

IMPORTANT THINGS TO KNOW ABOUT THIS POLICY	
Who is it for?	This insurance is for people who primarily want to protect their touring caravan, trailer tent, or folding caravan against its theft, loss, or accidental damage.
What do I need to know?	<p>Your policy is made up of a number of important documents:</p> <ul style="list-style-type: none"> <li>⌘ IPID (Insurance Product Information Document) – this is a summary of the main coverage and exclusions</li> <li>⌘ policy wording – this details all coverage and exclusions</li> <li>⌘ policy schedule – this shows your cover and chosen Optional Benefits</li> </ul> <p><b>Note:</b> we are only liable up to the limit of cover shown in your policy schedule.</p> <p>Important Note: the IPID and policy wording are master documents, showing all coverage and exclusions.</p>
What do I need to do?	<p>You must look at your policy schedule to see which features of cover are yours.</p> <p>It is up to you to make sure the cover meets your needs; you must tell us immediately if this is not so.</p> <p>You must keep to the terms of your policy otherwise it could become void or we may not accept liability for a claim.</p>
What should I tell you?	In short, tell us everything and do it before we enter into this contract or renew it with you. 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 are in any doubt about whether a fact is material or not, you should always tell us.
What am I covered for?	Holidaying in your caravan for social, domestic or pleasure purposes.
Where am I covered?	We only cover damage or loss occurring in the United Kingdom, Channel Islands, Isle of Man and Europe during the policy duration.
Where am I covered if someone makes a claim against me?	We only cover liability arising in the United Kingdom, Channel Islands, and Isle of Man only.

CANCELLATION	
⌘	You can cancel at any time by notifying our customer contact team. We will make an administration charge for cancellation.
Yearly policy duration	We will refund the part of your yearly premium which applies to the remaining policy duration (as long as you have not made a claim or no claim has been made against you).
Lunar or calendar monthly policy duration	We will not collect any further lunar or calendar monthly premiums.
⌘	We may cancel this insurance by sending you seven days' notice to your last known email or postal address.

SIGNIFICANT WORDS AND PHRASES	
<b>accidental(ly) damage(d)</b>	sudden and unexpected damage that is not deliberate and caused by violent external means which makes the <b>caravan</b> , <b>equipment</b> , <b>contents</b> and <b>personal belongings</b> , or <b>awning</b> unusable.
<b>awning</b>	a tent-like structure of fabric over a supporting framework which can be attached to the side of <b>your caravan</b>
<b>caravan</b>	the touring caravan, trailer tent or folding caravan shown in <b>your policy schedule</b> inclusive of fixtures, fittings, furnishings and furniture as supplied by the manufacturer and television and audio permanently installed in <b>your caravan</b> . <b>Your caravan</b> must belong to <b>you</b> , or <b>you</b> are buying it under a hire purchase agreement, and be used for touring purposes
<b>contents</b>	household goods and <b>personal belongings</b> <b>you</b> or a member of <b>your</b> family own that are in <b>your caravan</b> ; it does NOT include the following: (i) anything within the definition of <b>caravan</b> or <b>equipment</b> (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
<b>depreciation</b>	<p>wear and tear deduction:-</p> <ul style="list-style-type: none"> <li>÷ 3 years from new – 10%</li> <li>÷ 4 years from new – 20%</li> <li>÷ 5 years from new – 30%</li> <li>÷ 6 years from new – 35%</li> <li>÷ 7 years from new – 40%</li> <li>÷ 8 years from new – 45%</li> <li>÷ 9+ years from new – 50%</li> </ul> <p>The age of <b>your equipment</b>, <b>contents</b> and <b>personal belongings</b> is determined by the date of manufacture</p>
<b>endorsement</b>	an extension or restriction on <b>your</b> policy
<b>equipment</b>	non-standard fixtures, fittings and accessories added since manufacture including air conditioning units, aerials, <b>awnings</b> , 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 <b>your caravan</b>
<b>excess</b>	the amount <b>you</b> 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 element of cover, an <b>excess</b> applies to each one
<b>family</b>	husband, wife, civil partner, partner, parents, grandparents, brothers, sisters, children and grandchildren
<b>forcible and violent entry</b>	entry to a property that clearly shows damage to the lock, <b>caravan</b> , room or vehicle, caused as a direct result of <b>theft</b>
<b>home address</b>	where <b>you</b> normally live
<b>inexperienced family</b>	person responsible for driving the towing vehicle if within one year of first ownership or usage
<b>immediate family</b>	spouse or person living with <b>you</b> , <b>your</b> children or parents
<b>market value</b>	the cost of replacement with one of similar type, age and condition as the item was in immediately before the <b>loss</b> or damage. Where <b>we</b> are unable to estimate the <b>market value</b> , <b>we</b> will use the nearest market equivalent for comparison

