

POLICY WORDING

DEMANDS AND NEEDS - PRODUCT SUITABILITY

This product meets the demands and needs of those who primarily want to protect their static holiday caravan against theft, loss or accidental damage

INTRODUCTION

Welcome to **Your** static caravan cover. Here **You** will find all the relevant information for the cover **You** have chosen. **We** are delighted to be **Your** provider of choice and detailed below **We've** outlined exactly how **We** can help look out for **You**. Don't hesitate to contact **Us** if there is any way **We** can help.

This is a master policy wording showing all sections of cover available. Some sections may not be applicable to Your chosen insurance product.

Please read this in conjunction with the Insurance Product Information Document (IPID) and check Your Policy Schedule carefully (Your Policy Cover and Optional Benefits) to ensure You understand which sections apply to You.

WHAT YOU SHOULD DO

Please read the policy as soon as **You** receive it. If this is a renewal, **We** recommend **You** read the policy carefully as it may contain new benefits, terms and conditions. If **You** do not keep to the conditions, **Your** policy could become void or **We** may not accept liability for a claim.

It is up to **You** to make sure that the entire policy and policy schedule meet **Your** needs; **You** must tell **Us** immediately if this is not the case.

YOUR OBLIGATIONS TO US

Material Facts

You must tell us about every event, fact or occurrence that might influence **Our** decision to enter into or renew this contract of insurance; and, if so, on what terms. If **You** have something of this kind to tell us about, **You** must do so in good time before **We** enter into or renew this contract. If **You** are in any doubt about whether a fact is material, **You** should disclose it.

PARTICULAR POINTS ABOUT COVER

This policy is only suitable for, and it will only respond to claims if the fact of the matter, occurrence or event giving rise to the claim occurs in the United Kingdom, Channel Islands or Isle of Man during the **Policy Term**. The laws of England and Wales apply to this insurance contract and the language of the policy and all communications relating to it will be in English.

Your policy schedule is important. It lists the cover **You** have chosen, it is proof of **Your** insurance and it may be needed if **You** have a claim. The policy depends on the warranties (promises), conditions and exclusions in it. **We** are liable only up to the limit of cover shown in **Your** policy schedule. **Your** intermediary will not be or become **Our** intermediary for giving notice about any claims or any other matter. If **You** ask, **We** may agree to change any part of the policy.

We will not be liable for any mistakes or omissions by an intermediary who has arranged the insurance on **Your** behalf.

We reserve the right, upon each renewal of **Your** policy, to make changes to the scope of **Your** insurance cover including, but not limited to, **Excess** and premium levels. **You** have to renew the policy and make each premium payment for cover to remain in force.

We may choose not to renew **Your** insurance for any valid reason including, for example, if **You** or anyone acting on **Your** behalf (a) is aggressive towards **Our** employees; and/or (b) defrauds or attempts to defraud **Us**. **We** may also choose not to renew **Your** insurance, if **We** ask **You** to take specific precautionary measures, and **You** fail to do so. This means that, if **You** have a lunar policy or a monthly policy, and **We** choose not to renew it, **Your** policy will expire at the end of the 28 day period, or the end of the month, in which **You** were aggressive to **Our** employees; defrauded or attempted to defraud **Us**; or failed to take the precautionary measures **We** asked **You** to take.

In addition, **We** may, for business reasons, stop offering these policies at any time. **We** might do this if, for example, the law changes, our regulators' rules change, the economy changes or **Our** circumstances change, and **We** no longer believe that **We** can offer a competitive product, a useful product, or a product that offers good value for money, and still make a fair profit. **We** might also do this if (for example) the number of policies **We** sell falls, or we think it is likely to fall, to such an extent, or the value of the claims on the policies rises, or **We** think that it is likely to rise, to such an extent, that it no longer makes economic sense for **Us** to sell these particular policies, or policies of this kind.

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RENEWALS

If **You** have a lunar policy, a calendar monthly policy or a yearly policy, **We** will automatically renew it every 28 days, every calendar month, or every year, unless **You** ask **Us** not to do this.

When **We** renew **Your** policy, **We** might make:

- (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 to make the terms of the policy clearer, without reducing or restricting your rights in a material way;
- (ii) changes required because the law has changed, or **Our** regulators' rules have changed;
- (iii) changes to the cost of the insurance cover to reflect changes in **Our** own costs and other economic considerations.

We will review your premium and excess at least once a year. **We** might make changes to either or both of them if, for example:

- (a) our future claims experience is likely to be materially better or worse than **We** expected;
- (b) the relevant parts of the insurance and/or reinsurance market change in a material way and **We** want to respond to those changes for commercial reasons;

If **We** want to do this:

- (a) **We** will give **You** full written details of the changes **We** want to make, at least 21 days before the changes take effect; and
- (b) **You** will have the right to tell **Us**, within 14 days of receiving those details, that **You** do not want **Us** to make these changes.

If **You** exercise this right, **We** might (i) renew **Your** policy without making the changes **We** wanted to make; or (ii) renew **Your** policy on different terms; or (iii) choose not to renew **Your** policy at all. **We** might choose not to renew **Your** policy if (for example) the law changes, our regulators' rules change, the economy changes or **Our** circumstances change, and **We** no longer believe that **We** can offer a competitive product, a useful product, or a product that offers good value for money, and still make a fair profit. **We** might also choose not to renew **Your** policy if the number of policies **We** sell falls to such an extent, or the value of the claims on the policies rises to such an extent, that it no longer makes economic sense for **Us** to sell these particular policies, or policies of this kind.

You can also cancel **Your** policy at any time. **Your** cancellation rights are set out in the policy terms and conditions.

Fraud prevention and the sharing of information

If **We** are in possession of information which **We** believe to be untrue, misleading or potentially fraudulent, **We** will pass the information to the relevant legal / statutory bodies. **We** may also share information with other organisations in the prevention of fraudulent claims.

How We Use Your Information

Please be aware that telephone calls may be recorded for training and monitoring purposes. **Your** details are stored on **Our** computer system to administer **Your** policy but will not be kept longer than necessary. **You** have the right to request a copy of the personal data **We** hold about **You**. **We** can only discuss **Your** personal details with **You**. If **You** would like anyone else to act on **Your** behalf please let **Us** know. **We** may pass **Your** information to **Our** veterinary advisors, loss adjusters and/or suppliers for the purpose of administering **Your** claims or providing elected benefits.

Unless **You** advise otherwise, **We** may use **Your** details to support the development of **Our** business by including them in customer surveys and keeping **You** informed by email, post or telephone of **Our** products and offers. If **You** do not want this to happen please just let **Us** know.

GEOGRAPHICAL LIMITS

This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man.

‘Accidental Damage’ sudden and unexpected damage that is not deliberate and caused by violent external means which makes the **Holiday Caravan** or **Awning** unusable.

‘Awning’ a tent-like structure of fabric over a supporting framework which can be attached to the side of **Your Holiday Caravan**.

‘Contents’ household goods and **Personal Belongings You** or a member of **Your** family own that are in **Your Holiday Caravan**; it does **NOT** include the following: (i) anything within the definition of **Holiday Caravan** or **Equipment** (ii) any items used solely or partly for business, profession or trade purposes (iii) articles made from precious metals, bicycles, binoculars, books, business tools, cameras, car accessories, cash, cheques, credit cards or the like, clocks, collections of any kind, computers and ancillary or associated equipment, documents, fishing equipment, furs, gaming consoles, gemstones, gold, golfing equipment, guns and any other associated equipment, hearing aids, instruments, jewellery, mobile phones, Motability scooters, personal media including CD’s, DVD’s and MP3, photographic or audio-visual equipment and accessories, pictures or works of art, securities, silver, software, spectacles or contact lenses, sports equipment, watches or watercraft.

