

STATEMENT OF DEMANDS AND NEEDS

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

SIGNIFICANT FEATURES AND BENEFITS

SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS

SECTION 1 - CARAVAN, CARAVAN EQUIPMENT, PERSONAL EFFECTS AND AWNING

In the event of accidental damage, fire, flood, storm or theft to the caravan we will pay up to 100% of the caravan sum insured or market value, whichever is less

In the event of accidental damage, fire, flood, storm or theft to the caravan contents/accessories specified on your policy schedule. Settlement is limited to a maximum of the caravan sum insured value.

In the event of accidental damage, fire or theft to the specified awning where it is:

- (a) attached to the caravan; or
- (b) unattached and placed within a totally enclosed and safe building which has a patent 5 lever mortice deadlock and patent window locks; or
- (c) unattached and placed completely out of sight in an enclosed space inside the caravan.

Settlement for claims as a result of accidental damage, fire, flood, storm or theft to:

- (a) specified caravan contents/accessories will be based upon the cost price less depreciation, or sum insured/market value if less.
- (b) external caravan panels may be subject to depreciation if there is evidence of wear and tear, such as dents or stress fractures.

If the caravan is totally destroyed or stolen within the new for old period stipulated in schedule, i.e. manufacturers date, replacement will be based on the sum insured value or new market value if less.

Loss caused by solid fuel, oil stoves, heating etc.

Depreciation, deterioration, mechanical or electrical breakdown, breakages, manufacturing defects, wear and tear, damage or loss caused by moth, vermin, rot, mildew, water leakage of any cause, or any gradually operating process or deliberate damage by you, a relation, agent, employee or licensee or guest (paying or otherwise) occupant, user, friend or landlord.

Jewellery, gold, silver, watches, furs, photographic equipment, audio-visual equipment including TVs etc., mobile phones, computers, software collections, business tools, equipment, books, documents, instruments, cash, cheques, credit cards or the like.

Loss or damage to tyres, however caused.

Loss from theft or attempted theft unless our specified security requirements are adhered to.

Any unspecified contents or accessories.

Loss due to theft or attempted theft if not following forcible and violent entry or exit; or if the loss occurs at an unknown place; or if the loss is from the home/agreed address and cannot be identified as occurring within a certain 24-hour period.

Loss of or damage to contents (except for standard caravanning equipment - e.g. water containers, batteries) if not removed from the caravan while it is not in use or when the site is closed for holiday occupation.

Accidental damage to awnings and tents caused by weather conditions.

SECTION 2 - EUROPEAN USE

This insurance lasts up to 90 days per occasion, up to a maximum total in a year of 260 days while the insured caravan is on the continent of Europe (Including sea crossings). Cover against liability for enforced payment of customs duty following temporary importation of the insured caravan into any country in Europe, as a result of loss or damage insured under Section 1.

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Accidental damage to Awnings and tents caused by weather conditions.

SECTION 3 - RECOVERY AND DELIVERY COSTS

Cover for the reasonable cost of removal of the caravan to the nearest suitable repairer, if disabled by loss or damage as detailed under Section 1. The reasonable cost of redelivery of the caravan, after repair, to your home or storage address. Cover applies to mainland UK only.

Loss caused by solid fuel, oil stoves, heating etc.

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SECTION 4 - HOTEL ACCOMMODATION AND REPLACEMENT HIRE

If the caravan becomes uninhabitable while away from home or normal storage address for more than 24 hours because of loss or damage covered under section 1, we cover you for the amount specified in the schedule for the reasonable cost you incur for alternative accommodation or the hire of a caravan similar to yours.

Loss caused by solid fuel, oil stoves, heating etc.

Depreciation, deterioration, mechanical or electrical breakdown, breakages, manufacturing defects, wear and tear, damage or loss caused by moth, vermin, rot, mildew, water leakage of any cause,

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Cover can be extended, on payment of a small additional premium, to include theft or damage occurring before the start of a holiday that cannot be repaired or replaced before the planned holiday.

or any gradually operating process or deliberate damage by you, a relation, agent, employee or licensee or guest (paying or otherwise) occupant, user, friend or landlord.