<b>material fact</b>	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 or renew it
<b>new for old</b>	a period of time starting with the date of <b>your caravan's</b> manufacture
<b>policy duration</b>	<i>yearly</i> – runs for 365 days from the date and time shown in <b>your policy schedule</b> <i>lunar monthly</i> – runs for and premiums are collected in equal periods of 28 days <i>calendar monthly</i> – runs for and premiums are collected each calendar month
<b>policy schedule</b>	sets out the sections of cover you have bought and details the maximum amount available under each section
<b>proof of purchase</b>	the original purchase receipt and any other documentation required to prove ownership
<b>reasonable precautions</b>	all measures that it would be deemed appropriate to expect a person to take in the circumstances to prevent <b>theft, loss, or accidental damage</b>
<b>replacement value</b>	the cost of replacing <b>your caravan</b> as new in the event it is <b>stolen</b> or damaged beyond repair
<b>security requirements</b>	set out in <b>Appendices One and Two</b>
<b>stolen, theft</b>	the unlawful taking of <b>your caravan, equipment, contents or personal belongings</b> against <b>you</b> will by another party, with the intention of permanently depriving <b>you</b> of it, and it not being found within 28 days of being reported to <b>us</b>
<b>total loss</b>	where the cost of repairing <b>your caravan</b> is greater than the sum insured or <b>market value</b> whichever is less (less deductions)
<b>unattended</b>	left without an adult in charge responsible for <b>your caravan's</b> safekeeping
<b>vandalism</b>	an action involving the deliberate destruction of <b>your caravan, equipment, contents and personal belongings</b>
<b>we, our, us</b>	The Insurance Emporium
<b>working farm</b>	a farm where in some capacity the land is used for crop production and/or livestock
<b>you(r)</b>	the person named in the Schedule

## SECTION ONE – THEFT, LOSS, OR ACCIDENTAL DAMAGE

Loss of, or damage to, <b>your caravan, equipment, contents or personal belongings</b> by <b>accidental damage, fire, flood, storm, vandalism</b> or it is <b>stolen</b>	
<b>Settlement – caravan</b>	<i>sum insured, or <b>market value</b> whichever is less</i>
<b>Settlement – equipment</b>	<i>price paid less <b>depreciation</b>, sum insured, or <b>market value</b> whichever is less – limited to a maximum of £7,500</i>
<b>Settlement – contents and personal belongings</b>	<i>price paid less <b>depreciation</b>, sum insured, or <b>market value</b> whichever is less – limited to a maximum of £3,500 with a single item limit of £500</i>
Where <b>your awning</b> is attached to <b>your caravan</b> or unattached and placed inside your <b>caravan</b> and it is <b>accidentally damaged, damaged by fire or vandalism</b> or it is <b>stolen</b>	
<b>Settlement</b>	<i>sum insured or <b>market value</b> whichever is less to a maximum of £3,000</i>
Where your <b>equipment, contents, or personal belongings</b> are <b>stolen</b> from inside <b>your awning</b>	
<b>Settlement – equipment</b>	<i>price paid less <b>depreciation</b>, sum insured, or <b>market value</b> whichever is less – limited to a maximum of £500</i>
<b>Settlement – contents and personal belongings</b>	<i>price paid less <b>depreciation</b>, sum insured, or <b>market value</b> whichever is less – limited to a maximum of £500</i>