‘Depreciation’ the following **Depreciation** for wear and tear will be deducted:-

- 3 years from new - 10%
- 4 years from new - 20%
- 5 years from new - 30%
- 6 years from new - 35%
- 7 years from new - 40%
- 8 years from new - 45%
- 9+ years from new - 50%

The age of **Your Holiday Caravan, Equipment, Contents** and **Personal Belongings** will be determined by the date of manufacture.

‘Endorsement’ an extension or restriction on **Your** policy.

‘Equipment’ non-standard fixtures, fittings and accessories added since manufacture including air conditioning units, aerials, **Awnings**, batteries, fire extinguishers, gas bottles, generators, refrigerators, satellite dishes, security devices, solar panels, stabilisers, water carriers, winter wheels and any other ancillary equipment related to the use of **Your Holiday Caravan**.

‘Excess’ the amount **You** must pay towards each and every claim; this amount is deducted from the maximum level of cover. 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.

‘Family’ husband, wife, civil partner, partner, parents, grandparents, brothers, sisters, children and grand-children.

‘Forcible and Violent Entry’ entry to a property that clearly shows damage to the lock, **Holiday Caravan**, room or vehicle, caused as a direct result of **Theft**.

‘Geographical Limits’ within the United Kingdom, Channel Islands or Isle of Man.

‘Holiday Caravan’ the structure of the holiday static **Holiday Caravan** as detailed in the **Your** policy schedule together with standard fixtures, fittings, furniture and furnishings included in the manufacturer’s original specification or any additions notified to **Us** prior to policy commencement. **Your Holiday Caravan** must belong to **You**, or **You** are buying it under a hire purchase agreement.

‘Immediate Family’ spouse or person living with **You**, children or parents.

‘Market Value’ the cost of replacement of **Your Holiday Caravan, Equipment** or **Contents** with items of similar type, age and condition as the items were in immediately before the loss or damage. Where **We** are unable to estimate the **Market Value** of **Your Holiday Caravan, Contents** and/or **Equipment We** will use the nearest market equivalent for comparison.

‘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.

‘New for Old’ - a period of time shown in **Your** policy schedule commencing the date of **Your Holiday Caravan’s** manufacture.

‘Personal Belongings’ - property **You** normally wear or carry in everyday life.

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'Policy Term' *Yearly* - runs for 365 days from the commencement date/time shown on **Your** policy schedule; automatically renews annually.

Lunar Monthly - runs for and premiums are collected on equal periods of 28 days; automatically renews every 28 days.

Calendar Monthly - runs for and premiums are collected each calendar month; automatically renews every calendar month.

Automatic renewal is subject to receipt of premium. However, cover under the policy will lapse on the earliest of the following:-

- (a) **Your Holiday Caravan** is damaged beyond economical repair or is **Stolen**;
- (b) the expiry of the current period of insurance (i) if **You** fail to renew **Your** policy or (ii) if **We** choose not to renew **Your** policy for one of the reasons given under the headings "Particular Points About Cover" or "Renewals" (as to which, see above)
- (c) the date **You** fail to pay **Your** premium;
- (d) the date **You** cancel **Your** policy;
- (e) the date **We** cancel **Your** policy (see "Cancellation Rights" below).

'Proof of Purchase' the original purchase receipt and any other documentation required to prove ownership.

'Reasonable Precautions' all measures that it would be deemed appropriate to expect a person to take in the circumstances to prevent loss, damage or **Theft**.

'Replacement Value' the cost of replacing **Your Holiday Caravan**, as new in the event **Your Holiday Caravan** is **Stolen** or damaged beyond repair.

'Security Requirements' set out in Appendix 1 and 2 at the end of this wording.

'Site' a licensed, supervised **Holiday Caravan Site** declared to and accepted by **Us**.

'Stolen' or **'Theft'** the unlawful taking of **Your Holiday Caravan, Equipment, Contents** or **Personal Belongings** against **You** will by another party, with the intention of permanently depriving **You** of it.

'Total Loss' where the cost of repair of **Your Holiday Caravan** is greater than the sum insured (less deductions).

'Unattended' left without an adult in charge responsible for its safekeeping.

'Unoccupied' any period exceeding 24 consecutive hours when **Your Holiday Caravan** is not being used for occupation by an insured person.

'Vandalism' an action involving the deliberate destruction of **Your Holiday Caravan, Equipment, Contents** and **Personal Belongings**.

'We' 'Our' 'Us' The Insurance Emporium.

'Working Farm' a farm where in some capacity the land is used for crop production and / or livestock.

'You' 'Your' 'Yours' the policyholder or any person to whom this insurance applies.

SECTION 1 - LOSS, THEFT OR ACCIDENTAL DAMAGE

Insured Events

- fire, lightning, explosion, earthquake.
- storm or flood.
- freezing of fixed water or heating installations.
- escape of water from fixed water or heating installations, washing machines or dishwashers.
- oil escaping from a fixed heating installation.
- malicious persons or **Vandalism**.
- **Theft** or attempted **Theft** if not found within 28 days of being reported to **Us**.
- falling trees, branches, TV or radio aerials, aerial fittings or masts.
- collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals.

Cover – Holiday Caravan

In the event of loss of or damage to **Your Holiday Caravan** whilst sited on a licensed **Holiday Caravan Site** as a result of the insured events detailed above, settlement is assessed on the price paid less **Depreciation**, sum insured or **Market Value** whichever is less.

Settlement for external caravan panels may be subject to **Depreciation** if there is evidence of wear and tear such as dents or stress fractures.

Settlement for loss of or damage to internal fixtures and fittings, e.g. upholstery, carpets, cookers, hobs etc. will be subject to **Depreciation** unless settlement falls within any applicable **New for Old** period.

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Cover – Equipment

In the event of loss of or damage to the specified **Equipment** whilst **Your Holiday Caravan** is sited on a licensed **Holiday Caravan Site** as a result of the insured events detailed above, settlement is assessed on the price paid less **Depreciation** or sum insured / **Market Value** if less and is limited to a maximum of £15,000.

Cover – Contents and Personal Belongings

In the event of loss of or damage to **Your Contents** and **Personal Belongings** whilst **Your Holiday Caravan** is sited on a licensed **Holiday Caravan Site** as a result of the insured events detailed above, settlement is assessed on the price paid less **Depreciation** or sum insured / **Market Value** if less and is limited to a maximum of £7,000. There is a single item limit of £300.

Cover – Awning

In the event of **Accidental Damage**, fire, **Vandalism** or **Theft** of the specified **Awning** where it is:

- a. attached to **Your Holiday Caravan**; or
- b. unattached and placed inside **Your Holiday Caravan**.

We pay the sum insured or **Market Value** whichever is the less to a maximum of £3,000.

IMPORTANT NOTE: Loss of or damage caused to an **Awning** by weather conditions is excluded from cover.

Conditions

1. **We** have the right to choose which action to take in the case of a claim and **We** may arrange to:
 - repair the damage.
 - replace what is lost or damaged beyond economical repair.
 - pay **You** cash for the amount of loss or damage.
2. **We** may decide to appoint an independent assessor to inspect **Your Holiday Caravan** in consideration of **Your** claim.

SECTION 2 – NEW FOR OLD

Cover

If, within the **New for Old** period stipulated in **Your** policy schedule, **Your Holiday Caravan** is destroyed by an insured event set out in Section 1 above, **We** will pay **You** the cost of replacing **Your Holiday Caravan** with a new **Holiday Caravan** of the same make or model or, if this is not available, one of a similar make or model or equivalent value and specification.