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Loss of or damage to contents (except for standard caravanning equipment - e.g. water containers, batteries) if not removed from the caravan while it is not in use or when the site is closed for holiday occupation.

Accidental damage to Awnings and tents caused by weather conditions.

SECTION 5 - DRIVER COVER

Cover for the cost of standard class rail fares in mainland UK for you to return to your home address, if while you are on tour the driver of the towing vehicle becomes ill and no other member of your party is able to drive. Alternatively the reasonable cost of returning your car and caravan to your home address.

Any illness or injury occurring before your journey began.

SECTION 6 - PERSONAL ACCIDENT

Cover in the event of death following an accident while you are manoeuvring the caravan, up to the amount stated in the schedule. Payment will be made to your legal representative.

Any person over the age of 75 or under 18.

Death or bodily injury, loss or damage to property sustained in connection with your carrying on of any trade, business or profession or use of the insured caravan for hire or reward.

Death as a result of the insured engaging in a military service, racing of any kind, competitions or any hazardous pursuits.

Death as a result of suicide or intentional self-injury, infirmity or medical condition unless we have been told about this and have accepted it in writing.

SECTION 7 - PUBLIC LIABILITY

Your legal liability to a third party, for the damages and costs arising from your use of the insured caravan.

Death, bodily injury, loss or damage to property sustained in connection with your carrying on of any trade, business or profession or use of the insured caravan for hire or reward.

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Death, bodily injury, loss or damage to you or any property owned, held in trust, in the charge of or under the control of you, any person handling the insured items with or without your permission and consent, any person that lives with you, any member of your immediate family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual or business relationship.

Death or bodily injury, loss or damage to property sustained whilst the caravan is being transported or towed by a motor vehicle, is attached to or becomes detached from a motor vehicle.

Death or bodily injury, loss or damage to property sustained due to any motor vehicle used to transport or tow the caravan.

SECTION 8 - FAMILY MEMBER COVER

This cover only applies if a detailed endorsement is shown on the schedule and we receive the appropriate premium. Cover under all sections would then include any relative of yours using your caravan for social purposes with your permission.

Any person 25 years old or less.

Any hired use.

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 MORE POLICY SECTIONS

Caravans over 20 years of age unless we have specifically agreed, you have paid the appropriate premium and the endorsement is shown on the Schedule.

Use of the caravan as permanent living accommodation or home address, or as accommodation for periods longer than 90 consecutive days unless we have agreed in writing.

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 except social, domestic or pleasure purposes except business use and hiring or lending if we have agreed to this in writing.

Caravan storage costs.

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.

Any claim where the caravan is stored on a working farm.

For cover to be valid, it is a condition precedent of this policy that the insured caravan be located at one of the following security locations noted below at all times and the security requirements of each location is met in full.

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SECURITY REQUIREMENTS

Security Location:	Total Sum Insured:	W/C	H/L	S/L	Resp. Persons	Alarm	PIR Alarm		Locator
ON TOW	Any Sum Insured	✓	X	X	X	X	X		X
ON HOLIDAY	Any Sum Insured	✓	✓	X	X	X	X		X
CaSSOA	Any Sum Insured	Any storage site with the CaSSOA Bronze, Silver or Gold Award for security							
RESIDENTIAL PROPERTY	£1 - £9,999	✓	✓	X	X	X	X		X
	£10,000 - £14,999	✓	✓	✓	X	✓	X		X
	£15,000 +	✓	✓	✓	X	X	✓	or	✓
COMPOUND	£1 - £9,999	✓	✓	✓	✓	X	X		X
	£10,000 - £14,999	✓	✓	✓	✓	✓	X		X
	£15,000 +	✓	✓	✓	✓	X	✓	or	✓

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	Caravan Sum Insured + 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 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
Alarm	External Audible Alarm
PIR Alarm	PIR Alarm (incorporating tilt and movement sensors)
Locator	GPS/GSM tracking device (Phantom Target, Phantom Target Pro-Active, Tracker Horizon or RAC TrackStar Plus)