## SECTION TWO – NEW FOR OLD

Your caravan is stolen, or destroyed by fire, flood, storm, or vandalism within the new for old period shown in your policy schedule

New for Old  
Settlement

Replacement of your caravan with one of the same make or model or, if this is not available, one of a similar make or model, or equivalent value or specification

### What is not insured?

1

New for old if your caravan sum insured is less than the replacement value of your caravan.

### Things to note

1

It is your responsibility to ensure the sum insured of your caravan is enough to replace it as new. If the amount is insufficient at the time of any theft or destruction, new for old will not apply and the maximum amount payable will be the market value up to the sum insured.

2

New for old does not include the replacement of contents, equipment, or personal belongings.

3

You must have your caravan serviced annually for new for old to apply.

## SECTION THREE – EUROPEAN COVER

Loss of or damage to your caravan, equipment, contents or personal belongings by accidental damage, fire, flood, storm, vandalism, or it is stolen within continental Europe (including sea crossings), during the period specified in your policy schedule

Liability for enforced payment of customs duty following temporary importation of your caravan into any country in continental Europe

New for Old / for Life  
Settlement

replacement of your caravan with one of the same make or model or, if this is not available, one of a similar make or model, or equivalent value or specification

Settlement – caravan

sum insured, or market value whichever is less

Settlement -  
equipment

price paid less depreciation, sum insured, or market value whichever is less – limited to a maximum of £7,500

Settlement – contents  
and personal  
belongings

price paid less depreciation, sum insured, or market value whichever is less – limited to a maximum of £3,500 with a single item limit of £500

Where your awning is attached to your caravan or unattached and placed inside your caravan and it is accidentally damaged, damaged by fire or vandalism or it is stolen

Settlement - awning

sum insured or market value whichever is less to a maximum of £3,000

Where your equipment, contents, or personal belongings are stolen from inside your awning

Settlement -  
equipment

price paid less depreciation, sum insured, or market value whichever is less – limited to a maximum of £500

Settlement – contents  
and personal  
belongings

price paid less depreciation, sum insured, or market value whichever is less – limited to a maximum of £500

### Things to note

1

Section Three does not apply if you leave your caravan unattended in continental Europe for a period exceeding 24 hours.

2

Section Three is limited to a maximum of 90 days per trip.

## SECTION FOUR – RECOVERY AND DELIVERY COSTS (UK ONLY)

If **your caravan** is disabled by loss or damage under **Section One**, the reasonable cost of recovering **your caravan** to the nearest suitable repairer and delivering it to **you** after repair

Settlement	up to the amount shown in <b>your policy schedule</b>
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### Things to note

- |   |   |
|---|---|
| 1 | <b>Section Four</b> is available only on Voyage and Quest cover (not Trip).                 |
| 2 | Delivery is only to the <b>caravan's</b> location as shown in <b>your policy schedule</b> . |

## SECTION FIVE – ALTERNATIVE ACCOMMODATION AND REPLACEMENT HIRE

The reasonable cost of **your** alternative accommodation or hire of a **caravan** similar to **yours** to complete **your** holiday whilst **yours** is being repaired or replaced after it becomes uninhabitable for more than 24 hours by **accidental damage**, fire, flood, storm, or **vandalism**

Settlement	up to the amount shown in <b>your policy schedule</b>
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### Things to note

- |   |   |
|---|---|
| 1 | <b>Section Five</b> is available only on Voyage and Quest cover (not Trip).                                   |
| 2 | <b>Your caravan</b> must be away from the <b>caravan's</b> location as shown in <b>your policy schedule</b> . |