IMPORTANT NOTE – it is **Your** responsibility to ensure the sum insured shown on the **Your** policy schedule for **Your Holiday Caravan** is enough to replace it as new. If the amount is insufficient at the time of any loss or damage **New for Old** cover will not apply and the maximum amount payable will be the **Market Value** up to the sum insured.

Exclusions

1. **New for Old** if **Your Holiday Caravan** sum insured as shown in **Your** policy schedule is less than the **Replacement Value** of **Your Holiday Caravan**, as new.
2. **New for Old** if **You** do not have proof of **Your Holiday Caravan** being annually serviced.
3. This cover does not extend to include the replacement of **Holiday Caravan**, **Equipment**, **Contents** or **Personal Belongings**.

SECTION 3 – ALTERNATIVE ACCOMMODATION

Cover

If **Your Holiday Caravan** is rendered uninhabitable for more than 24 hours by any of the insured events detailed in Section 1 and the loss or damage is covered by this policy, **We** will pay an additional sum not exceeding the amount shown in **Your** policy schedule for the reasonable costs incurred in obtaining comparable accommodation in order for **You** to have or complete **Your** holiday whilst **Your Holiday Caravan** is being restored to a habitable condition.

SECTION 4 – REMOVAL AND DELIVERY

Cover

If **Your Holiday Caravan** is rendered uninhabitable for more than 24 hours by any of the insured events detailed in Section 1 and the loss or damage is covered by this policy, **We** will pay an additional sum not exceeding the amount shown in **Your** policy schedule for the additional costs necessarily and reasonably incurred in:-

- (a) disconnecting and removing **Your Holiday Caravan** from **Your** declared **Site** address and/or
- (b) re-delivery and reconnection of **Your Holiday Caravan** at **Your** declared **Site** address.

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

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SECTION 5 - GROUND RENT

Cover

If **Your Holiday Caravan** is rendered uninhabitable by any of the insured events detailed in Section 1 and the loss or damage is covered by this policy, **We** will pay an additional sum not exceeding the amount shown in **Your** policy schedule in reimbursement of ground rent from the date on which **Your Holiday Caravan** became uninhabitable, until it is repaired, replaced or settlement.

SECTION 6 - ACCIDENTAL DAMAGE

Cover

We will pay up to the amount shown in **Your** policy schedule for **Accidental Damage** or breakage as detailed below:

- **Accidental Damage** to **Holiday Caravan** panels.
- accidental breakage of glass in doors, windows, fanlights or skylights or of washbasins, splash-backs, pedestals, baths, sinks, bidets, lavatory cisterns, lavatory pans, shower trays and shower screens all fixed to and forming part of **Your Holiday Caravan** fixtures and fittings.
- accidental breakage of mirrors, plate glass tops to furniture and fixed glass in furniture in **Your Holiday Caravan**.
- **Accidental Damage** to televisions, audio and visual equipment.

EXCLUSIONS APPLYING TO SECTIONS 1 TO 6

1. Any loss or damage occurring as a result of flooding if the **Site** on which **Your Holiday Caravan** is kept has been prone to flooding in the past, unless **We** have been notified and have accepted the same in writing.
2. Loss or damage due to flooding unless daily inspections of **Your Holiday Caravan** and **Your Holiday Caravan** location shown in **Your** policy schedule are carried out.
3. Caravan storage costs.
4. Any amount greater than the last known printed price list price of the **Equipment** or parts, together with fitting charge if a claim for loss or damage results in **Your Holiday Caravan** requiring new parts or **Equipment** that are unobtainable or obsolete.
5. Any amount greater than the amount shown in **Your** policy schedule for **Your Holiday Caravan, Equipment, Contents** or **Personal Belongings**.
6. The cost of any repair or replacement which improves **Your Holiday Caravan, Equipment, Contents** and **Personal Belongings** beyond the condition it was in before the loss or damage.
7. Loss or damage to **Your Holiday Caravan, Equipment, Contents** and **Personal Belongings** when it is outside the **Geographical Limits**.
8. Loss or damage of **Your Holiday Caravan, Equipment, Contents** and **Personal Belongings** by fraud, trick, false pretences, use of stolen, forged or invalid cheques/drafts/bank notes and the like or someone pretending to be a buyer or an agent.
9. Loss or damage because **You** are not the rightful owner.
10. Any reduction in the **Market Value** of **Your Holiday Caravan, Equipment, Contents** or **Personal Belongings** following any repair whether or not undertaken as a result of any claim under this policy.
11. Loss or damage due to **Theft** or attempted **Theft** if the specified **Security Requirements** are not adhered to.
12. Loss or damage due to **Theft** or attempted **Theft** (i) if not following **Forcible and Violent Entry** to **Your Holiday Caravan** or **Awning** or (ii) if the **Contents** and **Personal Belongings** are outside of **Your Holiday Caravan** or **Awning**.
13. Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.
14. **Theft** from premises open to the public if not in use and not supervised.
15. Any loss or damage occurring as a result of subsidence, heave or landslip of the **Site**; or due to coastal, river or watercourse erosion; or due to the normal settlement, shrinkage, bedding down of new structures or the settlement of newly made up ground.
16. Loss or damage caused by domestic pets.

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17. Property more specifically insured elsewhere.
18. Business use, hiring or lending out unless specifically endorsed in the **Your** policy schedule.
19. Loss or damage due to frost.
20. Damage to fences or gates.
21. Loss or damage to tyres howsoever caused.
22. Loss or damage to **Awnings** caused by weather conditions.
23. Loss or damage caused by water seepage through seams or seals.
24. Loss or damage as a result of the escape of water following the freezing of fixed water or heating installations between 1st October (or the closing date of the **Site** if earlier) and 31st March unless **Your Holiday Caravan** is occupied.
25. Deliberate loss or damage caused by **You**, or any guest, occupant or user.
26. Loss caused by solid fuel, oil stoves, heating or any portable heating appliances etc.
27. **Depreciation**, deterioration, mechanical or electrical breakdown, breakages, manufacturing defects, wear and tear, damage or loss caused by moth, vermin, rot, mildew water leakage 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.
28. Loss due to delay or detention by the authorities.
29. Accidental loss or **Theft** from **Awnings**.
30. **Accidental Damage** to **Awnings** caused by weather conditions.
31. Any unspecified **Equipment**.
32. Loss of or damage to **Contents** (except for **Equipment**) if not removed from **Your Holiday Caravan** while it is not in use or occurring between the closing and opening dates of the **Site**.
33. Damage to **Holiday Caravan** while being loaded or unloaded from ships,
34. Loss or damage to china, glass or porcelain.
35. Faulty workmanship, defective design or the use of defective materials, repairing, restoring, renovating, cleaning or dyeing.
36. The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or other article of a uniform nature, colour or design where the remaining item or items are still usable and the loss or damage occurs within a clearly identifiable area or to a specific part and replacements cannot be matched.
37. The **Excess** as shown in **Your** policy schedule.

SECTION 7 – ACCIDENTAL LOSS OF KEYS / DAMAGE TO LOCKS

Cover

In the event **You** accidentally lose keys to **Your Holiday Caravan**, or if they are **Stolen**, **We** will pay up to the amount shown in **Your** policy schedule to cover the reasonable cost of obtaining replacement keys and / or replacement locks if no other keys are available.

In addition, **We** will pay up to the amount shown in **Your** policy schedule for the reasonable cost of repair to the locks of the external doors of **Your Holiday Caravan** following **Accidental Damage** by **You**.

