

## GENERAL NOTES

### Material facts disclosure

There is an obligation implied in this contract of insurance to advise **us** of any material fact which affects the risk. If **you** are in any doubt as to whether a fact is material then it should be disclosed.

### Renewals

These terms and conditions include a provision that **your** insurance cover will automatically renew at the end of the insured term unless **you** specifically tell **us** that **you** do not wish for **your** insurance to renew.

By agreeing to these terms and conditions, **you** are also confirming that upon each renewal of **your** policy, unless **you** tell **us** otherwise, **you** want **us** to make the following changes to the terms of **your** insurance:

- (a) Such changes as **we** believe, in good faith:
- (i) are appropriate for the type of policy **you** hold with **us**; and
  - (ii) will produce an overall benefit for **you**.

Those changes may include changes to the scope of the insurance cover (i.e. what is insured), the benefits which **your** policy provides, and associated changes to the cost of insurance.

- (b) Such other changes which **we** believe, in good faith, **we** have a valid reason to make. Those changes may include:
- (i) changes made to clarify the terms of the policy;
  - (ii) changes which are necessary to reflect changes in applicable laws and regulations; and
  - (iii) changes to the cost of the insurance cover to reflect changes in our own costs and other economic considerations.

**We** do appreciate, however, that when the time comes **you** may not want **us** to make those changes, and **we** explain below the protections **we** will put in place to ensure that **you** have an opportunity to consider those changes and to refuse them, should **you** wish to do so, before **your** insurance is renewed.

**We** will always provide **you** with full written details of any changes which **we** intend to make to the terms of **your** insurance cover at least 21 days before **your** policy is due for renewal, which is when those changes would be due to take effect. **We** will not be entitled to make any changes unless **we** provide **you** with those details within that time-frame.

**You** will then have the right to tell **us**, within 14 days of receiving those written details, that **you** do not wish **your** policy to be changed in the manner notified to **you**. If **you** exercise that right, **we** will give **you** the opportunity to either:

- (a) renew **your** policy without any changes;
- (b) renew **your** policy subject to any alternative changes which **we** may offer to **you**; or
- (c) not renew **your** policy at all.

**You** can also cancel **your** policy at any time in any case. Full details relating to **your** cancellation rights are set out in the **policy terms**.

## INTRODUCTION AND IMPORTANT NOTES

**We** have pleasure introducing this policy, with insurance cover from E&L®, for campers. Much careful research went into producing the policy. **We** hope **you** will be pleased with the level of cover and the service **we** are offering.

The policy details the cover **we** provide. Please read the policy and **your** schedule as soon as **you** receive them. If **you** do not keep to the conditions, **your** policy could become void or **we** may not be able to accept liability for a claim. If **you** are not entirely happy with the cover provided, return it to **us** within 14 days without making a claim, **we** will then cancel the policy and refund the whole of **your** premium.

This is a master policy wording showing all Sections of cover available for this type of insurance. Some sections of cover offered may not apply to **your** insurance. Please check **your policy schedule** to see what sections of cover are applicable to **your** insurance cover. A policy **excess** applies to all Sections of cover unless stated differently in the **policy schedule**.



F.D. Martin  
Chief Executive Officer  
Signed on behalf of The Equine & Livestock Insurance Company Limited.

## IMPORTANT NOTES

The policy is a contract of insurance. This policy may include new benefits, conditions and so on. **We** recommend **you** read this policy carefully, as it may be different from what **you** have seen before.

**You** will be covered by this policy from the date **you** go on cover with **us** by phone or the date on which **we** receive and accept **your** fully completed proposal form whichever is soonest.

The proposal form **you** fill in is the basis of this contract. **We** will provide insurance under this policy for those specific sections detailed in the schedule or any endorsement.

The **policy schedule** is an important document. It lists the cover **you** have chosen, it is proof of **your** insurance and it may be needed if **you** have a claim. **We** will not be liable for more than the limit of indemnity shown in the relevant part of the schedule.

The policy depends on warranties, conditions and exclusions, as detailed in this policy wording and **your** schedule.

**We** as the insurer and **you**, as the insured, are entitled to choose the law applicable to this contract of insurance. **We** propose English Law and in the absence of any agreement to the contrary, English Law will apply.

This policy provides cover for the insured named on the schedule between the age of 18 and 75 unless **we** have agreed otherwise and accepted the same in writing.

