

INTRODUCTION

Welcome to **Your** 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 check Your policy schedule carefully 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.

Material Facts

You are obliged to inform **Us** of any event, fact or occurrence which may influence **Our** decision to enter into or renew this contract of insurance. If **You** are in any doubt whether a fact is material, **You** should disclose it.

PARTICULAR POINTS ABOUT COVER

We provide insurance under the policy for events that occur anywhere within the United Kingdom, Channel Islands or Isle of Man during the **Policy Term**. **We**, as the insurer and **You**, as the insured, are entitled to choose the law applicable to this contract of insurance. **We** propose English law and in the absence of any agreement to the contrary, English law will apply.

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 but not limited to **Your** displaying an aggressive attitude towards **Our** employees, fraud or attempted fraud on **Your** part or

anyone acting on **Your** behalf, **Your** failure to abide by any request from **Us** to take specified precautionary measures. **We** may, for business reasons, cease to underwrite the policy at any time.

RENEWALS

These terms and conditions include a provision that **Your** insurance cover will automatically renew at the end of the insured term unless **You** specifically tell **Us** that **You** do not wish for **Your** insurance to renew.

By agreeing to these terms and conditions, **You** are also confirming that upon each renewal of **Your** policy, unless **You** tell **Us** otherwise, **You** want **Us** to make the following changes to the terms of **Your** insurance:

- (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 made to clarify the terms of the policy;
- (ii) changes which are necessary to reflect changes in applicable laws and regulations; and
- (iii) changes to the cost of the insurance cover to reflect changes in **Our** own costs and other economic considerations.

We do appreciate, however, that when the time comes **You** may not want **Us** to make those changes, and **We** explain below the protections **We** will put in place to ensure that **You** have an opportunity to consider those changes and to refuse them, should **You** wish to do so, before **Your** insurance is renewed.

We will always provide **You** with full written details of any changes which **We** intend to make to the terms of **Your** insurance cover at least 21 days before **Your** policy is due for renewal, which is when those changes would be due to take effect. **We** will not be entitled to make any changes unless **We** provide **You** with those details within that time-frame.

You will then have the right to tell **Us**, within 14 days of receiving those written details, that **You** do not wish **Your** policy to be changed in the manner notified to **You**. If **You** exercise that right, **We** will give **You** the opportunity to either:

- (a) renew **Your** policy without any changes;
- (b) renew **Your** policy subject to any alternative changes which **We** may offer to **You**; or
- (c) not renew **Your** policy at all.

You can also cancel **Your** policy at any time in any case; full details relating to **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**; a small charge will apply. **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 does not cover any damage, loss or liability arising outside of the United Kingdom, Channel Islands or Isle of Man, except as set out in Sections 3 and 12.

DEFINITIONS

'Accidental Damage' sudden and unexpected damage that is not deliberate and caused by violent external means which makes the **Caravan, Equipment, Contents** and **Personal Belongings** or **Awning** unusable.

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

'Caravan' the touring caravan, trailer tent or folding caravan shown in **Your** policy schedule inclusive of fixtures, fittings, furnishings and furniture as supplied by the manufacturer and television and audio permanently installed in **Your Caravan**. **Your Caravan** must belong to **You**, or **You** are buying it under a hire purchase agreement, and be used for touring purposes.

'Contents' household goods and **Personal Belongings** **You** or a member of **Your** family own that are in **Your Caravan**; it does **NOT** include the following: (i) anything within the definition of **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 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, caravan motor movers, 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 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 grandchildren.

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

'Geographical Limits' within the United Kingdom, Channel Islands or Isle of Man, except as set out in Sections 3 and 12.

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

'Inexperienced Driver' person responsible for driving the towing vehicle if within 1 year of first ownership or usage.

'Market Value' the cost of replacement of **Your 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 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 Caravan's** manufacture.

'Personal Belongings' property **You** normally wear or carry in everyday life.

