise the time or date or change of time or date;

For the purposes of this exclusion “computer virus” means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature.

5.6 Riots and Civil Commotion

any loss, damage or liability caused by or happening through riot or civil commotion outside the **United Kingdom**.

5.7 Biological & Chemical Contamination Exclusion

Your Insurers will not pay for:

5.7.1 Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss;

5.7.2 or any legal liability of whatsoever nature;

5.7.3 death or injury to any person; directly or indirectly caused by or contributed to by, or arising from biological or chemical contamination due to or arising from:

i) terrorism; and/or

ii) steps taken to prevent, suppress, control or reduce the consequences of any actual attempted, threatened, suspected or perceived terrorism.

For the purpose of this exclusion, “terrorism” means any act(s) of any person(s) or organisation(s) involving:

a) the causing, occasioning or threatening of harm of whatever nature and by whatever means;

b) putting the public or any section of the public in fear in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

5.8 Contractors or Repairers

Any claims arising out of the activities of contractors or repairers.

5.9 Illegal Activities

Your Insurers will not pay for the **Insured Property** being used for illegal activities.

5.10 Non-standard use, movement or storage of Your Caravan

Unless it is noted in **Your Schedule** or amended by **Endorsement You** are not insured if :

5.10.1 **You** use, move or store **Your Caravan** outside the **Territorial Limits** shown on **Your Schedule**;

5.10.2 **You** hire out or let **Your Caravan**;

5.10.3 **You** use **Your Caravan** for anything except **Your** own social, domestic and private pleasure purposes.

5.11 Liability Under Contract

any liability which arises only because **You** have entered into a contract which makes **You** legally liable.

5.12 Loss or damage not associated with the Incident

any loss, damage or liability that is not directly associated with the incident that caused **You** to claim, except where that loss or damage is expressly included within this insurance.

5.13 Drones Exclusion

Your Insurers will not pay for any loss or damage to drones or any liability arising from the ownership or use of drones.

5.14 **Cyber Attack**

5.14.1 Subject only to clause 5.14.2 below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to, by, or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

5.14.2 Where this **Policy** covers risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or **Terrorism** or any person acting from a political motive, clause 5.14.1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and / or guidance system and / or firing mechanism of any weapon or missile.

5.15 **Sanction Limitation and Exclusion**

Your Insurers shall not be deemed to provide any cover and shall not be liable to pay any claim or provide any benefit under this **Policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Your Insurers** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Section 6 – General Policy Conditions

You must comply with the following conditions to have the full protection offered under Your Policy. If You do not comply with them Your Insurers may cancel Your Policy or refuse to handle Your claim or reduce the amount of any claim payment.

6.1 Your duty of care

6.1.1 Information Your Insurers and Your Insurance Adviser need to know:

You must provide complete and accurate answers, to the best of your knowledge, to the questions Your Insurers and Your Insurance Adviser ask when You take out, make changes to or renew Your Policy. Your Policy may not be valid or may not cover You fully if the information provided by You is not complete and accurate or if You do not tell Your Insurers and Your Insurance Adviser about any changes.

You must let Your Insurers and Your Insurance Advisers know if there are any changes to the information set out in Your Schedule. You must also tell Your Insurers and Your Insurance Advisers within fourteen (14) days in the event of any of the following:

- i) Any additional people to be insured or any insured person to be taken off the Policy;
- ii) Any criminal convictions for any of the people insured or to be insured;
- iii) Any change in Your Caravan's storage location;
- iv) Any change to Your Caravan's original specification;
- v) Any modifications to Your Caravan;
- vi) Any change affecting ownership of Your Caravan;
- vii) Any change in the way that Your Caravan is used (to include any change from private and pleasure use to Residential / Holiday letting).

If You do not provide accurate information to the best of Your knowledge at inception or during the Period of Insurance, including written records and/or copies of any letters, reports and / or valuations, Your Insurers may:

- a) cancel Your Policy and refuse to pay any claim; or
- b) pay only part of Your claim; or
- c) charge You a revised Premium; or
- d) change the Policy Excess; or
- e) change the extent of the cover provided by Your Policy.