Exclusions

1. Loss or damage caused by any process of repair or restoration.
2. The cost of repairing mechanical breakdown.
3. Any amount in **Excess** of the cost of replacing the locks that were directly affected by the damage/loss.
4. The **Excess** as shown in **Your** policy schedule.

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SECTION 8 – FREEZER FOOD

Cover

We will pay up to the amount shown in **Your** policy schedule, for the loss or damage to food that **You** own and that is kept in a domestic deep freeze cabinet in **Your Holiday Caravan** and is caused by a rise or fall in temperature.

Exclusions

1. Loss or damage resulting from the deliberate act of any power supply authority or the withholding or restricting of power by such an authority.
2. Loss due to neglect or lack of maintenance on **Your** part.
3. Loss where the freezer is 10 years old or more.
4. Loss or damage if any food is removed or destroyed without **Our** permission.
5. The **Excess** as shown in **Your** policy schedule.

SECTION 9 – PUBLIC LIABILITY

Cover

We cover **You** (in the aggregate, up to the maximum shown in **Your** policy schedule) in respect of:-

- amounts **You** become legally liable to pay and/or
 - costs and expenses incurred with **Our** written consent defending claims made against you.
- for or in connection with the death or bodily injury of any person other than **You** or loss or damage to property belonging to any person other than **You** in each case, arising from one event or a series of events consequent on one original cause happening during the **Policy Term** and caused by or through **Your** use of **Your Holiday Caravan** and whilst sited on the licenced holiday **Site** shown in **Your** policy schedule.

Conditions

1. **You** must not admit responsibility, offer, promise, pay or agree any claim or negotiate with any other persons following an incident.
2. You must inform **Us** immediately of any actual (i) impending prosecution, (ii) inquest (iii) fatal inquiry, or (iv) civil proceedings, or if any circumstances that are reasonably likely to give rise to such a prosecution, inquest, inquiry or proceedings. You must send **Us** every piece of correspondence and document **You** receive without replying to any of them.
3.
 - (a) **You** must allow **Us** to take over and conduct in **Your** name the defence or settlement of any claim;
 - (b) **You** must allow **Us** to take proceedings in **Your** name, at **Our** own expense and for **Our** own benefit, to recover compensation or secure an indemnity from any third party;**You** shall give all information and assistance **We** require.
4.
 - (a) For any claim or series of claims **We** may at any time pay **You** the amount of the limit of indemnity or any lower amount which the claim(s) can be settled for; thereafter
 - (b) **We** will have no further liability in the claim(s) except for the third party's costs and expenses incurred up to the date of payment;up to the limit of the indemnity shown in **Your** policy schedule.

Exclusions

This policy shall not apply to liability in respect of:-

1. 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 **Your Holiday Caravan** for hire or reward.
2. Death or bodily injury to **You**, any person using **Your Holiday Caravan** with **Your** permission or consent, any members of **Your** household, someone who lives with you whether as a cohabitee, tenant or on any other basis, any member of **Your Family**, guest(s), **Your** agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with **You**, employer or any person with whom **You** have a contractual or business relationship
3. Loss or damage to any property owned, held in trust, in the charge of or under the control of **You**, any person using **Your Holiday Caravan** with **Your** permission or consent, any members of **Your** household, someone who lives with you whether as a cohabitee, tenant or on any other basis, any member of **Your Family**, guest(s), **Your** agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with **You**, employer or any person with whom **You** have a contractual or business relationship.

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4. Pollution or contamination of water, buildings or structures, land, or the atmosphere and death or bodily injury, loss or damage to property caused by such pollution or contamination other than caused by a sudden and unexpected incident which takes place in its entirety at a specific time.
5. Any event which results from **Your** deliberate act or omission and which could reasonably have been expected by **You** having regards to the nature and circumstances of such act or omission.
6. Death or bodily injury, loss or damage to property as a result of any person using **Your Holiday Caravan** without **Your** permission or consent.
7. Liability created by an agreement which would not have existed in the absence of that agreement.
8. Any liability arising due to animals or pets.
9. Injury or damage arising out of **Your** ownership, possession or use of any mechanically propelled vehicle.
10. The **Excess** as shown in **Your** policy schedule.

SECTION 10 – PERSONAL ACCIDENT

‘Dangerous Activities’ any dangerous activity (dangerous activities are activities entailing a foreseeable risk of death or bodily injury, loss or damage to property unless reasonable precautions are taken or activities for which a disclaimer signed by participant(s) is appropriate), activities including, but not limited to, ballooning, BASE jumping, bungee jumping, bobsledding, bouncy castles or other inflatable equipment, canoeing, caving, circus acts, deep sea diving, fairground rides, fireworks or other pyrotechnic devices or effects, flying (other than as a fare paying passenger on a scheduled flight), gliding, go-karts or motor sports of any kind, hang-gliding, high diving, hunting, ice hockey, it's a knockout competitions, jet skiing or jet biking, microlight, motorcycling as a rider or passenger, motor rallying, mountaineering, off-piste skiing, parachuting, paragliding, parascending, polo, pot-holing, professional sports, quad bikes, racing of any kind other than on foot, rock climbing, rodeo bulls, scuba diving, show jumping, skiing, ski racing, snowboarding, skating, sledding, solo sea sailing, stunt acts, tobogganing, trampolining or white water rafting.

‘Pre-Existing Condition’ an injury or illness which first showed clinical signs, happened or existed before the commencement date/time shown on **Your** policy schedule or is the same as or has the same diagnosis as or is caused by, related to or results from an injury, illness or clinical signs displayed before the commencement date/time shown on **Your** policy schedule.

Cover

We will cover **You** up to the amount shown in the schedule if **You** or **Your** spouse sustain bodily injury that results in death within 365 days of injury caused by fire or assault by thieves whilst **You** are present in **Your Holiday Caravan**. Payment will be made to the Executor or Administrator of **Your** estate.

Exclusions

1. Death not occurring within 90 days and as a direct result of the incident causing the injury.
2. Any claim in relation to death which is not supported by a death certificate.
3. Any claim arising as a result of **Pre-Existing Condition**.
4. Any claim directly or indirectly consequent upon or contributed to by:
 - (a) neurosis, psychoneurosis, psychopathic or mental diseases or disorders of any type.
 - (b) AIDS or AIDS related complex however the syndrome has been acquired or may be named.
 - (c) Influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof.
 - (d) **Your** committing or attempting to commit suicide or intentional self-inflicted injury.
 - (e) **Your** deliberate exposure to exceptional danger except in an attempt to save human life.
 - (f) **Your** own criminal act.
 - (g) **Your** being wholly or partly under the influence of alcohol.
 - (h) **Your** being wholly or partly under the influence of drugs other than those taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner, but not for the treatment of drug addiction.
 - (i) pregnancy or childbirth.
 - (j) participation in **Dangerous Activities**.
 - (k) any naturally occurring condition or degenerative process or any gradual decline in physical health.
 - (l) any form of operational duties as a member of the armed forces or Territorial Army.
5. The **Excess** as shown in **Your** policy schedule.

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SECTION 11 – FAMILY MEMBER COVER

Cover

Cover under Sections 1 – 3 includes any 3 relatives of **Yours** using **Your Holiday Caravan** for social, domestic and pleasure purposes with **Your** permission.

NOTE: exclusions applying to Sections 1 to 3 also apply to Family Member Cover.

Exclusions

1. Any person 25 years old or less.
2. Any hired use.

SECTION 12 – FRIENDS COVER (UK ONLY)

Cover

Cover under Sections 1 and 2 includes any 2 friends of **Yours** using **Your Holiday Caravan** for social, domestic and pleasure purposes with **Your** permission within the UK only.

