

STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to protect their camping equipment.

SIGNIFICANT FEATURES AND BENEFITS

SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS

SECTION 1 - EQUIPMENT

We will cover loss of the insured items that are specified in the schedule, due to the following main perils:

- (a) Theft
- (b) Accidental damage
- (c) Accidental loss
- (d) Fire

SECTION 2 - NEW FOR OLD

If any camping equipment is totally destroyed or stolen within 2 years of new, replacement will be based on the sum insured value or new market value if less.

Any equipment used specifically for mountaineering, potholing or canoeing.

SECTION 3 - REPLACEMENT HIRE

If your tent, trailer tent or folding caravan is made unusable for more than 24 hours whilst you are on a holiday by any of the main perils detailed in Section 1 and the loss or damage is covered by this policy, we will pay an additional sum as specified in the schedule. Payment will be in respect of the reasonable costs incurred in obtaining alternative, comparable accommodation in order for you to have or complete your holiday, whilst the equipment is being restored or replaced.

SECTION 4 - EUROPEAN USE

This insurance is operable up to the period specified in the schedule whilst you are using the insured items on the continent of Europe (including sea crossings).

NB. This policy can for a small additional premium be extended to include cover for anywhere in the world, subject to the additional premium being paid.

SECTION 5 - PERSONAL ACCIDENT

We will cover you up to the amount shown in the schedule if whilst camping /rambling, you sustain an accidental bodily injury that results in any one of the following conditions within 365 days of injury:

- (a) Death
- (b) Total permanent disablement
- (c) Loss of one or more limbs
- (d) Loss of sight
- (e) Loss of hearing.

Benefits reduced to 25% for campers under 16 years old.

Bodily injury that happens whilst undertaking dangerous activities.

Bodily injury that happens whilst under the influence of alcohol or drugs. Any act of deliberate self-inflicted injury or suicide, or deliberate exposure to danger (except in an attempt to save human life).

Any loss not arising directly from you camping / rambling.

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SECTION 6 - PUBLIC LIABILITY

We will cover you or any member of your immediate family accompanying you against all sums which you become legally liable to pay as damages in respect of one occurrence or series of occurrences consequent on one original cause up to the amount specified in the schedule following;

- (a) Bodily injury;
- (b) Loss of or damage to property;

happening in connection with you or your immediate family whilst camping, rambling, mountaineering, potholing or canoeing.

We will also cover any legal costs and expenses recoverable by any claimant and all costs and expenses incurred with the written consent of the Company. In the event of the death of the policyholder we will treat their legal, personal representatives as the insured in respect of any liability previously incurred by the policyholder.

Liability in respect of bodily injury to the policyholder, or death or bodily injury to their family / household or any person in the course of his / her employment to the insured.

Loss or damage to property belonging to or in the custody or control of the policy holder or a member of their family or household.

Any liability arising due to animals or pets.

Injury or damage arising out of the profession, trade or business of any of the insured.

Injury or damage arising out of the ownership, possession or use by or on behalf of the policyholder of any mechanically propelled vehicle.

Claims arising out of liability assumed in any contract or agreement.

PREMIUM AND EXCESS REVIEW

As a result of the premium and excess review, your premium and/or excess may go up, stay the same or go down, and there is no limit to the amount of change.

If we change your premium and/or excess and you do not wish to continue your cover, you should contact us to cancel.

GENERAL EXCLUSIONS & LIMITATIONS THAT APPLY TO 2 OR MORE POLICY SECTIONS

Deliberate loss or damage caused by you, or any user.

Loss or damage due to theft or attempted theft which does not involve forcible and violent entry into or exit from the home, place where equipment is kept or forcible and violent removal of the security devices required as detailed in this policy wording.

Loss or damage due to theft or attempted theft if you do not adhere to the specified security requirements.

Depreciation, deterioration, mechanical or electrical breakdown, manufacturing defects, wear and tear, scratching, damage or loss caused by moth, vermin, domestic pets, rot, mildew or any gradually operating process.

Faulty workmanship, defective design or the use of defective materials, repairing, restoring, renovating, cleaning or dyeing.

Any loss, damage or legal liability directly or indirectly arising from the tent, trailer tent or folding caravan if it is being used for residential purposes of periods exceeding 90 days per occasion.

Pedal cycles, sports equipment, fishing equipment and boating equipment.

Property more specifically insured.

Loss or damage to tents due to storms.

Loss or damage caused by water seepage through seams or seals.

Loss caused by any portable heating or cooking appliances etc.

Any equipment used for professional or trade purposes.

Any theft or loss arising from deception, fraud or use of stolen, forged or invalid cheques / drafts / bank notes or the like etc.

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An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).

Use of insured property for anything other than for social, domestic or pleasure purposes.

Any consequential loss.

Loss / depreciation resulting from reduction in the market value of any property covered under this policy.

Loss or damage that is not at a known place or that cannot be identified as occurring within a certain 24-hour period.

We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by Influenza or any derivation or variant thereof.