'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:-

- Your Caravan** is damaged beyond economical repair or is **Stolen**;
- 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 whatever reason;
- the date **You** fail to pay **Your** premium;
- the date **You** cancel **Your** policy;
- the date **We** cancel **Your** policy for whatever reason.

'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 Caravan**, as new in the event **Your Caravan** is **Stolen** or damaged beyond repair.

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

'Stolen' or **'Theft'** the unlawful taking of **Your 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 Caravan** is greater than the sum insured (less deductions).

'Vandalism' an action involving the deliberate destruction of **Your 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

Cover - Caravan

In the event of loss of or damage to **Your Caravan** by **Accidental Damage**, fire, flood, storm, **Vandalism** or it is **Stolen** and not found within 28 days of being reported to **Us**, 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.

Cover - Equipment

In the event of loss of or damage to the specified **Equipment** by **Accidental Damage**, fire, flood, storm, **Vandalism** or it is **Stolen** and not found within 28 days of being reported to **Us**, settlement is assessed on the price paid less **Depreciation** or sum insured / **Market Value** if less and is limited to a maximum of £5,000 or 60% of **Your Caravan** sum insured, whichever is less.

Cover - Contents and Personal Belongings

In the event of loss of or damage to **Your Contents** and **Personal Belongings** by **Accidental Damage**, fire, flood, storm, **Vandalism** or they are **Stolen** and not found within 28 days of being reported to **Us**, settlement is assessed on the price paid less **Depreciation** or sum insured / **Market Value** if less and is limited to a maximum of £2,500. 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:

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

We pay the sum insured or **Market Value** whichever is the less to a maximum of £1,500.

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

Conditions

- 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
- We** may decide to appoint an independent assessor to inspect **Your 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 Caravan** is destroyed by fire, flood, storm, **Vandalism** or **Stolen** and not found within

28 days of being reported to **Us**, **We** will pay **You** the cost of replacing **Your Caravan** with a new 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 **Your** policy schedule for **Your 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 Caravan** sum insured as shown in **Your** policy schedule is less than the **Replacement Value** of **Your Caravan**.
2. **New for Old** if **You** do not have proof of **Your Caravan** being annually serviced.
3. This cover does not extend to include the replacement of **Contents, Equipment**, or **Personal Belongings**.

SECTION 3 – EUROPEAN USE

Cover

For up to 90 days per occasion up to the maximum each calendar year (as shown in **Your** policy schedule), cover provided in Sections 1 and 2 is geographically extended to the continent of Europe (including sea crossings) provided **You** have complied with **Our Security Requirements**.

We also cover **You** against liability for enforced payment of customs duty following temporary importation of **Your Caravan** into any country in Europe, as a result of loss or damage insured under Section 1.

Exclusions

1. **Your Caravan** and **Equipment** if left unattended for a period exceeding 24 hours in Europe.

SECTION – RECOVERY AND DELIVERY COSTS (UK ONLY)

Cover

The reasonable cost of recovery of **Your Caravan** to the nearest suitable repairer, if disabled by loss or damage as detailed under Section 1 together with the reasonable cost of redelivery of **Your Caravan**, after repair, to **Your Caravan** location specified on **Your** policy schedule.

SECTION 5 – ALTERNATIVE ACCOMMODATION AND REPLACEMENT HIRE

Cover

If **Your Caravan** is rendered uninhabitable whilst away from the location specified on **Your** policy schedule 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** cover **You** for the amount shown in **Your** policy schedule for the reasonable cost **You** incur of alternative accommodation or the hire of a caravan similar to **Yours** in order for **You** to have or complete

Your holiday whilst **Your Caravan** is being restored or replaced.