### GEOGRAPHICAL LIMITS

This policy does not cover any damage, loss or liability arising outside the United Kingdom, Channel Islands or Isle of Man, except as set out in Section 4.

### DEFINITIONS

**Bodily injury** - Injury which is sustained by **you** during the period of this policy; and is caused by an accident solely and independently of any other cause, except illness directly resulting from, medical or surgical treatment rendered necessary by such injury. This includes death or **permanent total disablement** within 365 days from the date of the accident by which such injury is caused.

**Camping equipment** - Tents, trailer tents, folding caravans and camping accessories (e.g. bedding, sleeping bags, cooking equipment, any other items such as mountaineering, rambling, potholing or canoeing equipment normally left in a tent/trailer tent or folding caravan when in use).

**Excess** - the amount **you** must pay towards each and every claim. If claims are made under more than one section of cover, an **excess** will apply to each section of cover under which a claim is made.

**Home** - **Your** place of residence but does not include garages or outhouses which are not attached to or form part of **your home**, or sheds, or any other structures within the boundaries of the property.

**Immediate family** - **Your** spouse or person living with **you**, parents and children (by birth or adoption).

**Inexperienced driver** - Person responsible for driving the towing vehicle if within 1 year of first trailer tent or folding caravan ownership or usage.

**Loss of hearing** - Complete and irrecoverable **loss of hearing** in both ears.

**Loss of limbs** - Physical severance or complete and irrecoverable loss of use of one or both hands at or above the wrist or of one or both feet at or above the ankle.

**Loss of sight** - Complete and irrecoverable **loss of sight** in both eyes.

**Money** - Cash, cheques, credit cards, postal/**money** orders, premium bonds etc.

**Period of insurance** - the time during which **we** provide insurance cover:-

**Policy term**- as agreed and stipulated in the **policy schedule** and is one of the following: Yearly policy - runs for 365 days from the commencement date shown on the **policy schedule**. This type of policy automatically renews annually.

Lunar Monthly - runs for and premiums are collected on, equal periods of 28 days. This type of policy automatically renews every 28 days.

Calendar Monthly - runs for and premiums are collected

on a calendar month basis. This type of policy automatically renews every calendar month.

Automatic renewal is subject to receipt of premium.

Annual - 365 days calculated from and including the date of policy inception or renewal; this renews annually.

Lunar Monthly - 28 days calculated from and including the date of policy inception or renewal; this renews every 28 days.

Calendar Monthly - a calendar month; this renews every calendar month.

In all cases, automatic renewal is subject to receipt of the appropriate premium.

**Material Fact** - any event, fact or occurrence which would influence a decision, made by any party, as to whether or not to enter into a contract of insurance either at inception or policy review

**Permanent** - Lasting 365 days and at the end of that period is beyond hope of improvement. (Total **permanent** disablement shall be construed accordingly).

**Policy schedule** - The document specifying the **policyholders** details and level of cover provided.

**Total disablement** - Disablement that entirely prevents **you** from attending to **your** business or occupation (of any and every kind).

**Unattended** - Left without an adult in charge who is responsible for its safekeeping. Unoccupied - Any period exceeding 30 consecutive days when the **permanent** residence at which the equipment is normally kept is not being used for occupation by an insured person.

**We / Us / the company** -The Equine & Livestock Insurance Company Limited.

**You / Your / the policyholder** - the person(s) named in the Schedule.

## SECTION 1 - EQUIPMENT

### Cover

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

- Theft
- Accidental damage
- Accidental loss
- Fire

## SECTION 2 - NEW FOR OLD

### Cover

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

### Exclusions

1. Any equipment used specifically for mountaineering, potholing or canoeing.

## SECTION 3 - REPLACEMENT HIRE

### Cover

If **you** 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 AND WORLDWIDE USE (OUTSIDE OF EUROPE)

### 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).

### Worldwide Use

#### Cover (only applying if shown in the schedule and the additional premium paid)

This insurance is operable up to a maximum of 60 days per annum whilst **you** are using the insured items.