NOTE: exclusions applying to Sections 1 and 2 also apply to Friends Cover (UK only).

Exclusions

1. Any person 25 years old or less.
2. Any hired use.

OPTIONAL BENEFITS

SECTION 13 – GADGETS AND MOBILE PHONES

‘Accessories’ any item **You** may attach to a **Gadget** or **Mobile Phone** including but not limited to, carrying cases, chargers, data cables, protective cases, speakers and stands.

‘Cosmetic Damage’ non-structural damage that does not affect usage, including but not limited to dents, marks or scratches.

‘Gadget’ electronic item which is or can be battery powered and is designed to be portable: eReaders, satnav and GPS devices, wearables (including smart watches and fitness trackers) and tablets.

‘Mobile Phone’ **Your** mobile or smartphone; its primary function being to make or receive calls and which uses a SIM card supplied in the UK (but not including the SIM).

‘Network Provider’ the supplier of **Your** line rental in respect of **Your Mobile Phone**.

‘Unattended’ not within **Your** sight at all times and out of **Your** arms-length reach.

‘Virus or Similar Instrument’ program code, programming instructions or any set of instructions from an unauthorised source loaded to your PC, laptop, gadget, mobile phone or other device against your wishes intentionally constructed with the ability to damage, interfere with or otherwise adversely affect hardware, software, Apps, data files and/or operations, whether involving self-replication or not, but not limited to Trojan horse, worms or logic bombs.

Cover – Gadgets

If, **You Lose Your Gadget** or it is **Stolen**, or if it is **Accidentally Damaged** or damaged by coming into contact with liquid, **You** may claim for:

- the **Gadget**.
- any **Accessories**.

Settlement for the **Gadget** is assessed on the price paid less **Depreciation**, sum insured or **Market Value** whichever is less.

Settlement for **Accessories** is up to the amount shown in **Your** policy schedule.

You can make up to 2 claims every 365 days.

Cover – Mobile Phones

If, **You Lose Your Mobile Phone** or it is **Stolen**, or if it is **Accidentally Damaged** or damaged by coming into contact with liquid, **You** may claim for:

- the **Mobile Phone**
- any **Accessories**

Settlement for the **Mobile Phone** is assessed on the price paid less **Depreciation**, sum insured or **Market Value** whichever is less.

Settlement for **Accessories** is up to the amount shown in **Your** policy schedule.

You can make 1 claim every 365 days.

Conditions

1. **We** have the right to choose which action to take in the case of a claim and **We** may arrange to:

- repair the damage.
- replace what was **Stolen, Lost** or damaged beyond economical repair.
- pay **You** cash for the amount of loss or damage.

2. **We** may decide to appoint an independent assessor to consider **Your** claim.

Exclusions

1. Any claim where the **Security Requirements** in Appendix 2 have not been complied with.
2. Any **Gadget** or **Mobile Phone** more than 3 years old when cover for it begins.
3. Any claim where the **Gadget** or **Mobile Phone** is **Unattended**.
4. Any claim where the **Mobile Phone** is attached to a selfie-stick.
5. Any **Gadget** or **Mobile Phone** not in full working order when **You** purchased it.
6. Any claim where **You** cannot provide **Proof of Purchase** which must include the date the product was purchased / date the contract started, be in **Your** name and have the serial / IMEI number of the product.
7. Any claim for **Gadgets** or **Mobile Phones** purchased from an online auction site without a receipt as new from a VAT registered company.
8. Any claim for a SIM.
9. Any form of **Cosmetic Damage**.
10. Any **Gadget** or **Mobile Phone** used for business, trade or professional purposes.
11. **Theft** when the **Gadget** or **Mobile Phone** is loaned or hired out by **You** to any person other than a member of **Your Immediate Family**.
12. **Theft** unless involving **Forcible and Violent Entry** and **You** have complied with the **Security Requirements**.
13. Unexplained **Theft**.
14. **Theft** unless (i) **You** have reported the **Theft** to the nearest police authority and **Your Network Provider** as quickly as possible, preferably within 24 hours of discovery (ii) **You** have obtained a police crime reference number and details of the police station the crime was reported to (iii) **You** did everything **You** reasonably could to recover the **Stolen** property.
15. **Theft** by a person or persons to whom the **Gadget** or **Mobile Phone** was entrusted.
16. Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.
17. Loss or damage resulting from **You** not following the manufacturer's instructions, abusing or neglecting the **Gadget** or **Mobile Phone**.
18. **We** will not pay any claim directly or indirectly caused by or contributed to or arising from:
 - (a) the use or operation, as a means of inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system,

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- (b) failure of the internet, or loss of use, reduction in functionality, cost, expense or whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

19. **We** will not pay any claim arising out of the transmission or receipt of a **Virus or Similar Instrument**.

20. The **Excess** as shown in **Your** policy schedule.

SECTION 14 – DOG EMERGENCIES

‘Accident’ an event that happens completely by chance with no planning or deliberate intent.

‘Clinical Signs’ changes in **Your** dog’s normal healthy state, condition, appearance, its bodily functions or behaviour.

‘Illness’ physical disease, sickness, infection or failure which is not caused by **Injury**.

‘Injury’ ‘Injured’ physical damage or trauma caused by an **Accident**.

‘Stolen’ or **‘Theft’** the unlawful taking of **Your** dog against **Your** will by another party.

‘Vet’ veterinary surgeon registered with the Royal College of Veterinary Surgeons.

Cover – Illness or Injury

Should **Your** dog first display **Clinical Signs** of **Illness** or sustain an **Injury** whilst **You** are on holiday in **Your Holiday Caravan**, **We** will pay up to the amount shown in **Your** policy schedule for emergency veterinary treatment provided by a **Vet**.

Cover – Death, Theft or Straying

Should **Your** dog (a) die following an **Illness** first displaying **Clinical Signs** or sustain an **Injury** whilst **You** are on holiday in **Your Holiday Caravan** or (b) not be found within 28 days of straying or being **Stolen** from **Your Holiday Caravan** whilst **You** are on holiday **We** will pay the price paid less:

- 50% for dogs aged 6 years or more; or
- 25% for neutered dogs up to the age of 6 years,

up to the amount shown in **Your** policy schedule.

We can only offer a settlement for a pedigree dog if **You** send **Us** a recognised club registration document, pedigree certificate and purchase receipt. (**You** must pay for these).

If **You** are unable to provide a purchase receipt, **You** will receive a payment of £75.

Conditions

1. When **Your** dog dies, **You** must arrange and pay for a **Vet** to certify the cause of death. The **Vet** must make a post-mortem examination at **Your** expense if the cause of death is unknown.

Exclusions

1. Costs arising from an **Injury** or **Illness** which:
 - (a) first showed **Clinical Signs**, happened or existed before the commencement date/time shown on **Your** policy schedule or
 - (b) is the same as or has the same diagnosis as or is caused by, related to or results from an **Injury**, **Illness** or **Clinical Signs** displayed before the commencement date/time shown on **Your** policy schedule.
2. Costs following any **Illness** displaying **Clinical Signs** within 14 days of the commencement date/time shown on **Your** policy schedule.
3. The **Excess** as shown in **Your** policy schedule.

CONDITIONS OF SETTLING CLAIMS

1. All losses must be substantiated by **Proof of Purchase** or receipts 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, information etc. at **Your** own expense if **We** request them.
2. **You** must provide all such information, explanations, proof of ownership and of loss and other such evidence as **We** may reasonably require.
3. **You** must not dispose of any damaged items or insured property until **We** have had a chance to inspect them. **You** must not abandon salvaged items to **Us**, unless **We** have instructed otherwise. Where **Your Holiday Caravan** is deemed by **Us** to be a **Total Loss** or is **Stolen** and a claim is paid, **Your Holiday Caravan** and any salvage will remain **Our** property.