6.1.2 Your Insurers will only provide the insurance described in Your Policy if anyone claiming under Your Policy has met all the relevant conditions. These are:

- i) You must take all necessary steps to maintain and keep Your Caravan, Equipment and Contents in a proper state of repair;
- ii) You must take all necessary steps to protect Your Insured Property from theft, loss or damage;
- iii) in the event of an incident likely to give rise to a claim under Your Policy You must take all necessary actions to minimise and prevent further theft, loss or damage;
- iv) when You are towing Your Caravan You must ensure that You comply with all applicable laws and regulations.

6.2 Fraudulent claims

6.2.1 **You** must not act in a fraudulent manner. If **You** or anyone acting for **You**:

- 6.2.1.1 make a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any respect; or
- 6.2.1.2 make a statement in support of a claim knowing the statement to be false in any respect; or
- 6.2.1.3 submit a document in support of a claim knowing the document to be forged or false in any respect; or
- 6.2.1.4 make a claim in any respect of any theft, loss or damage caused by **You**, **Your Family** or guests malicious acts or vandalism or with **Your** connivance;

6.2.2 **Your Insurer** may:

- 6.2.2.1 not pay the claim;
- 6.2.2.2 declare the **Policy** void and retain the **Premium**; and/or
- 6.2.2.3 inform the police.

6.3 Cancellation

Cancellation conditions:

6.3.1 If **You** wish to cancel **Your Policy**:

- 6.3.1.1 If **You** find **Your Policy** does not meet **Your** requirements, **You** may cancel **Your Policy** within the first 14 days of **You** buying this insurance or within 14 days of when **You** receive **Your Policy** documents whichever is later. **Your Insurers** will provide a full refund of the premium paid if **You** have not made a claim on this **Policy** – see 6.3.2.3 for details. If **You** have made a claim, **Your Insurers** will not refund any premium.
- 6.3.1.2 If **You** wish to cancel after this period, **You** may cancel **Your Policy** by giving prior notice to **Your Insurance Advisor**. Any return premium due to **You** will depend on how long **Your Policy** has been in force. **Your Insurers** will not refund any premium if **You** have made a claim on this policy.

6.3.2 If **Your Insurers** wish to cancel **Your Policy**:

- 6.3.2.1 **Your Insurers** may cancel this contract of insurance by giving **You** 14 days' notice in writing. Any return premium due to **You** will depend on how long this policy has been in force - see 6.3.2.3 for details.
- 6.3.2.2 **Your Insurers** will only cancel **Your Policy** or any part of it for a valid reason or if there are serious grounds to do so such as:
 - i) Non payment of premium.
 - ii) Non –cooperation or failure to supply any information or documentation upon **Your Insurers** request.
 - iii) The use of threatening or abusive behaviour or language.
 - iv) Failure to take reasonable care of **Your Insured Property**.
- 6.3.2.3 Any premium due to **You** will be calculated on a proportional daily rate basis depending on how long **Your Policy** has been in force. No return of premium will be given if a claim has occurred during the **Period of Insurance**.

- 6.3.2.4 In deciding to accept this insurance and in setting the terms and premium, **We** have relied on the information **You** have given **Your Insurers**. **You** must take reasonable care to provide complete and accurate answers to the questions **Your Insurers** ask **You**. If the information provided by **You** is not complete and accurate **Your Insurers** may:
- i) cancel **Your Policy** and refuse to pay any claim, or
 - ii) not pay any claim in full, or
 - iii) revise the premium and/or change any excess, or the extent of the cover may be affected.
- 6.3.2.5 If **Your Insurers** establish that **You**:
- a) deliberately or recklessly provided **Your Insurers** with incorrect information **Your Insurers** will treat **Your Policy** as if it never existed and decline all claims;
- or
- b) If **Your Insurers** establish that **You** were careless in providing **Your Insurers** with the information **Your Insurers** have relied upon in accepting **Your Policy** and setting its terms and premium **Your Insurers** may:
- i) treat **Your Policy** as if it had never existed and refuse to pay all claims and return the premium paid. **Your Insurers** will only do this if they provided **You** with insurance cover which **Your Insurers** would not otherwise have offered;
 - ii) amend the terms of **Your Policy**. **Your Insurers** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **Your** carelessness;
 - iii) charge **You** more for **Your Policy** or reduce the amount **Your Insurers** pay on a claim in the proportion that the premium **You** have paid bears to the premium **Your Insurers** would have charged you;
- 6.3.2.6 **Your Insurers** will cancel **Your Policy** in accordance with the cancellation condition
- 6.3.2.7 **Your Insurers** or **Your Insurance Advisor** will write to **You** if **Your Insurers**:
- a) intend to treat this **Policy** as if it never existed;
 - b) need to amend the terms of **Your Policy**; or
 - c) require **You** to pay more for **Your** insurance.