## SECTION 5 - PERSONAL ACCIDENT

### Cover

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

### Death

- Total **permanent** disablement
- Loss of one or more limbs
- **Loss of sight**
- **Loss of hearing**

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

### Exclusions

1. **Bodily injury** that happens whilst undertaking dangerous activities such as mountaineering, potholing, canoeing etc.
2. **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).
3. Any loss as a result of pregnancy, child birth, physical defect, infirmity, insanity or medical condition, unless **we** have been told about it and have accepted it in writing.
4. Any loss not arising directly from **you** camping / rambling.
5. Any loss directly or indirectly arising from stress or

psychiatric illness.

## EXCLUSIONS APPLYING TO SECTIONS 1 TO 5

1. Deliberate loss or damage caused by **you**, or any user.
2. 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.
3. Loss or damage due to theft or attempted theft if **you** do not adhere to the specified security requirements.
4. 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.
5. Faulty workmanship, defective design or the use of defective materials, repairing, restoring, renovating, cleaning or dyeing.
6. 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.
7. **Money**, jewellery, gold, silver and articles of precious metal, watches, photographic equipment, furs, mobile phones.
8. Pedal cycles, sports equipment, fishing equipment and boating equipment.
9. Property more specifically insured.

## SECTION 6 - PUBLIC LIABILITY

### Cover

**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;

- Bodily injury ;
- 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**.

### Conditions

1. **You** must send every letter, claim, writ, summons, legal process or other document as soon as **you** receive it and without answering it.

2. **You** must not admit, offer, promise, pay or agree to anything without our written permission. **We** may take over any claim in **your** name and for our own benefit. **We** will choose how to conduct any proceedings in the settling of any claim.
3. For any claim or series of claims **we** may at any time pay **you** the amount of the limit of indemnity (after taking off any amounts already paid as compensation) or any lower amount which the claims can be settled for. **We** will then give up the conduct and control of the claims. **We** will have no further liability to the claims except for paying costs and expenses incurred before the date of the payment.

### **Exclusions**

1. 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.
2. Loss or damage to property belonging to or in the custody or control of **the policyholder** or a member of their family or household.
3. Any liability arising due to animals or pets.
4. Human Immunodeficiency Virus (HIV) and / or any related illness including Acquired Immune Deficiency Syndrome (AIDS) and / or any mutant derivative or variations however caused.
5. Injury or damage arising out of the profession, trade or business of any of the insured.
6. Injury or damage arising out of the ownership, possession or use by or on behalf of **the policyholder** of any mechanically propelled vehicle.
7. Claims arising out of liability assumed in any contract or agreement.
8. Liability where **you** are entitled to indemnity from another source.
9. Any claim not arising directly from **you** camping, mountaineering, potholing or canoeing.

### **CONDITIONS OF CLAIMS SETTLEMENT**

1. **We** will indemnify **you** under each policy section that is shown on **your** schedule, up to but not exceeding the amount shown. **We** may choose whether to replace, repair or pay for any loss.
2. Settlement will be based upon the sum insured or market value whichever is the lower, less a deduction for depreciation or wear and tear. Unless New For Old cover applies as detailed under Section 2 of this policy wording.
3. The age of any article is judged to be at the time of loss.
4. **You** must accept that **we** may appoint a loss adjuster to investigate any claim on our behalf.
5. **You** must retain any damaged property for inspection unless **we** have advised otherwise.
6. In the event of theft, attempted theft, vandalism or malicious acts **you** must notify the police immediately.

7. Claims for accidental loss or damage while the caravan is being towed by an **inexperienced driver** are subject to a double **excess**.

