

CARAVAN INSURANCE POLICY DOCUMENT

CERTIFICATE NUMBER: C15/16/4C

The proposal and declaration and any other information supplied to the Underwriters by or on behalf of the Insured named in the schedule, are the basis of this contract and are to be considered as incorporated herein. The Insured having agreed to pay the premium, the Underwriters will indemnify the Insured as provided for in this certificate against loss, damage or liability occurring within the Territorial Limits during the period of the insurance and within the limits stated in the schedule or any subsequent endorsement thereto.

This certificate must be read in conjunction with the current schedule of insurance in the name of the Insured, issued and countersigned by K. Drewe Insurance Brokers Ltd, and by itself does not constitute proof of valid insurance. Should a schedule not be attached to this certificate please contact the Administrator immediately.

DEFINITIONS

In this Policy certain words are defined and whenever they are used will have the meaning shown below:-

1. **PERIOD OF INSURANCE** - the period this insurance is in force as described in the schedule and for which the Underwriters have accepted the premium.
2. **YOU/YOUR/THE INSURED** - the person named in the schedule.
3. **YOUR FAMILY** - the person you are married to or live with as if you were married, children and any other person who permanently lives with you, other than lodgers and any other paying guests.
4. **THE ADMINISTRATOR** - K. Drewe Insurance Brokers Ltd, The Post House, 14 Load Street, Bewdley, Worcs DY12 2AE.
5. **THE UNDERWRITERS** - Underwritten by Certain Underwriters at Lloyd's.
6. **THE INTERMEDIARY** - Four Counties Insurance Brokers Ltd, 40 Huntingdon Street, St Neots, Cambs PE19 1XF.
7. **THE SUM INSURED** - the sum insured shown in the schedule.
8. **THE PREMIUM** - the amount shown in the schedule as the Total Premium.
9. **THE CARAVAN** - any caravan which is described in the schedule or a subsequent endorsement including its fixtures and fittings and equipment including refrigerators, gas bottles, steps, balconies, batteries, stabilisers, wheel clamps, generators and the like, but excluding awnings, and which is your sole property.
10. **CONTENTS AND PERSONAL EFFECTS** - articles of personal use, clothing, luggage and general household goods, including portable television sets whilst contained within the caravan and belonging to you or your family.
11. **THE AWNING** - the awning stated in the schedule of insurance including annexe and ground sheets.
12. **TERRITORIAL LIMITS** - the geographical areas as defined in the schedule.
13. **THE RISK ADDRESS** - the risk address stated in the schedule.

SECTION A - CARAVAN, CONTENTS, PERSONAL EFFECTS AND AWNING

The Underwriters will pay for loss or damage caused by Accidental Damage, Fire, Theft, Vandalism, Storm or Flood except for loss or damage caused by flood within 7 days from the original commencement date of this insurance as shown in the schedule within the **Territorial Limits**:

(A) (i) to The Caravan and following such damage for the reasonable cost of:-

- (1) protection and removal to the nearest repairers.
- (2) delivery after repair to **You** within the British Isles (NB: this policy does not cover any costs incurred for the return of **The Caravan** to the British Isles from any other country outside these limits).
- (3) delivery after repair to **The Risk Address**, where **The Risk Address** shown on the schedule states that **The Caravan** is usually stored or sited on the mainland of Europe.
- (4) the disconnection and re-connection of services when **The Caravan** is removed for repair, where **The Caravan** is connected to services.

(A) (ii) to the Contents and Personal Effects

Extensions to Section A

- (a) **The Sum Insured** will not be reduced by a claim payment except in the event of **The Caravan** being stolen or totally destroyed. A new schedule will be required for any replacement Caravan.
- (b) This insurance is extended to include **The Caravan** equipment (but not **Contents and Personal Effects**) whilst contained in an adjacent locked store provided **The Underwriters'** liability shall not exceed £100 in respect of any single article and £300 in total.

(A) (iii) to The Awning

This section only applies if specified on the schedule

In the event of **The Awning** being lost or damaged beyond economic repair within five years from the date of purchase as new and provided **The Sum Insured** represents the full replacement value as new, **The Underwriters** will replace **The 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. Awnings over five years old will be considered on a market value basis.