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4. Confirmation of **Your** holiday booking must be provided for claims under Section 3.
5. If any information is provided in a foreign language **You** will be responsible for any costs involved in translating the information provided.
6. If **Your** policy renews or is upgraded after the start of a claim but prior to settlement, **We** will assess the settlement amount on the cover level shown in **Your** policy schedule as applicable at the date of the incident. **You** cannot increase the level of cover applicable to **Your** policy after the occurrence of the incident.
7. 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.
8. Upon completion of the repairs to **Your Holiday Caravan** and **Our** receipt of the invoice and signed satisfaction note, **We** will issue settlement directly to the repairer unless specifically instructed otherwise in writing by **You**.

GENERAL CONDITIONS

1. **You** must take all **Reasonable Precautions** to prevent loss, damage or accidents and maintain any property covered under the policy in a sound and roadworthy condition.
2. Anyone claiming insurance under this policy must comply with its terms as far as they can apply.
3. **You** must co-operate fully and truthfully to give **Us** any information **We** may need.
4. Where **You** maliciously and / or recklessly fail to disclose a **Material Fact** at policy inception, review or when making a claim **We** may (i) reject **Your** claim (ii) endorse **Your** policy (iii) void **Your** policy and/or (iv) retain **Your** premium.
5. **You** must observe and fulfil all the terms, conditions and endorsements of the policy otherwise **We** may not be liable under the policy.
6. **You** must notify **Us** as soon as possible of any change in circumstances relevant to this policy, including changes to the storage location. Failure to do so may invalidate **Your** policy. **We** reserve the right to alter the terms of **Your** policy immediately after **We** are notified of such changes.
7. 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 an item's age.
8. 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.
9. **We** are liable only if **We** have received the correct premium before the start of each **Policy Term** or within the credit period if **We** have allowed one to a broker or intermediary.
10. If **You** pay **Your** premiums by direct debit or credit/debit card and **You** default on any payment, **We** will add a charge of £3.99 to **Your** next payment.
11. **We** will deduct any amount due to **Us** from any claim settlement.
12. If any insured item consists of articles in a pair or set, the policy will not cover more than the value of any particular part or parts that are lost, destroyed, or damaged. **We** do not insure any special value that the article or articles may have as part of a pair or set, nor more than a proportionate part of the insured value of the pair or set.
13. If any dispute arises as to the amount to be paid under the policy, it may be referred to an arbiter to be appointed by the parties in accordance with the statutory provisions in force at the time. The provision for arbitration adds to **Your** legal rights and does not replace them.
14. This insurance will stop covering any item as soon as **You** sell it or part with any interest in it, whether temporarily or permanently.

GENERAL EXCLUSIONS

This policy does not cover the following:

1. Any losses which are not expressly covered by the terms and conditions of this policy.
2. Any claim where **Your Holiday Caravan** is situated on a **Working Farm**, commercial, or business premises.

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3. Use of **Your Holiday Caravan** for anything except social, domestic or pleasure purposes.
4. Business use, hiring or lending out unless specifically endorsed in the **Your** policy schedule.
5. Claims that are wholly or partially false, exaggerated, or fraudulent.
6. Claims that are directly or indirectly connected with, or arise from, a malicious, wilful, or criminal act or omission by:
 - (a) **You** or someone acting on **Your** behalf; or
 - (b) someone caring for or in control of **Your Holiday Caravan, Equipment, Contents, Personal Belongings, Gadget or Mobile Phone** or dog; or
 - (c) a member of **Your Family**, or someone who lives with **You** whether as a cohabitee, tenant or on any other basis; or
 - (d) **Your** agents, employees, licensees, guests; and/or
 - (e) any other person who is in a contractual or business relationship with **You**.
7. Any **Theft** claim unless (i) **You** have reported the **Theft** to the nearest police authority as quickly as possible, preferably within 24 hours of discovery (ii) **You** have obtained a police crime reference number and details of the police station the crime was reported to (iii) **Your Holiday Caravan** is fully locked and secured and any keys and/or any other device(s) that unlock **Your Holiday Caravan** are removed when it is left **Unattended or Unoccupied** (iv) **You** did everything **You** reasonably could to recover the **Stolen** property.
8. Use of **Your Holiday Caravan** as permanent living accommodation or home address, or as accommodation for periods longer than 90 consecutive days, unless **We** have given prior agreement in writing and **You** have paid any additional premium.
9. **Your Holiday Caravan** is substantially modified from the manufacturer's original specification.
10. Any liability that arises only because of an agreement.
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. Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, or in any way connected with:-
 - (a) war, invasion, and/or the act of terrorists and/or foreign enemies (whether war has been declared or not);
 - (b) a coup, military power, civil war, rebellion, revolution, insurrection, riot, civil commotion and/or civil unrest;
 - (c) strikes, lock-outs and/or industrial unrest;
 - (d) looting in connection with any of a, b and/or c.
13. Any loss, damage, liability, costs or expense of any kind directly or indirectly caused by, or in any way connected with:
 - (a) a nuclear or radioactive accident, explosion, escape, waste and/or contamination; and/or
 - (b) pressure waves caused by aircraft or other aerial machines or devices of any kind.
14. Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism. For the purposes of this exclusions, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear form or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisations(s) or governments(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government(s) or put any section of the public in fear.
15. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to or by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.
16. **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) an epidemic, a pandemic, influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof;
 - (b) arising from any fear or threat (whether actual or perceived) of such an epidemic, pandemic, influenza, notifiable disease, virus, bacteria or contagion;
 - (c) any action taking in controlling, preventing, suppressing or in any way relating to any epidemic, pandemic or outbreak of such influenza, notifiable disease, virus, bacteria or contagion.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.

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17. 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 an illness or disease transmitted from animals to humans.
18. **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 an act of the UK, Channel Islands or Isle of Man government or any member of that government, the UK's armed forces, or any UK, Channel Islands or Isle of Man regulatory, law enforcement or other authority of any kind, whether that act has the force of law, or is merely part of the formal or informal guidance issued or given by, or made or given by, such persons, forces or authorities as the case may be.
19. We do not cover any third-party fees or charges incurred in investigation of, or assessment of, your claim including but not limited to, the costs of, and associated with, obtaining a police or fire report, and/or medical records.

MAKING A CLAIM

On discovering any event giving rise or likely to give rise to a claim under the policy, **You** must immediately notify and give full details to: The Insurance Emporium, Thorpe Underwood Hall, Ouseburn, York, North Yorkshire, YO26 9SS by completing and returning a claim form. It is **Your** responsibility to ensure that all the information submitted is correct.

We cannot make any decision regarding **Your** claim without a claim form. The quickest and easiest way to obtain a claim form is on **Our** website. Log on to www.theinsuranceemporium.co.uk and **You** will be able to download a claim form from the Claims section. If **You** do not have access to the internet please contact **Us** either by email at claims@emporium.co.uk or by phone on 03300 244 006 and **We** will be able to send **You** a claim form through the post. If **You** need any assistance with any aspect of **Your** claim please either email or call **Us**.

Once **We** have received **Your** claim form **We** will send an acknowledgement of receipt. **We** will then only contact **You** again if **We** require any further information to process **Your** claim; **We** ask that **You** co-operate fully and truthfully to give **Us** any information **We** may need. Once the claim has been completed **We** will notify **You** of **Our** decision. If **You** have not had any contact from **Us** within 5 working days of sending the claim form please contact **Us** either by email at claims@emporium.co.uk or by phone on 03300 244 006.