### **GENERAL CONDITIONS**

1. It is a condition precedent to any liability under this policy that the correct premium has been paid to **the company** prior to the start of each **period of insurance** or within the credit period if one has been allowed to an agent.
2. The observance and fulfilment by **you** of the terms, conditions and endorsements of the policy shall be precedent to any liability on our part to make payment under this policy.
3. Any mis-statement or omission or concealment of a material fact from the proposal for this insurance or any such mis-statement, omission or concealment at the time of renewal or claim shall render this policy void and no return of premium will be due.
4. **You** must take all reasonable steps to prevent loss, damage or accidents; maintain any property covered under this policy in a sound and roadworthy condition and make all reasonable efforts to reduce the effects of any damage. **You** must take all reasonable care to comply with all statutory obligations and regulations imposed by any authority.
5. Upon the discovery of any loss, destruction or damage giving rise or likely to give rise to a claim under this policy **you** must immediately notify and give full details to: The Equine & Livestock Insurance Company Ltd, Thorpe Underwood Hall, Ouseburn, York YO26 9SS. If **you** have not received an acknowledgement from **us** within two weeks after **you** send them, **you** must send **us** the details again by recorded delivery. **You** must co-operate fully and truthfully to give **us** any information **we** may need.
6.
  - (a) If there is any insurance or indemnity effected by or on behalf of the insured applicable to any loss, damage or event, **we** will not make any payment for any claim that results from an incident covered by such other insurance or indemnity;
  - (b) Where such other insurance or indemnity contains a provision excluding liability either in whole or in part by reason of the existence of this insurance, our liability shall be limited in respect of any loss, damage or event to our rateable proportion;
  - (c) Where such other insurance or indemnity contains a provision excluding it from contributing rateably or ranking concurrently whether in whole or in part, our liability shall be limited in respect of any loss, damage or event to any **excess** beyond the amount which would be payable under such other insurance or indemnity had this policy not been effected.
7. There will be no benefits if a claim is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by: **you** or someone acting on **your** behalf; someone caring for or in control of the insured property; or one of **your** relations, agents, employees, licensees, paying guests or someone living with **you**.

8. **You** must notify **us** as soon as possible of any change in circumstances relevant to this policy e.g. change of address, change of equipment etc. Failure to do so may invalidate **your** policy. **We** reserve the right to alter the terms of **your** policy immediately **we** are notified of such changes.
9. All losses must be backed up by receipts for the insured property or for any costs incurred. The receipts must show the date, price paid, details of the item and name and address of the seller. **You** must provide valuations, reports, evidence, information etc. at **your** own expense if **we** request them.
10. This insurance will stop covering any item as soon as **you** sell it or part with any interest in it, whether temporarily or **permanently**.
11. If any difference shall arise to the amount to be paid under the policy such difference may be referred to an arbiter to be appointed by the parties in accordance with the statutory provisions in force at the time. This provision for arbitration is in addition to **your** legal rights and not in substitution for them.
12. In the event of a claim **you** must abide by all Conditions Of Claims Settlement as detailed on page 8 of this policy wording.
13. If **you** pay **your** premiums by direct debit or credit card and **you** default on any payment, a charge of £3.99 will be added to **your** next collection.
14. If any loss, damage or liability is insured by any other policy (or would be insured if this policy did not exist) **we** will not be liable for the whole claim. **We** will only pay anything over the amount which should have been paid under that policy (or policies) if this insurance had not been taken out.
15. For cover to be valid, it is a condition precedent of this policy that the insured items' security complies with the security requirements in Appendix 1.
16. When **we** invite **you** to renew **your** policy **we** may, at our discretion alter premiums, cover, terms and conditions as **we** deem necessary for any reason including such factors as **your** item's age.
17. In the event of claims settlement becoming due **we** will issue settlement by BACS transfer. Where bank account details have not been provided or this is not possible settlement will be despatched by cheque. Settlement will be issued to **you** unless otherwise requested. **You** can request an alternative payee by ticking the relevant box on the claim form **you** fill in and by providing the third party name.

## GENERAL EXCLUSIONS

1. Any equipment used for professional or trade purposes.
2. Any theft or loss arising from deception, fraud or use of stolen, forged or invalid cheques / drafts / bank notes or the like etc.
3. Use of insured property for anything other than for social, domestic or pleasure purposes.
4. Any legal liability or consequence associated with or caused by: war, invasion, act of foreign enemy or

- hostilities (whether war is declared or not), civil war, rebellion, revolution or insurrection, riot, civil commotion, looting in connection with any of these, strikes or lock-outs, military power or coup.
5. Any legal liability or consequence associated with or caused by; nuclear or radioactive fuel combustion, escape, accident, explosion, waste or contamination.
  6. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices.
  7. **We** will not pay for any losses which are not expressly covered by the terms and conditions of this policy.
  8. Loss / depreciation resulting from reduction in the market value of any property covered under this policy.
  9. Loss or damage that is not at a known place or that cannot be identified as occurring within a certain 24-hour period.
  10. Loss or damage caused by confiscation or detention by HM Customs or other officials or authorities.
  11. Any loss, injury, damage, illness, death or legal liability caused by or arising from the failure of any computer hardware or software or any other electrical equipment.
  12. **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:
    - (a) Avian Influenza or any derivation or variant thereof;
    - (b) arising from any fear or threat (whether actual or perceived) of such Avian Influenza;
    - (c) any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such Avian Influenza.