## THESE APPLY TO SECTIONS ONE TO FIVE

### What is not insured?

- |    |  |
|----|--|
| 1  | Any loss or damage occurring as result of flooding if the site on which <b>your caravan</b> is kept has been prone to flooding in the past, unless <b>we</b> have been notified and accepted the same in writing.  |
| 2  | Loss or damage due to flooding unless daily inspections of <b>your caravan</b> and <b>your caravan</b> location shown in your <b>policy schedule</b> are carried out.  |
| 3  | Caravan storage costs.   |
| 4  | Any amount greater than the last known printed price list price of the <b>equipment</b> or part, together with fitting charge if a claim for loss or damage results in <b>your caravan</b> requiring new parts or <b>equipment</b> that are unobtainable or obsolete.  |
| 5  | Any amount greater than the amount shown in your <b>policy schedule</b> for <b>your caravan</b> , <b>equipment</b> , <b>contents</b> or <b>personal belongings</b> .   |
| 6  | The cost of any repair or replacement which improves <b>your caravan</b> , <b>equipment</b> , <b>contents</b> and <b>personal belongings</b> beyond the condition it was in before the loss or damage.   |
| 7  | Loss or damage to <b>your caravan</b> , <b>equipment</b> , <b>contents</b> and <b>personal belongings</b> when it is outside United Kingdom, Channel Islands or Isle of Man unless <b>Section Three</b> applies.   |
| 8  | Loss or damage of <b>your caravan</b> , <b>equipment</b> , <b>contents</b> and <b>personal belongings</b> 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 <b>market value</b> of <b>your caravan</b> , <b>contents</b> , <b>equipment</b> , or <b>personal belongings</b> following any repair whether or not undertaken as a result of any claim under this policy.  |
| 11 | Loss or damage due to <b>theft</b> or attempted <b>theft</b> if the security requirements in <b>Appendix One</b> are not adhered to.   |
| 12 | Loss or damage due to <b>theft</b> or attempted <b>theft</b> (i) if not following forcible and violent entry or exit to <b>your caravan</b> or awning or (ii) if the <b>contents</b> and <b>personal belongings</b> are outside of <b>your caravan</b> or awning or (iii) if the loss is from the residential property specified on your <b>policy schedule</b> 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	<a href="#">Theft</a> 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 <a href="#">policy schedule</a> .
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 <a href="#">awnings</a> 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	<a href="#">Depreciation</a> , 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 <a href="#">theft</a> from toilet tents.
30	<a href="#">Accidental damage</a> to <a href="#">awnings</a> caused by weather conditions.
31	Any unspecified <a href="#">equipment</a> .
32	Loss of or damage to <a href="#">contents</a> (except for <a href="#">equipment</a> ) if not removed from <a href="#">your caravan</a> while it is not in use or when the site is closed for holiday occupation.
33	Damage to <a href="#">your caravan</a> whilst being loaded or unloaded from ships unless the vehicle towing <a href="#">your caravan</a> 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.
36	Any third-party fees or charges incurred in investigation of, or assessment of, <a href="#">your</a> claim including but not limited to, the costs of, and associated with, obtaining a police or fire report and/or medical records.
37	The <a href="#">excess</a> as shown in your <a href="#">policy schedule</a> .
<b>Things to note</b>	
1	<p><a href="#">We</a> have the right to choose which action to take in the event of a claim and <a href="#">we</a> may arrange to:</p> <ul style="list-style-type: none"> <li>÷ repair the damage</li> <li>÷ replace what was <a href="#">lost</a> or <a href="#">stolen</a> or damaged beyond economical repair</li> <li>÷ pay <a href="#">you</a> cash for the amount of loss or damage</li> </ul>
2	<a href="#">We</a> may decide to appoint a loss adjuster to investigate <a href="#">your</a> claim.