6.4 Other Insurances

If **You** make any claim under this **Policy** and there is another insurance policy that insures the same loss **Your Insurers** will only pay their share of the claim. This condition does not apply to the Section 4 Personal Accident.

6.5 Choice of Law

The parties are free to choose the law applicable to this contract of insurance. Unless specifically agreed to the contrary this contract of insurance shall be governed by the laws of England and subject to the exclusive jurisdiction of the courts of England and Wales.

Section 7 – Claims Condition

You and Your Family must comply with the following claims conditions to have the full cover offered under **Your Policy**.

If **You** have an accident or loss **You** might want to claim for under **Your Policy** **You** must contact the Leisure Claims Team at the Davies Group, who act on behalf of **Your Insurers**. They are open 24 hours a day, 365 days a year and can be contacted at:

Davies Group – Leisure Caravan Claims
BOX 2801
Stoke on Trent
ST4 9DN

Telephone: 0330 123 0821

Email: leisure.newclaims@davies-group.com

What **You** must do:

- 7.1 If **You** are asked for **Your** insurance details in respect of injury to another person **You** must advise that **You** are insured with the **Insurers** that are noted in **Your Schedule**.
- 7.2 Your claim will not be paid if **You** do not:
 - 7.2.1 advise the Leisure Claims Team within thirty (30) days that **You** are aware of any event, occurrence, prosecution, inquest or inquiry that may give rise to a claim under **Your Policy**;
 - 7.2.2 send all claims letters summonses or legal documents to Leisure Claims Team within seventy two (72) hours of receipt. **You** must not reply to any of these documents;
 - 7.2.3 tell the Leisure Claims Team about any claim or potential claim arising from riot or civil commotion within the United Kingdom within seventy two (72) hours of occurrence;
 - 7.2.4 tell the police immediately about any theft, attempted theft, vandalism, malicious damage or loss of **Your Insured Property**.
- 7.3 You must allow **Your Insurers** to take over the defence or settlement of any claim if **Your Insurers** so instruct **You**.
- 7.4 **Your Insurers** may wish to take legal action to recover any payment that **Your Insurers** have made under **Your Policy**. **You** must give **Your Insurers** permission to take this action in **Your** name and **You** must help **Your Insurers** to do this if **Your Insurers** request.
- 7.5 **Your Insurers** can get or may ask **You** to supply estimates for repairs and **Your Insurers** can decide where repairs can be done.

What **You** must not do:

- 7.6 **You** must not admit or deny responsibility for any incident, or offer to pay or negotiate any claim, unless **Your Insurers** have given **You** written permission.

Section 8 – Complaints Procedure

Customer Service and Complaints

Your Insurer's aim is to provide **You** with a high quality service at all times, although they do appreciate that there may be instances where **You** feel it is necessary to lodge a complaint.

If **You** do wish to complain, please note the 3 steps below, along with the relevant contact details for each step.

Step 1:

In the first instance, please direct **Your** complaint to the relevant party referenced in Table 1 below.

If Your complaint refers to the handling of a claim You have submitted under Your Policy , please contact:	Leisure Claims Team Davies Group BOX 2801 Stoke on Trent ST4 9DN Telephone: 0330 123 0821 Email: leisure.newclaims@davies-group.com
For all other complaints, please contact:	Your Insurance Adviser or KGM Underwriting Services Limited 2 Birch Court, Blackpole East, Blackpole Road Worcester WR3 8SG Tel: 0345 456 57 58 Email: contactus@kgmus.co.uk

Step 2:

Should **You** remain dissatisfied with the outcome of **Your** complaint from either Leisure Claims Team or **Your Insurance Adviser** **Your** legal rights are not affected, and **You** may refer **Your** complaint to Lloyd's. Contact information is in Table 2 below.