If **we** allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon **the policyholder**.

## PREMIUM AND EXCESS REVIEW

1. The premium and excess for this policy is reviewed at least once a year.
2. When reviewing **your** premium and excess **we** will consider any future impact to one or more of the following.
  - (a) Changes due to new information arising from our own experience suggesting that **our** future claims experience is likely to be better or worse than previously assumed. This information includes changes to the number and types of claims **we** expect to pay or changes to the average expected amount paid per claim.
  - (b) Changes due to new information arising from external sources such as general industry population or reinsurer experience is likely to be better or worse than previously assumed.

- (c) Changes to **your** circumstances such as any change to **your** address.
- (d) Changes due to legislative, tax or regulatory requirements such as:
- (i) expenses related to providing the insurance
  - (ii) policies lapse rates which means the average time policies are held
  - (iii) interest rates
  - (iv) tax rates
  - (v) the cost of any legal or regulatory requirements
3. 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 any change.
4. If **we** change **your** premium and/or excess and **you** do not wish to continue **your** cover, **you** should contact **us** to cancel.

### POLICY ALTERATION OR REINSTATEMENT & DUPLICATE DOCUMENTS

If **you** wish to make a change to **your** policy after the first 14 days of policy inception or, if for any reason **we** reinstate **your** policy, a £10 administration fee applies to any amendments made. Any increase or improvement in cover will be subject to a 14 day deferment period.

Should **you** request additional copies of **your** policy documentation to be issued by post, there will be a £10 "replacement documents" charge in respect of this.

### CANCELLATION RIGHTS

**You** can cancel at any time.

If **you** cancel within the first 14 days of policy inception, and no claim has been made, **you** will receive a full refund of any premium paid. If **you** have a monthly policy, cover will be cancelled with effect from the date **your** next policy premium is due.

If **you** have an annual policy and have not made a claim, a return of premium will be issued in accordance with our cancellation rates, as follows:

Time on risk	Percentage of premium returned
One month	80% less £10
Two months	70% less £10
Three months	60% less £10
Four months	50% less £10
Five months	40% less £10
Six months	30% less £10
Seven months	25% less £10
Eight months	20% less £10
Over nine months	Nil

If **you** have made a claim, **you** will not be entitled to any refund.

**We** may cancel this insurance at any time, in which case, **we** will return the premiums paid, in accordance with the above table. Our liability then ceases immediately but without affecting **your** or our rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if posted to **your** last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £25.

Should **you** wish to alter **your** policy or cancel it please contact our office. This can be done in writing at the address noted below, by phone on 03300 243 360, fax 03300 242 971 or by emailing [policyadmin@eandl.co.uk](mailto:policyadmin@eandl.co.uk). For alterations and cancellation at renewal please write to the address noted below, telephone 03300 243 360, fax 03300 242 971 or email [renewals@eandl.co.uk](mailto:renewals@eandl.co.uk). If **you** have not received an acknowledgement from **us** within 14 days of sending details, **you** must post the details by recorded delivery.

If **you** wish to appeal against any decision regarding the administration of **your** policy (new business, mid-term or renewal), please write to the Customer Contact Manager. If **you** wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

### CLAIMS

If **you** require any assistance with any aspect of **your** claim please contact **us** either by e-mail at [claims@eandl.co.uk](mailto:claims@eandl.co.uk) or by phone on 03300 243 438. If **you** wish to appeal against a decision made regarding **your** claim (including the assessment or the outcome), please write to the Claims Manager. If **you** wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

### COMPLAINT HANDLING PROCEDURE (YOUR LEGAL RIGHTS REMAIN UNAFFECTED)

If **you** are unhappy with any aspect of our service and wish to make a formal complaint, please put **your** complaint in writing and address **your** complaint to the Chief Executive Officer. **We** will issue a response within 8 weeks from the date **we** receive **your** complaint.

All correspondence should be addressed to Equine & Livestock Insurance Co Ltd, Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If **you** do not receive satisfaction through our internal complaints handling procedure, **you** may refer **your** complaint to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR (tel: 0800 023 4 567 or 0300 123 9 123, email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk), website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)) within 6 months of the date of the Chief Executive Officer's response.

