

Security Requirements for Static Caravans

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 site that is licensed and which is supervised by the site owner, his/her agent, full time warden or other employee who is permanently on 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.

Security Requirements for Gadgets and Mobile Phones

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

- All doors, windows and other openings of the vehicle are left closed, securely locked and fastened; AND
- Any security devices installed in the vehicle are in operation; AND
- The gadgets and mobile phones must be stored out of sight; AND
- 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

- All doors, windows and other openings of the vehicle are left closed, securely locked and fastened; AND

- Any security devices installed in the vehicle are in operation; AND
- The gadgets and mobile phones must be stored out of sight; AND
- 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; AND
- 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.