Complaints Department, Lloyd's, One Lime Street London EC3M 7HA	Telephone: +44 (0)20 7327 5693 Fax: 020 7327 5225 Email: complaints@lloyds.com Website: www.lloyds.com/complaints
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Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at www.lloyds.com/complaints. Alternatively, **You** may ask Lloyd's for a hard copy.

Section 8 – Complaints Procedure continued.

Step 3:

If **You** still remain dissatisfied after Lloyd's has considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service. Contact information is in Table 3 below.

Financial Ombudsman Service Exchange Tower London E14 9SR	Telephone: 0800 0234 567 (Calls to this number are now free from "fixed lines" in the UK). Telephone: 0300 1239 123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email: complaint.info@financial-ombudsman.org.uk
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The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

This does not affect **Your** right to take legal action if necessary.

Alternatively, if **You** purchased **Your** insurance online please note that **You** can, if **You** wish, also submit **Your** complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the European Union (EU), who have bought goods or services online, get their complaint resolved. **You** can access the ODR Platform by clicking on the following link: <http://ec.europa.eu/consumers/odr/>

This does not affect **Your** right to submit **Your** complaint following the process above. Please note that under current rules the European Commission will ultimately redirect your complaint to the Financial Ombudsman Service detailed above.

Financial Services Compensation Scheme (FSCS)

As **Your Insurers** are members of the Financial Services Compensation Scheme (FSCS), **You** may be entitled to compensation under the scheme if **Your Insurers** are unable to meet their obligations under this contract. If **You** are entitled to compensation under the scheme, how much compensation **You** would receive would depend on the nature of this contract. **You** can get more information about the scheme from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) and on their website at www.fscs.org.uk

Section 9 – Endorsements

These Endorsements only apply when they are shown in Your Policy Schedule

Endorsement 1 – Excess - Awnings

The **Excess** shown on **Your Schedule** is amended to £250 for any claim resulting from storm or flood to **Your Awning** or any **Contents** or **Equipment** stored within.

Endorsement 2 – Storage Location Condition

You must comply with the following condition to have the full protection of **Your Policy**. If **You** do not comply with it **Your Insurers** may cancel **Your Policy** or refuse to handle **Your** claim or reduce the amount of any claim payment.

2.1 When **Your Caravan** is stored at **Your Storage Address** **Your Caravan** must be:

2.1.1 in a caravan storage location, or on a registered caravan site:

- a) the caravan storage location or registered caravan site must have gates which are locked overnight or have a security barrier and a perimeter fence/boundary as a minimum standard of security.
- b) the registered caravan site or registered caravan storage location must have at least a minimum number of ten (10) caravans normally stored at the location (including motorhomes)
- c) be within an area with a perimeter fence/ the boundary must be made up of one of, or combination of, the following: metal, wire or wooden fencing, hedgerow, trees, mounds of earth and ditches.

Endorsement 3 – Laid Up and Not in Use Condition

You must comply with the following condition to have the full protection of **Your Policy**. If **You** do not comply with it **Your Insurers** may cancel **Your Policy** or refuse to handle **Your** claim or reduce the amount of any claim payment.

Between the **Laid Up** dates on **Your Schedule** **You** must:

- 3.1 ensure that **Your Caravan** is not **In Use** at any time
- 3.2 disconnect all gas appliances from any gas bottles or any other supply; and
- 3.3 store the gas bottles in a place where they are well ventilated and secure; and
- 3.4 ensure the water supply has been switched off at any mains connection and any holding tanks/water drained:
- 3.5 ensure if **Your Caravan** has been left at **Your Risk Address** or **Storage Address** it is fully closed and locked with all **Security Devices** left fully operational and all **Personal Belongings** are removed.
- 3.6 ensure **Your Caravan** is visited and/or inspected by **You** or **Your Family** or a warden at least every 28 days, if **Your Caravan** is at a **Storage Address** or **Risk Address** away from **Your** main residence.

Endorsement 4 – Flood Exclusion

Your Insurers will not pay claims under any section of **Your Policy** caused by or arising from flood

Endorsement 5 – Towing by Friends Condition

You must comply with the following condition to have the full protection of **Your Policy**. If **You** do not comply with it **Your Insurers** may cancel **Your Policy** or refuse to handle **Your** claim or reduce the amount of any claim payment.

