

STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to protect their static holiday caravan.

SIGNIFICANT FEATURES AND BENEFITS

SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS

SECTION 1 - STATIC CARAVAN

Loss of or damage to the holiday caravan, accessories and contents, up to but not exceeding the amount specified in the schedule, which belong to or are the legal responsibility of the policyholder while sited on a licensed holiday caravan site, due to the following main perils: -

1. Fire, lightning, explosion, earthquake.
2. Storm or flood.
3. Freezing of fixed water or heating installations.
4. Escape of water from fixed water or heating installations, washing machines or dishwashers.
5. Oil escaping from a fixed heating installation.
6. Malicious persons or vandals.
7. Theft or attempted theft.
8. Falling trees, branches, TV or radio aerials, aerial fittings or masts.
9. Collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals.

SECTION 2 - NEW FOR OLD

If your holiday caravan is totally destroyed or stolen within five years of new, replacement will be based on the sum insured or new market value if less. The policy excess applies to this section.

This cover does not extend to include the replacement of caravan accessories or contents

SECTION 3 - ALTERNATIVE ACCOMMODATION

If your holiday caravan is made uninhabitable for more than 24 hours 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 not exceeding the amount specified in the schedule. Payment will be in respect of the reasonable costs incurred in obtaining comparable accommodation in order for you to have or complete your holiday, whilst the caravan is being restored to habitable condition.

SECTION 4 - REMOVAL & DELIVERY

If the insured holiday caravan is made uninhabitable for more than 24 hours by any of the main perils detailed in Section 1 and requires repair, and the loss or damage is covered by this policy, we will - at our option - pay an additional sum not exceeding the amount specified in the schedule. Payment will be in respect of any additional costs necessarily and reasonably incurred in:-

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- (a) Removal of the insured holiday caravan from the risk address to the nearest repairers.
- (b) Delivery of the insured holiday caravan after repair to the risk address.
- (c) The disconnection and reconnection of services when the insured caravan is removed for repair where the insured caravan is connected to services.

We retain the right to instruct a repairer to carry out any necessary repairs at the risk address.

SECTION 5 - ACCIDENTAL LOSS OF KEYS / DAMAGE TO LOCKS

In the event of you accidentally losing the keys to your holiday caravan, or if they are stolen, we will pay up to the amount specified in the schedule to cover the reasonable cost of replacement keys and / or replacement locks if no other keys are available. In addition, we will pay up to the amount specified in the schedule for the reasonable cost of repair to the locks of the external doors of the caravan following accidental damage by you.

Loss or damage caused by any process of repair or restoration.

The cost of repairing mechanical breakdown.

Any amount in excess of the cost of replacing the locks that were directly affected by the damage/loss.

SECTION 6 - ACCIDENTAL DAMAGE

We will pay up to the amount specified in the schedule for accidental damage or breakage as detailed below:

- (a) Accidental damage to caravan panels.
- (b) Accidental breakage of glass in doors, windows, fanlights or skylights or of
- (c) washbasins, splash-backs, pedestals, baths, sinks, bidets, lavatory cisterns, lavatory pans, shower trays and shower screens all fixed to and forming part of the caravan fixtures and fittings.
- (d) Accidental breakage of mirrors, plate glass tops to furniture and fixed glass in furniture in the caravan.
- (e) Accidental damage to televisions, audio and visual equipment.

SECTION 7 - FREEZER FOOD

We will pay up to the amount specified in the schedule, for the loss or damage to food that you own and that is kept in a domestic deep freeze cabinet in the caravan caused by a rise or fall in temperature.

Loss or damage resulting from the deliberate act of any power supply authority or the withholding or restricting of power by such an authority.

Loss due to neglect or lack of maintenance on the part of an insured person.

Loss where the freezer is 10 years old or more.

Loss or damage if any food is removed or destroyed without our permission.

SECTION 8 - PERSONAL ACCIDENT

We will cover up to the amount shown in the schedule if you have an accidental bodily injury that results in you or your spouse's death within 365 days of injury caused by fire or assault by thieves in your holiday caravan.

Bodily injury that happens whilst under the influence of alcohol or drugs, or any act of deliberate self-inflicted injury or suicide by you or your spouse.

Any loss as a result of pregnancy, child birth, physical defect, infirmity or medical condition, unless we have been told about it and have accepted it in writing.

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SECTION 9 – PUBLIC LIABILITY

We will cover 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 the holiday caravan whilst sited on the licensed holiday site stated in the schedule.

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

Policyholder or a member of their family or household.

Any liability arising due to animals or pets.

Injury or damage arising out of the profession 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.

PREMIUM AND EXCESS REVIEW

The premium and excess for this policy is reviewed once a year.

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

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

Business use, residential use or hiring/lending out.

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

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.

Theft from premises open to the public if not in use and not supervised.

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

You must notify us as soon as possible of any change in circumstances relevant to this policy, including changes to storing location.

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.