Exceptions to Section A

The Underwriters will not pay for:-

- (1) loss or damage to money of any kind, credit or charge cards or business books or documents of any kind.
- (2) loss of or damage to watches, jewellery, furs and articles of gold, silver or other precious metals, china, glass, porcelain, pictures, works of art, antiques, stamp, medal and coin collections, contact lenses, spectacles, items of sports equipment value £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.
- (3) depreciation, deterioration, manufacturing defects, wear and tear, damage by moth, vermin, mildew, rodent, rot, water leakage or any gradually operating process.
- (4) mechanical or electrical breakdown, failure or damage.
- (5) damage to tyres unless caused by an accident to **The Caravan** or vandalism.
- (6) theft from **The Caravan** unless forcible or violent means are used to gain entry.
- (7) theft or accidental loss from **Awnings** or toilet tents.
- (8) the first amount of each and every claim or occurrence except in the event of damage solely to windows, as specified in the schedule as the Excess.
- (9) loss or damage in circumstances where a claim for damage results in **The Caravan** needing new parts or accessories which are found to be obsolete or unobtainable. **The Underwriters'** liability will be limited to the last known list price of the part or accessory required, together with the appropriate fitting charge.

- (10) any theft or loss arising from deception, financial loss, or the use of stolen, forged or invalid cheques, drafts, bank notes and the like.
- (11) loss of or damage by theft or attempted theft of **The Caravan** whilst unattended in excess of two hours, unless a wheel clamp and hitch lock of proprietary manufacture is fitted. This exception does not apply to Caravans with an internal body length in excess of 23 feet as specified by the manufacturer.
- (12) any loss or damage whilst **The Caravan** is let for hire or reward other than when on a fixed site.
- (13) loss or damage to **The Awning** when erected and attached to **The Caravan** when **The Caravan** is left unoccupied for seven days or more.
- (14) loss or damage when **The Caravan** is left unoccupied for a consecutive period of 7 days or more when not at **The Risk Address**.
- (15) in excess of £250 in total in any one insurance year in respect of CDs and DVDs.

Basis of Claims Settlement - Section A

(A) (i) Caravan

- (a) **The Underwriters** will pay to **You** the value of the property at the time of its loss or destruction or shall at its option repair, reinstate or replace such property or any part of it, provided that the total liability of **The Underwriters** shall not exceed **The Sum Insured** or the market value whichever is the lesser amount. **The Underwriters** will not be liable for that part of any repair or replacement which improves **The Caravan** or its equipment beyond the condition before the loss or damage occurred.
- (b) In the event of **The Caravan** being lost or damaged beyond economic repair within the Period of Purchase New specified in the Schedule and provided **The Sum Insured** represents the full replacement value as new, at the time of the loss or damage, **The Underwriters** will replace **The Caravan** with a new one of the same manufacture and model or pay the cash equivalent at its discretion. Any available discount will be taken into account in the settlement amount.

(A) (ii) Contents and Personal Effects

The Underwriters will pay to **You** the value of the property at the time of its loss or destruction or shall at its option repair, reinstate or replace such property or any part of it provided that the total liability of **The Underwriters** hereunder shall not exceed £300, in respect of any one article, unless specified in the schedule and in total **The Sum Insured**.

SECTION B - LIABILITY TO THE PUBLIC

All the sums which **You** shall become legally liable to pay as damages in respect of:-

- (i) Accidental death of or bodily injury to any person other than **You** or any employee or member of **Your Family**.
- (ii) Accidental loss of or damage to property not belonging to or in **Your** custody or any employee or member of **Your Family** arising from use or ownership of **The Caravan**.

The limit of **The Underwriters**' liability in respect of all claims arising from one cause is the amount shown in the schedule plus legal costs recoverable by a claimant and costs and expenses incurred with **The Underwriters** written consent.

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**.

For the purposes of this section the expression "**You**" will be deemed to include any persons using **The Caravan** with **Your** consent other than whilst let for reward.

Exceptions to Section B

This section does not indemnify **You** against any liability:-

- (a) arising while **The Caravan** is attached to a mechanically propelled vehicle.
- (b) resulting from an accident caused by **The Caravan** or part thereof becoming detached from any towing vehicle.
- (c) that arises in connection with any vehicle being used for the transportation of **The Caravan**.
- (d) for the death or injury of any person arising out of or in the course of their employment by **You** or any member of **Your Family**.
- (e) arising out of the use of any mechanically propelled vehicle/water craft.
- (f) if such liability attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
- (g) arising out of the pollution of air, water or soil unless it can be proved to have been caused by immediate discharge consequent upon an accident.
- (h) of whatsoever nature arising out of or connected with or incidental to any profession, occupation, business or commercial venture.
- (i) arising directly or indirectly out of the transmission of any communicable disease or condition by any person insured hereunder.
- (j) arising out of the ownership or possession of any animal other than cats, dogs or horses, except any dog that is designated dangerous under the Dangerous Dogs Act 1991.