Your Policy is extended to allow the towing of **Your Caravan** by friends who are not part of **Your Family**, **You** must ensure that the person towing **Your Caravan**:

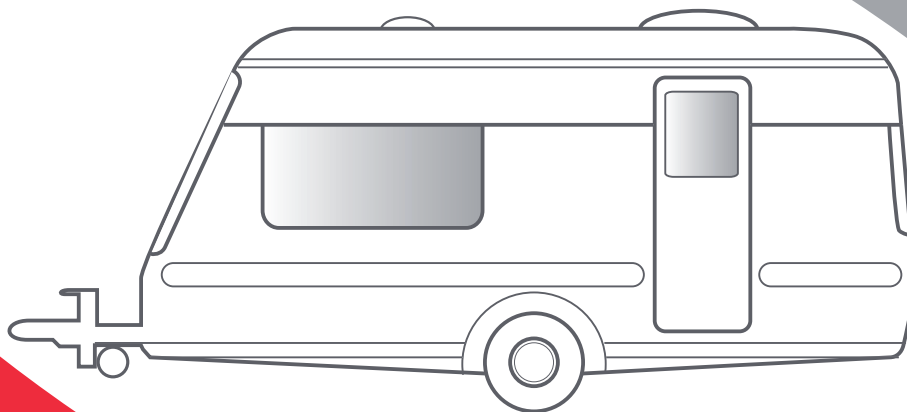
- 5.1 is over twenty five (25) years of age;
- 5.2 holds a valid licence issued by DVLA allowing them to tow caravans of **Your Caravan's** size and weight;
- 5.3 has at least one (1) years experience of towing caravans;
- 5.4 has been instructed by **You** on the recommended weight distribution for the safe towing of **Your Caravan**;
- 5.5 is not a site owner, caravan dealer, repairer or member of the caravan trade.
- 5.6 Section 4 - Personal Accident is deleted.

Endorsement 6 – Towing on the Road Exclusion

Your Policy excludes any cover for towing **Your Caravan** on any public highways or roads except for a single round trip during **Your Period of Insurance** from **Your site, Risk Address** or **Storage Location** to a service centre and back to **Your site, Risk Address** or **Storage Location** for the purposes of service and maintenance.

Endorsement 7 – Hiring or Letting out of Your Caravan

- a) Section 5 - General Policy Exclusions 5.10.2 is deleted.
- b) **Your Insurers** will not pay for:
 - i) any claims under **Your Policy** for the towing or movement of **Your Caravan** by the hirers or lessees;
 - ii) the misappropriation of **Your Caravan** by the hirers or lessees;
 - iii) any loss or damage arising directly or indirectly from the failure of the hirers or lessees to comply with any of the terms of the hire or lease agreement;
 - iv) any contractual liability of the hire or lease agreement;
- c) Whilst **Your Caravan** is let out on hire or lease, **Your Excess** is increased to £500. **Your Excess** will apply to all claims under **Your Policy** including **Total Loss**.
- d) Theft of **Your Awning, Contents, Equipment** or **Personal Belongings** from **Your Caravan** unless there are visible signs of forcible or violent entry or exit from **Your Caravan**
- e) **You** must comply with the following conditions to have the full protection of **Your Policy**. If **You** do not comply with them **Your Insurers** may cancel **Your Policy** or refuse to handle **Your** claim or reduce the amount of any claim payment.
 - i) **You** must ensure that all necessary or relevant licences and certificates are in force prior to and during any period of hiring or letting. If such licenses and certificates are not in force then all cover under **Your Policy** will be inoperative;
 - ii) Prior to the commencement of the hire or lease, **You** must receive from the hirer or lessee proof of identity and address and keep a copy of this
 - iii) **You** must ensure that the payment for the hire or lease is not made in cash and that the cheque or other method by which payment is made is cleared prior to the commencement of the hire or lease, **You** must also record details of their bank.



Underwritten by Lloyd's Syndicate 4444 managed by Canopus Managing Agents Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopus Managing Agents Limited is registered in England & Wales number 01514453. Registered office: Gallery 9, One Lime Street, London, EC3M 7HA.

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