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** Complaint Handling Procedure.

POLICY ALTERATION OR REINSTATEMENT

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.

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.

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We may cancel this insurance with immediate effect at any time, for any valid reason, by giving written notice. If **We** do, **We** will return the premiums paid, in accordance with the above table. Valid reasons include, but are not limited to **You** or anyone acting on **Your** behalf being aggressive towards **Our** employees, fraud or attempted fraud by **You** or anyone acting on **Your** behalf and/or **Your** failure to abide by any request from **Us** to take specified precautionary measures. If **We** cancel this policy **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 sent to an email or postal address provided by **You** to **Us**. No refund will be made, if the amount that would otherwise have been due (after cancellation and other relevant charges) would have been £25 or less.

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 244 005, fax 03300 242 971 or email hello@emporium.co.uk.

For alterations and cancellation at renewal please write to the address noted below, telephone 03300 244 005, fax 03300 242 971 or email hello@emporium.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** Complaint Handling Procedure.

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 **Our** future claims experience is likely to be materially better or worse than **We** expected. 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 the relevant parts of the insurance and/or reinsurance market changing in a material way and **We** want to respond to those changes for commercial reasons.
 - (c) Your circumstances change 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. policy 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.

COMPLAINT HANDLING PROCEDURE

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 Experience Officer. **We** will issue a response within 8 weeks from the date **We** receive **Your** complaint.

All correspondence should be addressed to The Insurance Emporium, Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If **You** do not receive satisfaction through **Our** internal complaint handling procedure, **You** may refer **Your** complaint to the Financial Ombudsman Service within 6 months of the date of the Chief Experience Officer's response:

- address: Exchange Tower, London, E14 9SR
- tel: 0800 023 4 567 or 0300 123 9 123
- email: complaint.info@financial-ombudsman.org.uk
- website: www.financial-ombudsman.org.uk

FAIR PROCESSING NOTICE

We take your privacy very seriously. Please read this Fair Processing Notice carefully as it contains information on who we are, how and why we collect, store, use and share personal information, your rights in relation to your personal information and on how to contact us and supervisory authorities in the event that you have a complaint.

We collect, use and are responsible for certain personal information about you. When we do so we are subject to the UK General Data Protection Regulation and we are responsible as “joint controllers” of that personal information for the purposes of those laws.

Who are we?

When we refer to “we” “us” and “our” in this notice it means The Equine and Livestock Insurance Company Limited, its trading names and Appointed Representatives shown below:

The Equine and Livestock Insurance Company Limited
trading as:

- The Insurance Emporium
- E&L
- www.horse-insurance.co.uk
- www.pet-insurance.co.uk
- www.insurance4mycaravan.co.uk
- www.my-weddinginsurance.co.uk

Entertainment & Leisure Insurance Services (in administration) (Appointed Representative)

Entertainment & Leisure Insurance Services Ltd (Appointed Representative)

Entertainment and Leisure Insurance Services (Jersey) Ltd (Appointed Representative)

Lifestyle Policy Limited (Appointed Representative)

We are joint controllers of your personal information. For details as to the joint controller arrangement in place between the parties, please contact us using the details set out in the “**How to contact us**” section below.

When we say “you” and “your” in this notice, we mean anyone whose personal information we may collect, including:

- anyone seeking an insurance quote from us or whose details are provided during the quotation process.
- policyholders and anyone named on or covered by the policy.
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses.
-

What is personal information?

It is any information relating to an identified or identifiable individual.

What personal information do we collect?

We may collect the following types of personal information from you, your representative or from information you have made public, for example social media:

- your name and contact information, including email address and telephone number.
- information to enable us to check and verify your identity, e.g. your date of birth, portal password.
- your financial details such as direct debit or payment card information.
- details of any other insurance you hold if it is relevant to your claim.
- photographs and/or video to help us assess your claim.
- your claim history.
- your medical information if it is relevant to your policy or claim.
- your criminal convictions if it is relevant to your policy or claim.
- your accessibility details if we need to make reasonable adjustments to help.
- your business activities if it is relevant to your policy or claim.

This personal information is requested to provide products and services to you. If you do not provide the personal information we ask for, it may delay or prevent us from providing products and services to you.

How do we collect your personal information?

We collect most of this personal information directly from you – in person, by telephone or email and via our website and customer portal. However, we may also collect information from:

- publicly accessible sources e.g. Companies House or HM Land Registry.
- cookies on our website – for more information on our use of cookies, please see our cookies policy.
- veterinary and/or referral practices, charities and breeders.
- any other insurer with whom you have relevant insurance.
- emergency services, law enforcement agencies, medical and legal practices.
- brokers and affiliates.
- suppliers of repair or replacement estimates.

- loss adjusters and our consultant veterinary advisors.
- other involved parties, for example, claimants or witnesses.

How and why we use your personal information

Under data protection law, we can only use your personal information if we have a proper reason for doing so, e.g.:

- to comply with our legal and regulatory obligations ("*Compliance with Law*").
- for the performance of our contract with you or to take steps at your request before entering into a contract ("*Performance of a Contract*").
- for our legitimate interests or those of a third party ("*Legitimate Interests*").
- where you have given consent ("*Consent*").

A legitimate interest is when we have a business or commercial reason to use your information, so long as this is not overridden by your own rights and interests.

What we use your personal information for

- to provide quotes, administer policies and claims
Lawful basis: Performance of a Contract
- to prevent and detect fraud against you or us
Lawful bases: Compliance with Law or Legitimate Interests (to protect You or Us from fraud)
- processing necessary to comply with professional, legal and regulatory obligations that apply to our business
Lawful basis: Compliance with Law
- gathering and providing information required by or relating to audits, enquiries or investigations by regulatory bodies
Lawful Bases: Compliance with Law or Legitimate Interests (to cooperate with regulators)
- ensuring business policies are adhered to e.g. policies covering security and internet use
Lawful basis: Legitimate Interests (to comply with our policies)
- ensuring the confidentiality of commercially sensitive information
Lawful basis: Legitimate Interests (to maintain confidentiality of sensitive information)
- statistical analysis to help us manage our business e.g. in relation to our financial performance, customer base, product range or other efficiency measure
Lawful basis: Legitimate Interests (to operate our business in a more efficient manner)
- preventing unauthorised access and modifications to systems
Lawful bases: Compliance with Law and Legitimate Interests (to protect the integrity of our systems)
- updating and enhancing customer records
Lawful basis: Legitimate Interests (to operate our business properly)
- statutory returns
Lawful basis: Compliance with Law
- marketing our services and those of selected third parties to:
 - existing and former customers
 - third parties who have previously expressed interest in our products
 - third parties with whom we have no previous dealings*Lawful bases: Consent or Legitimate Interests (to develop and grow our business)*
- external audits and quality checks and the audit of our account
Lawful bases: Compliance with Law or Legitimate interests (to ensure that our business is being run in an appropriate manner)

Promotions communications

We may use your personal information to send you updates (by email, text message, telephone or post) about our products, including exclusive offers, promotions and new products.

We have a legitimate interest in processing your personal information for promotional purposes (see above "**How and why we use your personal information**"). This means we do not usually need your consent to send your promotional communications. However, where consent is needed, we will ask for this consent separately and clearly.

We will always treat your personal information with the utmost respect and never sell it to other organisations for marketing purposes.

You have the right to opt out of receiving promotional communications at any time by:

- contacting us at data@emporium.co.uk
- using the "unsubscribe" link in emails
- write to us at the address shown in "**How to contact us**" below

We may ask you to confirm or update your marketing preferences if you instruct us to provide further products in the future, or if there are changes in the law, regulation or the structure of our business.