SECTION C - LOSS OF USE AND HIRING CHARGES

If **The Caravan** is rendered uninhabitable by loss or damage for which a claim is payable under Section A, **The Underwriters** will pay:-

- (a) 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 **The Caravan** is being used for holiday purposes.

Or

- (b) 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.

The amount payable under this section shall not exceed the amount shown in the schedule for a maximum of 30 days.

SECTION D - PERSONAL ACCIDENT BENEFITS

Benefits

- (1) Death - £20,000
- (2) Loss of use of one or more limbs or total loss of sight in one or both eyes - £20,000
- (3) Permanent total disablement from any occupation - £20,000

The maximum age limit in respect of this cover is 70 and Benefit is reduced to £500 for persons under the age of 16.

Insured Person

You and any member of **Your Family** whilst:

- (1) within **The Caravan** or private motor vehicle towing **The Caravan**.
- (2) loading, unloading, hitching, unhitching or directly working upon **The Caravan**.

Definitions

Disablement means the inability to engage in the usual occupation and not engaging in any paid occupation.

Provisions

There will be no liability for death, loss or disablement occurring more than 12 months after the bodily injury has been sustained. Benefit shall not be payable under more than one of the items (1-3) in connection with the same bodily injury. Item 3 will only become payable after incapacity has lasted for 52 weeks.

Exceptions - Section D

No benefit shall be payable for an event caused directly or indirectly:-

- (a) by narcotic or drug unless taken as prescribed by a registered Medical Practitioner.
- (b) by **You** or any member of **Your Family** participating in racing.
- (c) by **You** or any member of **Your Family** participating in a criminal act.
- (d) arising from the use of power driven wood or metal working machinery except portable tools applied by hand.
- (e) by pregnancy or childbirth.
- (f) by sickness or disease not resulting from bodily injury.
- (g) by self inflicted injury.

SECTION E - NO CLAIMS BONUS

- (E) (i) If no claims are made under **Your** policy during the current **Period of Insurance**, We will give **You** a discount when **You** renew **Your** policy. The discount **You** will receive will depend on the no claims bonus scale we are using when **You** renew **Your** policy. If **You** make a claim during the current **Period of Insurance**, we will reduce the discount **You** receive. If two or more claims are made in any one **Period of Insurance** **You** will lose all **Your** no claims bonus.

GENERAL CONDITIONS (Applicable to the whole Insurance)

(1) Effect of other Conditions on Right to Benefit

The right to receive the benefit of this insurance is conditional upon:-

- (a) the information given on the proposal form (and any other information about the risks insured) being complete and correct to the best of **Your** knowledge and belief.
- (b) any person seeking benefit observing the terms of Insurance as far as they can apply.

(2) Claims Notification & Procedure

If **You** wish to make a claim under this insurance please contact **The Administrator's** Claims Department. Telephone: 0845 33 03 004. At the time of making a claim, **You** will be asked;

- The policy number stated on **Your** schedule.
- A brief description of the circumstances surrounding **Your** loss or damage.
- The name of the insurance brokers who **You** arranged this insurance with.

It is a condition precedent to the liability of **The Underwriters** that following any happening likely to give rise to a claim **You** shall:-

- (a) as soon as reasonably possible notify and confirm in writing to **The Administrator** through the Insurance Adviser who effected the Insurance and if required give full details within 30 (thirty) days of the incident together with such information and assistance as **The Underwriters** may reasonably require.
- (b) immediately notify the Police following loss or damage by theft, attempted theft, malicious damage, violent disorder, riot or civil commotion or the disappearance of valuable items.
- (c) under no circumstances admit liability for nor offer to agree to settle any claim without the written consent of **The Underwriters**, who shall be entitled to take over and conduct in **Your** name the defence of any claim and to prosecute in **Your** name, for **The Underwriters'** benefit, any claims for indemnity or damages or otherwise against any third party and shall have full discretion in the conduct of any negotiations and proceedings and the settlement of any claim.
- (d) if **You** have a towing Caravan manufactured after 1992 **The Underwriters** will require **You** to produce the CRIS document in the event of total loss of **The Caravan**.

Fraudulent Claims

If **You** shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise this Insurance shall become void and all claims hereunder shall be forfeited.

(3) Care of Property

The property insured must be maintained in sound condition and all reasonable precautions taken to prevent and minimise any claims.

(4) Change in Risk

You must inform **The Underwriters** of any change in circumstances which may increase the possibility of loss, damage or injury.