EXCLUSIONS APPLYING TO SECTIONS 1 TO 5

1. Any loss or damage occurring as a result of flooding if the site on which **Your Caravan** is kept has been prone to flooding in the past, unless **We** have been notified and accepted the same in writing,
2. Loss or damage due to flooding unless daily inspections of **Your Caravan** and **Your 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 part, together with fitting charge if a claim for loss or damage results in **Your 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 Caravan, Equipment, Contents** or **Personal Belongings**.
6. The cost of any repair or replacement which improves **Your Caravan, Equipment, Contents** and **Personal Belongings** beyond the condition it was in before the loss or damage.
7. Loss or damage to **Your Caravan, Equipment, Contents** and **Personal Belongings** when it is outside the **Geographical Limits** unless Section 3 applies.
8. Loss or damage of **Your 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 Caravan, Contents, Equipment**, 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** or exit to **Your Caravan** or **Awning** or (ii) if the **Contents** and **Personal Belongings** are outside of **Your Caravan** or **Awning** or (iii) if the loss is from the residential property specified on **Your** policy schedule but cannot be identified as occurring within a defined 24-hour period.
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.
17. Property more specifically insured elsewhere
18. Business use, hiring or lending out unless specifically endorsed in **Your** policy schedule.
19. Loss or damage due to frost.
20. Damage to fences or gates.
21. Loss or damage to tyres, however caused.
22. Loss or damage to **Awnings** or toilet tents caused by weather conditions.
23. Loss or damage caused by water seepage through seams or seals.
24. Caravans of non-rigid construction.
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 of any cause, or any gradually operating process or deliberate damage by **You**, a relation, agent, employee or licensee or guest (paying or otherwise) occupant, user, friend or landlord.
28. Loss due to delay or detention by the authorities.
29. Accidental loss or **Theft** from **Awnings** or toilet tents.
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 Caravan** while it is not in use or when the site is closed for holiday occupation.
33. Damage to **Your Caravan** whilst being loaded or unloaded from ships unless the vehicle towing **Your Caravan** is driven by **You**.
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 6 - DRIVER COVER

Cover

Up to the amount shown in **Your** policy schedule for (i) the cost of standard class rail fares in UK for **You** to return to **Your** home address, if whilst **You** are on tour, the driver of the towing vehicle becomes ill and no other member of **Your** party is able to drive (ii) the reasonable cost of returning **Your** car and **Caravan** to **Your** home address.

Exclusions

1. Any illness or injury occurring before **Your** journey began.
2. The **Excess** as shown in **Your** policy schedule.

SECTION 7 - PUBLIC LIABILITY

Cover

We insure **You** up to the amount shown in **Your** schedule in respect of:-

- amounts **You** become legally liable to pay and/or
- costs and expenses of defending litigation incurred with **Our** written consent

for claims made against **You** for death or bodily injury, loss or damage to property arising from one event or all events of a series consequent on one original cause happening during the period of insurance and caused by or through **Your** use of **Your Caravan** shown in **Your** policy schedule.

Conditions

1. **You** must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.
2. **You** must inform **Us** immediately of any impending prosecution inquest or fatal inquiry or civil proceedings. **You** must send **Us** every piece of correspondence and document **You** receive without replying to it.
3. **You** must allow **Us** to:
 - a. take over and conduct in **Your** name the defence or settlement of any claim for **Our** own benefit;
 - b. take proceedings in **Our** 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 Caravan** for hire or reward.
2. Death or bodily injury to **You**, any person using **Your Caravan** with **Your** permission or consent, any member of **Your Family**, **Your** agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with **You**, guest, employer or any person with whom **You** have a contractual or business relationship.
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 Caravan** with **Your** permission or consent, any member of **Your Family**, **Your** agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with **You**, guest, employer or any person with whom **You** have a contractual or business relationship.
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 Caravan** without **Your** permission or consent.
7. Liability created by an agreement which would not have existed in the absence of that agreement.
8. (a) Death or bodily injury, loss or damage to property sustained whilst **Your Caravan** is being transported or towed by a motor vehicle, is attached to or becomes detached from a motor vehicle (b) Death or bodily injury, loss or damage to property sustained due to any motor vehicle used to transport or tow **Your Caravan**.
9. Any liability arising due to animals or pets.
10. Injury or damage arising out of **Your** ownership, possession or use of any mechanically propelled vehicle.
11. The **Excess** as shown in **Your** policy schedule.