Who do we share your personal information with?

We may share your personal information with:

- third parties we use to help deliver our products and services to you e.g. payment service providers, repairers, veterinary advisors, legal advisors and loss adjusters

- other third parties we use to help us run our business, e.g. marketing agencies, website hosts, online review platforms
- third parties approved by you e.g. social media sites you choose to link your account to or third party payment providers
- Insurance Fraud Bureau
- other insurers, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS) and other companies that provide services to us or you

We only allow our service providers to handle your personal information if we are satisfied that they take appropriate measures to protect your personal information. We may also share personal information with external auditors, e.g. in relation to accreditation and the audit of our accounts.

We may disclose and exchange information with law enforcement agencies and regulatory bodies to comply with our legal and regulatory obligations.

We may also need to share some personal information with other parties, such as potential buyers of some or all of our business or during a re-structuring. Usually, information will be anonymised but this may not always be possible. The recipient of the information will be bound by confidentiality obligations.

Where do we hold your personal information?

Information may be held at our offices, third party agencies and service providers (see above: “**Who do we share your personal information with?**”)

Some of these third parties may be based outside the European Economic Area. For more information, including on how we safeguard your personal information when this occurs, see below: “**Will we transfer your personal information out of the EEA?**”

How long do we keep your personal information?

We will keep your personal information for as long as we need it to administer your policy or manage our business. Thereafter, we will keep your personal information for as long as is necessary:

- to respond to any questions, complaints or claims made by you or on your behalf
- to show that we treated you fairly
- to keep records required by law

We will not retain your personal information for longer than necessary for the purposes set out in this notice.

Will we transfer your personal information out of the EEA?

To deliver services to you, it is sometimes necessary for us to share your personal information outside the European Economic Area (EEA). These transfers are subject to special rules under European and UK data protection law. Non-EEA countries do not have the same data protection laws as the United Kingdom and EEA. Where personal information is transferred to and stored in a country not determined by the UK or the European Commission as providing adequate steps of protection for personal information, we take steps to provide appropriate safeguards to protect your personal information, including entering into standard contractual clauses approved by the UK or the European Commission, obliging recipients to protect your personal information.

If you would like further information on the specific mechanism used by us when transferring your personal information outside of the UK or the EEA, please contact us using the details set out in the “**How to contact us**” section below.

What are your rights?

You have the following rights, which you can exercise free of charge:

- Access - the right to be provided with a copy of your personal information
- Rectification - the right to require us to correct any mistakes in your personal information
- To be forgotten - the right to require us to delete your personal information – in certain situations
- Restriction of processing - the right to require us to restrict processing of your personal information – in certain circumstances e.g. if you contest the accuracy of the data
- Data portability - the right to receive personal information you provided to us, in a structured, commonly used and machine readable format and/or transmit that data to a third party – in certain situations
- To object - the right to object:
 - at any time to your personal information being processed for direct marketing
 - in certain other situations to our continued processing of your personal information e.g. processing carried out for the purpose of our legitimate interests
- Not to be subject to automated individual decision-making -
 - The right not to be subject to a decision based solely on automated processing (including profiling) that produces legal effects concerning you or similarly significantly affects you

For further information on each of those rights, including the circumstances in which they apply, please contact us or see the Guidance from the UK Information Commissioner’s Office (ICO) on individuals’ rights under the UK General Data Protection Regulation.

If you would like to exercise any of those rights, please:

POLICY WORDING

- request and complete a Data Subject Access Request form; or
- email, call or write to us — see below: “**How to contact us**”; and
- let us have enough information to identify you (e.g. your full name, address and policy number); and
- let us have proof of your identity and address (a certified copy of your driving licence or passport and a recent utility bill); and
- let us know what right you want to exercise and the information to which your request relates.

How do we keep your personal information secure?

We have appropriate security measures to prevent information from being accidentally lost or used or accessed unlawfully. We limit access to your personal information to those who have a genuine business need to access it. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality.

We also have procedures in place to deal with any suspected data security breach. We will notify you and any applicable regulator of a suspected data security breach where we are legally required to do so.

If you want detailed information from Get Safe Online on how to protect your information and your computers and devices against fraud, identity theft, viruses and many other online problems, please visit www.getsafeonline.org. Get Safe Online is supported by HM Government and leading businesses.

What if I believe my personal information has been mishandled?

We encourage you to contact us in the first instance - see below: “**How to contact us**” but you are entitled to go directly to the Information Commissioner’s Office (ICO) at www.ico.org.uk or telephone 0303 123 1113.

How to contact us

Please contact us by post, email or telephone if you have any questions about this notice or the information we hold about you.

Data Protection Officer
Thorpe Underwood Hall
Ouseburn
York
YO26 9SS
e: dpo@emporium.co.uk
t: 01423 333483

Changes to our Fair Processing Notice

We may change this notice from time to time; the most recent version will always be available on our website.

APPENDIX 1 – HOLIDAY CARAVAN SECURITY REQUIREMENTS

You must adhere to the following **Security Requirements** otherwise **Your** insurance may be invalid and **We** may reject a claim:

1. **Your Holiday Caravan** when left **Unattended, Unoccupied** or occupied overnight must have all doors, windows and other openings left closed, properly fastened and be securely locked. Any alarms must be maintained in good order and put into effective operation. Windows in occupied bedrooms may be left open for ventilation.
2. **Your Holiday Caravan** must be kept on a licensed **Site**.
3. All cooking and heating appliances must be properly maintained, inspected and serviced annually by Gas Safe or NICEIC registered contractors.
4. **Your Holiday Caravan** must be securely anchored to a firm and solid base at each corner. Corner steadies must be cleaned and greased annually to guard against erosion.
5. While **Your Holiday Caravan** is **Unoccupied** during the period from 1st October to 31st March (or from the date of **Site** closing if earlier), all mains supplies must be turned off and the water and central heating systems must be drained.

APPENDIX 2 – GADGETS AND MOBILE PHONES SECURITY REQUIREMENTS

You must adhere to the following **Security Requirements** otherwise **Your** insurance may be invalid and **We** may reject a claim:

HOUSE / APARTMENT / HOLIDAY CARAVAN

- brick, concrete or stone private house of standard construction with a slate, tiled or multi-layered roof
- a self-contained apartment within the above
- the **Holiday Caravan** specified on your policy schedule.

The **Gadgets** and **Mobile Phones** must be kept inside with security devices in operation.

UNATTENDED VEHICLE BETWEEN 6AM AND 9PM

1. All doors, windows and other openings of the vehicle are left closed, securely locked and fastened; AND
2. Any security devices installed in the vehicle are in operation; AND
3. The **Gadgets** and **Mobile Phones** must be stored out of sight; AND
4. Vehicle must have (i) valid motor insurance (ii) valid MOT where applicable (iii) current Vehicle Excise Duty where applicable and (iv) all windows and locks capable of rendering the vehicle secure.

UNATTENDED VEHICLE BETWEEN 9PM AND 6AM

1. All doors, windows and other openings of the vehicle are left closed, securely locked and fastened; AND
2. Any security devices installed in the vehicle are in operation; AND
3. The **Gadgets** and **Mobile Phones** must be stored out of sight; AND
4. Vehicle must have (i) valid motor insurance (ii) valid MOT where applicable (iii) current Vehicle Excise Duty where applicable and (iv) all windows and locks capable of rendering the vehicle secure; AND
5. Vehicle must be fitted with a Thatcham category 1 alarm / immobiliser OR category 2 immobiliser OR category 3 steering lock. If any category 1 or 2 device is not factory fitted, it must have been installed by an approved installer and evidence of this must be provided in the event of a claim.