(5) Other Insurances

If when any claim arises under Sections A and C there is any other insurance in force covering such loss, or part of it, our liability hereunder shall be limited to our rateable proportion of such loss. In the event of any liability which is the subject of a claim under Section B being insured under any other insurance, **The Underwriters** shall not be liable under this Certificate except to the extent of any excess beyond the amount payable under such other insurance had this section not been effected.

(6) Cancellation - Your Right to Cancel

You are free to cancel this policy at anytime by contacting **The Intermediary**; Four Counties Insurance Brokers Ltd, 40 Huntingdon Street, St Neots, Cambs PE19 1XF.

If, within 15 days of either receiving **Your** policy documentation, or the start of the **Period of Insurance**, **You** find that it does not meet **Your** requirements **You** may cancel **Your** policy by returning the documentation along with written instruction to the address above. We will refund **The Premium** paid in full provided that no claim or incident likely to give rise to a claim has been submitted.

For cancellation occurring after the first 15 days of receiving **Your** policy documentation, if there has been no claim or incident likely to give rise to a claim during the current **Period of Insurance** we will calculate the appropriate premium for the period **You** have been insured and refund any balance due.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **Period of Insurance** no premium refund will be given.

If **The Premium** is paid under a monthly instalment plan and a claim has been settled during the current **Period of Insurance** **You** must continue with the instalment payments.

No refund of Premium will be made under a monthly instalment plan.

We reserve the right to cancel this policy immediately in the event of non-payment of the premium or default by **You** under a monthly instalment plan.

We may also cancel the policy by sending 7 days notice by recorded delivery to **You** at **Your** last known address.

If **You** cancel after the first 15 days we will calculate the appropriate premium based on the calculations below and refund any balance due.

Cancellation Charges

For clients that have been insured under the policy for less than one year.

- Up to 1 Month 20% Charge
- Up to 3 Months 40% Charge
- Up to 6 Months 60 % Charge
- Up to 8 Months 80 % Charge
- After 8 Months no refund due at all.

For clients that have been insured under this policy for more than one year.

We will calculate the appropriate premium for the period **You** have been insured and refund any balance due. If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **Period of Insurance** no premium refund will be given.

GENERAL EXCLUSIONS **(Applicable to the whole Insurance)**

This Insurance does not insure:-

- (1) any liability arising or any loss or damage that occurs while **The Caravan** is being used other than for social, domestic and pleasure purposes.
- (2) any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- (3) (a) loss or destruction of or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss;
(b) 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.
- (4) any liability which attaches because of an agreement but which would not have attached in the absence of that agreement.
- (5) loss of or damage to **The Caravan** or equipment or **Contents** and **Your Personal Effects** arising from any malicious act or theft by or with the connivance of any hirer, occupant or user of such Caravan or any employee or agent of **You**.
- (6) loss, destruction or damage to **The Caravan** or equipment or **Contents** and **Personal Effects** directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.
- (7) any liability, loss or damage which is caused by or results from riot, terrorism or civil commotion.
- (8) loss of use with the exception of cover provided by Section C.

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 we are committed to providing **You** with the highest standard of service.

If **You** have any questions or concerns about **Your** policy or the handling of a claim **You** should contact either;

The Intermediary

Four Counties Insurance Brokers Ltd
40 Huntingdon Street, St Neots,
Cambs PE19 1XF
Tel: 0845 6 300 200
Fax: 0870 1 676 220
Email: insure@4counties.co.uk

Scheme Administrators

K. Drewe Insurance Brokers Ltd
The Post House, 14 Load Street
Bewdley, Worcs, DY12 2AE
Tel: 0845 33 03 012
Fax: 0845 408 5926
Email: mail@kdib.co.uk

In the event that **You** remain dissatisfied and wish to make a complaint, **You** can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is:-

Complaints Department

Lloyd's
One Lime Street,
London EC3M 7HA
Tel: 020 7327 5693
Email: Complaints@Lloyds.com

Fax: 020 7327 5225

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process. Referral to the Financial Ombudsman will not affect **Your** right to take legal action.

Financial Services Compensation Scheme (FSCS)

Underwriters at Lloyd's are members of the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event **You** may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk

LAW APPLICABLE TO CONTRACT

The parties are free to choose the law applicable to this contract but in the absence of agreement to the contrary the contract shall be subject to the law of the country in which **You** reside at the date of the contract (or in the case of a business, the law of the country in which the registered office or principal place of business is situated will apply).

If **You** are not resident (or in the case of a business, the registered office or principal place of business is not situated) in England or Wales, Scotland or Northern Ireland, Channel Islands or the Isle of Man the law which will apply is the law of England and Wales.