SECTION 8 – 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, bobsleighting, 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

Up to the amount shown in **Your** policy schedule in the event of **Your** death following an accident whilst **You** are manoeuvring **Your Caravan**. Payment will be made to the Executor or Administrator of **Your** estate.

Conditions

1. Benefits are halved if, at the date of **Your** death, **You** are aged 75 years or over.

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. **Your** committing or attempting to commit suicide or intentional self-inflicted injury.
 - d. **Your** deliberate exposure to exceptional danger except in an attempt to save human life.
 - e. **Your** own criminal act.

- f. **Your** being wholly or partly under the influence of alcohol.
 - g. **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.
 - h. pregnancy or childbirth.
 - i. participation in **Dangerous Activities**.
 - j. any naturally occurring condition or degenerative process or any gradual decline in physical health.
 - k. any form of operational duties as a member of the armed forces or Territorial Army.
5. The **Excess** as shown in **Your** policy schedule.

SECTION 9 - FAMILY MEMBER COVER

Cover

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

Exclusions

1. Exclusions applying to Sections 1 to 8.
2. Any person 25 years old or less.
3. Any hired use.

SECTION 10 - FRIENDS COVER (UK ONLY)

Cover

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

Exclusions

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

ELECTIVE BENEFITS

SECTION 11 - SPECIAL OCCASIONS

Cover

For 14 days before and after a special occasion (the wedding day, civil partnership or birthday of **You** or a member of **Your Immediate Family** or any religious festival) this extends **Contents** and **Personal Belongings** cover in Section 1 by a maximum of £1,500 (there remains a single item limit of £300).

SECTION 12 - UNLIMITED EUROPEAN USE

Cover

For up to 90 days per occasion, cover provided in Sections 1 and 2 is geographically extended to the continent of Europe (including sea crossings) provided **You** have complied with **Our Security Requirements**.

We also cover **You** against liability for enforced payment of customs duty following temporary importation of **Your Caravan** into any country in Europe, as a result of loss or damage insured under Section 1.

Exclusions

1. Any claim if **Your Caravan** is left unattended for a period exceeding 24 hours in Europe.

SECTION 13 - SPORTS EQUIPMENT

'Bicycle' any bicycle, tricycle, tandem, trailer cycle or push scooter that are powered by human pedalling and/or battery that is not subject to the requirements of the Road Traffic Act 1988.

Cover

This extends **Contents** and **Personal Belongings** cover in Section 1 by up to the amount shown in **Your** policy schedule to include **Bicycles**, fishing equipment, golfing equipment, sports equipment and watercraft (there is no single item limit).

The age of the **Bicycle** will be determined by the age of the frame based on its date of manufacture.

SECTION 14 - 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.

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

SECTION 15 - 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 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 Caravan** or (b) not be found within 28 days of straying or being **Stolen** from **Your 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.

SECTION 16 - PREMIUM WAIVER

'**Bodily Injury**' injury which is sustained by **You** during the period of insurance and is caused by an accident solely and independently of any other cause.

'**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 - hospitalisation

In the event **You** are hospitalised for more than 7 days where **You** sustain an accidental **Bodily Injury**, **We** will waive **Your** insurance policy premium up to the amount shown in **Your** policy schedule.

Cover - accident

In the event **You** are unable to work for more than 7 days where **You** sustain an accidental **Bodily Injury** (but are not hospitalised), **We** will waive **Your** insurance policy premium up to the amount shown in **Your** policy schedule.

Cover - death

In the event of **Your** death following an accidental **Bodily Injury**, **We** will waive **Your** insurance policy premium (payable by **Your** estate) up to the amount shown in **Your** policy schedule.

Cover - unemployment

In the event of **Your** becoming unemployed, **We** will waive **Your** insurance policy premium up to the amount shown in **Your** policy schedule.

