

STATEMENT OF DEMANDS AND NEEDS

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

SIGNIFICANT FEATURES AND BENEFITS

SECTION 1 - LOSS, THEFT OR ACCIDENTAL DAMAGE

Loss or damage to the holiday caravan by, but not limited to, accidental damage, fire, flood, storm, vandalism or stolen and not found within 28 days of being reported to us.

Loss or damage to the specified equipment by, but not limited to, accidental damage, fire, flood, storm, vandalism or stolen and not found within 28 days of being reported to us.

Loss or damage to your contents and personal belongings by, but not limited to, accidental damage, fire, flood, storm, vandalism or stolen and not found within 28 days of being reported to us.

Accidental damage, fire, vandalism or theft of the specified awning where it is (a) attached to the holiday caravan; or (b) unattached and placed inside the holiday caravan.

SECTION 2 - NEW FOR OLD

Replacement of your holiday caravan with a new holiday caravan of the same make or model where your holiday caravan is destroyed by, but not limited to, fire, flood, storm, vandalism or stolen and not found within 28 days of being reported to us.

SECTION 3 - ALTERNATIVE ACCOMMODATION

The cost of reasonable alternative accommodation or hire of a holiday caravan similar to yours whilst yours is being restored to a habitable condition.

SECTION 4 - REMOVAL AND DELIVERY

If uninhabitable for more than 24 hours, covers disconnecting and removing, re-delivery and reconnection of the holiday caravan at the declared site address.

SECTION 5 - GROUND RENT

If uninhabitable, reimburses ground rent until repaired, replacement or settlement.

SECTION 6 - ACCIDENTAL DAMAGE

Accidental damage or breakage of panels, sanitary ware, mirrors and glass, televisions and audio equipment.

SECTION 7 - ACCIDENTAL LOSS OF KEYS / DAMAGE TO LOCKS

If you lose your keys, covers reasonable cost of replacement keys or locks.

SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS

EXCLUSIONS APPLYING TO SECTIONS 1 TO 6

Any loss or damage occurring as a result of flooding if the site on which the holiday caravan is kept has been prone to flooding in the past, unless we have been notified and accepted the same in writing.

Storage costs.

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 the holiday caravan requiring new parts or equipment that are unobtainable or obsolete.

Any reduction in the market value of your holiday caravan, equipment, contents and personal belongings following any repair whether or not undertaken as a result of any claim under this policy.

Loss or damage due to theft or attempted theft if the specified security requirements are not adhered to.

New for Old cover if your holiday caravan sum insured as shown in your policy schedule is less than the replacement value of the holiday caravan, as new.

New for Old cover does not extend to include the replacement of caravan equipment, contents or personal belongings. Loss or damage that is not at a known place or cannot be identified as occurring within a 24-hour period.

Loss or damage due to theft or attempted theft if not following forcible and violent entry or exit to the holiday caravan or awning, where the contents and personal belongings are outside of the holiday caravan or awning.

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 the holiday caravan is occupied.

Property more specifically insured elsewhere.

Loss or damage to an awning by weather conditions.

The excess as shown in your policy schedule.

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

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

The excess as shown in your policy schedule.

SECTION 8 - FREEZER FOOD

Loss or damage of food kept in a domestic deep freeze due to rise or fall in temperature.

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

Loss due to neglect or lack of maintenance on your part.

The excess as shown in your policy schedule.

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SECTION 9 – PUBLIC LIABILITY

Your legal liability to others for compensation and costs arising out of your use of the holiday caravan.

Death or bodily injury, loss or damage to property to any person using the holiday caravan with your permission and consent.

The excess as shown in your policy schedule.

SECTION 10 – PERSONAL ACCIDENT

Your death following bodily injury caused by fire or assault by thieves whilst present in your holiday caravan.

Death not occurring within 365 days and as a direct result of the incident causing the injury.

The excess as shown in your policy schedule.

SECTION 11 – FAMILY MEMBER COVER

Cover extended to include any 3 relatives using the holiday caravan for social, domestic and pleasure purposes.

Exclusions applying to Sections 1 to 10.

SECTION 12 – FRIENDS COVER (UK ONLY)

Cover extended to include any 2 friends using the holiday caravan for social, domestic and pleasure purposes.

Exclusions applying to Sections 1 to 10.

ELECTIVE BENEFITS

SECTION 13 – SPECIAL OCCASIONS

14 days before and after a special occasion, extends contents and personal belongings cover.

Exclusions applying to Sections 1 to 10.

SECTION 14 – EMERGENCY SERVICES DAMAGE

Reparation of damage caused to your holiday caravan or gardens by emergency services attendance.

The excess as shown in your policy schedule.

SECTION 15 – SPORTS EQUIPMENT

Amends contents and personal belongings cover to include specified leisure equipment.

Exclusions applying to Sections 1 to 10.

SECTION 16 – GADGETS AND MOBILE PHONES

Gadgets (restricted to 2 claims every 365 days)

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 and any accessories.

Any claim where the security requirements in the Appendix have not been complied with.

Any gadget or mobile phone more than 3 years old when cover begins.

Mobile Phones (restricted to 1 claim every 365 days)

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 and any accessories.

Any claim where the gadget or mobile phone is left unattended.

Any claim where you cannot provide proof of purchase including the date the product was purchased / date contract started, be in your name and have the serial / IMEI number.

Any form of cosmetic damage.

Theft (unexplained or otherwise) unless:

- involving forcible and violent entry
- you reported it to your network provider and the police within 24 hours
- you obtained a crime reference number
- you did everything you reasonably could to recover the stolen property.

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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.

Theft by a person or persons to whom the gadget or mobile phone was entrusted.

Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.

The excess as shown in your policy schedule.

SECTION 17 – DOG EMERGENCIES

In the event your dog falls ill and requires emergency veterinary treatment, dies, is stolen or strays whilst on holiday in your caravan.

Costs arising from any 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.

Costs for any illness displaying clinical signs within 14 days of the commencement date/time shown on your policy schedule.

The excess as shown in your policy schedule;

SECTION 18 – PREMIUM WAIVER

In the event of your hospitalisation, accidental bodily injury, death or unemployment, we will waive your insurance policy premium.

If you are unable to work but receive your normal wages or salary.

Voluntary unemployment.

If you were on notice of the potential for unemployment prior to commencing this cover.

SECTION 19 – LEGAL HELPLINE

Telephone legal advice concerning your ownership or use of your caravan.

Any commercial legal problems.

Consideration of any documentation or correspondence pertaining to your dispute.

Undertaking litigation.

GENERAL CONDITIONS

You must take all reasonable precautions to prevent loss, damage or accidents and maintain any property covered under the policy in a sound condition.

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.

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

We are liable only if we have received the correct premium before the start of each policy term.

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

Any losses which are not expressly covered by the terms and conditions of this policy.

Any claim where the holiday caravan is situated on a working farm.

Use of your holiday caravan for anything except social, domestic or pleasure purposes.

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.

Use of the holiday caravan as permanent living accommodation or home address, or as accommodation for periods longer than 90 consecutive days.

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CONDITIONS OF SETTLING CLAIMS

All losses must be substantiated by proof of purchase. You must provide valuations, reports, information etc. at your own expense if we request them

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.