### CONTACT INFORMATION

Please note that **our** preferred method of contacting **you** is by email (upon receipt of a valid email address). **We** feel that contact by email is the quickest method of communication and using email rather than the post is kinder to the environment.

**Quotations/Sales:** t: 03300 243 254, f: 03300 242 971,  
e: [quotes@eandl.co.uk](mailto:quotes@eandl.co.uk)

Opening Hours: Mon to Fri 8.00am-8.30pm Sat 8.30am-5.00pm Sun 9.00am-4.00pm

**Claims:** t: 03300 243 438, f: 03300 242 971,

e: [claims@eandl.co.uk](mailto:claims@eandl.co.uk)

Opening Hours: Mon to Fri 8am-7.00pm Sat 9.00am-12.00pm

**Existing Customers:** t: 03300 243 360, f: 03300 242 971,

e: [policyadmin@eandl.co.uk](mailto:policyadmin@eandl.co.uk)

Opening Hours: Mon to Fri 8.00am-8.30pm Sat 8.30am-5.00pm Sun 9.00am-4pm

**Affiliates/Brokers:** t: 03300 243 229, f: 03300 242 971,

e: [broker@eandl.co.uk](mailto:broker@eandl.co.uk)

Opening Hours: Mon to Fri 8.30am-5.00pm

**The Equine and Livestock Insurance Company Limited**

**Thorpe Underwood Hall, Ouseburn, York, YO26 9SS**

**Telephone: 03300 243 360 Fax: 03300 242 971**

**email: [info@eandl.co.uk](mailto:info@eandl.co.uk)**

**<http://www.eandl.co.uk>**



## Camping Equipment Security Requirements

### Tents and Camping Accessories

It is a condition precedent to the liability of the Company that: -

1. The property housing the insured items when left unattended, unoccupied or occupied overnight must have all doors, windows and other openings left closed, properly fastened and be securely locked with keys removed. Any alarms must be maintained in good order and put into effective operation. Windows in occupied bedrooms may be left open for ventilation.
2. The property housing the insured items must have locks approved to British Standard BS3621 or a five lever mortise deadlock on all entrance doors, and locks on all accessible windows - including skylights and fanlights.
3. Insured items when left unattended in or attached to any motor vehicle or in transit must be locked in an enclosed boot that is not accessible by removing any partition or breakage of a window.
4. Insured items in transit must be carefully protected to prevent damage.
5. Equipment in premises or areas open to the public and not being used or supervised must be kept in a separate and secure area not accessible by anyone other than the insured, and secured by a five lever lock to British Standard BS3621.
6. The building housing the insured items must be built substantially of brick, stone or concrete with slate, tile or concrete roof.

### Trailer Tents and Folding Caravans

Security Location	Total Sum Insured	W/C	H/L	S/L	Responsible Persons
ON TOW	Any Sum Insured	✓	✗	✗	✗
ON HOLIDAY	Any Sum Insured	✓	✓	✗	✗
CaSSOA	Any Sum Insured	Any storage site with the CaSSOA Bronze, Silver or Gold Award for security			
RESIDENTIAL PROPERTY	£1-£10,000	✓	✓	✗	✗
COMPOUND	£1-£10,000	✓	✓	✓	✓

### Locations

**ON TOW** – attached to towing vehicle but not continually supervised.

**ON HOLIDAY** – detached from towing vehicle and in 24-hour recreational use.

**CaSSOA** – any storage site with CaSSOA Bronze, Silver or Gold Award for security.

**RESIDENTIAL PROPERTY** – within the boundaries of a permanent, non-commercial address as defined in the title deeds.

**COMPOUND** – securely locked area surrounded by a man-made structure made of posts of timber, concrete or metal connected by wire netting, rails or boards.

### Key

**Total Sum Insured** – Trailer Tents/Folding Caravans + Total Contents/Accessories Insured (see specified contents/accessories list)

**W/C** – Proprietary Wheelclamp (high security integral lock projecting into the recessed well on the inside of the wheel)

**H/L** – Hitchlock (protecting the coupling bolts)

**S/L** – Security Lighting (with the sole and specific purpose of illuminating the insured trailer tent/folding caravan)

**Responsible Persons** – Mobile Security Patrol (independent security company whose sole purpose is to safeguard the compound) or Resident Caretaker/Owner/Operator whose permanent home is immediately adjacent to the sole access point