Conditions

1. Any claim for Premium Waiver must be received within 28 days of the above insured event.
2. **Your** insurance policy premium is waived in periods of 28 days; **You** must advise **Us** at the end of each 28 day period whether **You** need to continue to

claim. In the event **We** do not receive this notification, **We** will assume Premium Waiver is no longer required and recommence collection of **Your** insurance policy premium.

3. **We** will require a Doctor's Certificate or letter confirming the accidental **Bodily Injury** from a practicing qualified medical practitioner in the UK; to be obtained at **Your** own expense.
4. A medical advisor may be appointed by **Us** shall be allowed as often as may be deemed necessary to examine **You**.

Exclusions

1. If **You** are unable to work but receive your normal wages or salary.
2. Voluntary unemployment.
3. If **You** were on notice of the potential for unemployment prior to commencing this cover.
4. Any claim in relation to death which is not supported by a death certificate.
5. Any claim arising as a result of **Pre-Existing Condition**.

SECTION 17 - LEGAL HELPLINE

Our Legal Department will provide telephone advice up to the amount shown in **Your** policy schedule concerning **Your** ownership or use of **Your Caravan**.

If **You** would like telephone legal advice, please call **Our** Legal Department on 03300 244 040.

Exclusions

1. Any commercial legal problems.
2. Consideration of any documentation or correspondence pertaining to **Your** dispute.
3. Undertaking litigation.

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 until **We** have had a chance to inspect them. **You** must not abandon salvaged items to **Us**, unless **We** have instructed otherwise. Where **Your Caravan** is deemed by **Us** to be a **Total Loss** or is **Stolen** and a claim is paid, **Your Caravan** and any salvage will remain **Our** property.
4. Confirmation and proof of **Your** holiday booking must be provided for claims under section 5.

5. Claims for loss or damage while **Your Caravan** is being towed by an **Inexperienced Driver** are subject to a double **Excess**.
6. Claims for loss or damage at sites (except CaSSOA sites) where 5 or more trailer tents/ folding caravans, touring caravans or motorhomes are kept are subject to a double **Excess**.
7. If any information is provided in a foreign language **You** will be responsible for any costs involved in translating the information provided.
8. 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.
9. 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.
10. Upon completion of the repairs to **Your 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**, or any person with **Your** permission driving the vehicle towing **Your Caravan** must comply with the DVLA driving licence requirements for towing vehicles. Failure to do so may result in cover being null and void.
4. **You** must co-operate fully and truthfully to give **Us** any information **We** may need.
5. 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.
6. **You** must observe and fulfil all the terms, conditions and **Endorsements** of the policy otherwise **We** may not be liable under the policy.
7. **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.
8. 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.
 9. 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.
 10. **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.
 11. 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.
 12. **We** will deduct any amount due to **Us** from any claim settlement.
 13. 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.
 14. 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.
 15. 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 Caravan** is situated on a **Working Farm**.
3. Use of **Your Caravan** for anything except social, domestic or pleasure purposes.
4. Business use, hiring or lending out unless specifically endorsed in **Your** policy schedule.
5. **We** will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by:
 - a. **You** or someone acting on **Your** behalf; or

- b. someone caring for or in control of **Your Caravan, Equipment, Contents, Personal Belongings** or **Dog**; or
 - c. one of **Your Family**, relations, agents, employees, licensees, paying guest, someone living with **You** or any other person in a contractual relationship with **You**.
6. 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 Caravan** is fully locked and secured and any keys and/or any other device(s) that unlock **Your Caravan** are removed when it is left unattended or unoccupied (iv) **You** did everything **You** reasonably could to recover the **Stolen** property.
 7. Use of **Your 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.
 8. **Your Caravan** is being towed with **Your** permission by a vehicle driven by any person who **You** know has never held a driving licence, is disqualified from holding or obtaining a driving licence, or who is breaking the conditions of their driving licence.
 9. **Your Caravan** is being towed in breach of the laws applicable to the towing of caravans that apply to the country where the loss or damage occurs.
 10. **Your Caravan** is substantially modified from the manufacturer's original specification.
 11. Any loss occurring where the vehicle towing **Your Caravan** does not comply with the manufacturers recommendations.
 12. Any liability that arises only because of an agreement.
 13. 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.
 14. Any legal liability or consequence associated with or caused by war, invasion, act of foreign enemy or hostilities (whether war was declared or not), civil war, rebellion, revolution or insurrection, riot, civil commotion, looting in connection with any of these, strikes or lock-outs, military power or coup.
 15. Any legal liability or consequence associated with or caused by nuclear or radioactive escape, accident, explosion, waste or contamination.
 16. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices.
 17. 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.
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:
 - a) Influenza or any derivation or variant thereof;
 - b) arising from any fear or threat (whether actual or perceived) of such Influenza;
 - c) any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such Influenza.
 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.
 19. Any claims as a result of any notifiable disease.
 20. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to 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.

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 & DUPLICATE DOCUMENTS

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.

Should **You** request additional copies of **Your** policy documentation to be issued by post, there will be a £10 replacement documents charge in respect of this.

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.

We may cancel this insurance at any time, for valid reason, in which case, **We** will return the premiums paid, in accordance with the above table. Valid reasons include, but are not limited to **Your** displaying an aggressive attitude towards **Our** employees, fraud or attempted fraud on **Your** part or anyone acting on **Your** behalf, **Your** failure to abide by any request from **Us** to take specified precautionary measures. **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 either of the email or postal addresses **You** provided to **Us**. Following the cancellation charge, no refund will be made of any amount equal to or less than £25.

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

- The premium and **Excess** for this policy is reviewed at least once a year.
- When reviewing **Your** premium and **Excess We** will consider any future impact to one or more of the following:
 - Changes due to new information arising from **Our** own experience suggesting that **Our** future claims experience is likely to be better or worse than previously assumed. 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.
 - Changes due to new information arising from external sources such as general industry population or reinsurer experience suggesting that **Our** future claims experience is likely to be better or worse than previously assumed.
 - Changes to **Your** circumstances such as any change to **Your** address.
 - Changes due to legislative, tax or regulatory requirements such as:
 - expenses related to providing the insurance
 - policy lapse rates which means the average time policies are held
 - interest rates
 - tax rates
 - the cost of any legal or regulatory requirements.
- 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.
- 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 Executive 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 Executive 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

The Insurance Emporium
Thorpe Underwood Hall
Ouseburn
York
YO26 9SS

t: 03300 244 005

f: 03300 242 971

e: hello@emporium.co.uk

www.theinsuranceemporium.co.uk

APPENDIX 1 - CARAVAN SECURITY REQUIREMENTS

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

Location	Proprietary Wheelclamp <i>high security integral lock projecting into the recessed well on the inside of the wheel</i>		Axle Wheel Lock <i>attaches to the chassis of the caravan locking the wheel into place</i>		Proprietary Hitchlock <i>locks over the caravan's hitch to prevent connection to the tow ball</i>		Proprietary Hitchlock and Hitch Post <i>locks over the caravan's hitch to prevent connection to the tow ball and is connected to a hitch post that is cemented securely into the ground</i>
ON TOW <i>attached to a towing vehicle but not continually supervised</i>	✓	or	✓		n/a		n/a
ON HOLIDAY <i>detached from a towing vehicle and in 24-hour recreational use</i>	✓	or	✓	or	✓	or	✓
RESIDENTIAL PROPERTY <i>within boundaries of permanent, non-commercial address as defined in the title deeds</i>	✓	or	✓	or	✓	or	✓
COMPOUND NOT APPROVED BY CaSSOA <i>securely locked area surrounded by a man-made structure made of posts of timber, concrete or metal connected by wire netting, rails or boards</i>	✓	or	✓	or	✓	or	✓
COMPOUND APPROVED BY CaSSOA <i>any security compound with CaSSOA Bronze, Silver or Gold Award for security</i>	n/a		n/a		n/a		n/a

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 / 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 **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 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
5. 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.