SECTION SIX – KEYS AND LOCKS	
Your caravan keys are lost or stolen or you accidentally damage the external door locks	
Settlement – keys	up to the amount shown in the schedule for replacement keys or locks (if replacement keys are unavailable)
Settlement – locks	up to the amount shown in the schedule for the reasonable repair to your caravan's external door locks
What is not insured?	
1	Loss or damage caused by any repair or restoration process.
2	The cost of repairing mechanical breakdown.
3	Any amount above the cost of replacing only the accidentally damaged locks.
4	The excess as shown in your policy schedule.
Things to note	
1	Section Six is available only on Quest cover (not Trip or Voyage).

SECTION SEVEN – DRIVER COVER	
The driver becomes ill and no other member of the party can drive the towing vehicle (i) the cost of standard class rail fares to return you home and (ii) the reasonable cost of returning your towing vehicle and caravan home	
Settlement	up to the amount shown in your schedule
What is not insured?	
1	Section Seven is available only on Voyage and Quest cover (not Trip).
2	Any illness or injury occurring before your journey began.
3	The excess as shown in your policy schedule.

SECTION EIGHT – PUBLIC LIABILITY	
Your legal liability to others for damages and costs arising from the death or bodily injury of any other person, or loss or damage to property belonging to any other person, caused by or through your use of your caravan and arising from a single event or a series of events consequent on one original cause	
Settlement	amounts you become legally liable to pay, and/or costs and expenses incurred with our written consent defending claims made against you, arising within the United Kingdom, Channel Islands, and Isle of Man – taken together, up to the amount shown in your policy schedule
What is not insured?	
1	Death or bodily injury, loss or damage to property as a result of any person handling your caravan without your permission or consent.
2	Death or bodily injury to you, any person handling your 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 handling your 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.

4	Death or bodily injury, loss or damage to property sustained in connection with <b>your</b> carrying on of any trade, business or profession or use of <b>your caravan</b> for hire or reward.
5	(a) Death or bodily injury, loss or damage to property sustained whilst <b>your caravan</b> 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 <b>your caravan</b> .
6	Any liability arising due to animals or pets.
7	Injury or damage arising out of <b>your</b> ownership, possession, or use of any mechanically propelled vehicle.
8	Any event which results from <b>your</b> deliberate act or omission and which could reasonably have been expected by <b>you</b> having regards to the nature and circumstances of such act or omission.
9	Liability created by an agreement which would not have existed in the absence of the agreement.
10	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 identifiable unintended and unexpected incident which takes place in its entirety at a specific time.
11	The <b>excess</b> as shown in <b>your policy schedule</b> .
<b>Things to note</b>	
1	<b>You</b> must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.
2	<b>You</b> must inform <b>us</b> 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. <b>You</b> must send <b>us</b> every piece of correspondence and document <b>you</b> receive without replying to any of them.
3	<b>You</b> must allow <b>us</b> to: ÷ take over and conduct in <b>your</b> name the defence or settlement of any claim ÷ take proceedings in <b>our</b> name, at <b>our</b> own expense and for <b>our</b> own benefit, to recover compensation or secure an indemnity from any third party <b>You</b> shall give all information and assistance <b>we</b> require.
4	÷ For any claim or series of claims <b>we</b> may at any time pay <b>you</b> the amount of the limit of indemnity or any lower amount which the claim(s) can be settled for, thereafter ÷ <b>We</b> 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 specified in <b>your policy schedule</b> .

SECTION NINE – PERSONAL ACCIDENT	
<b>Your death following an accident whilst <b>you</b> are manoeuvring <b>your caravan</b></b>	
<b>Settlement</b>	<i>up to the amount shown in <b>your policy schedule</b></i>
<b>Important words and phrases</b>	
<b>pre-existing condition</b>	an injury or illness which first showed clinical signs, happened or existed before the commencement date/time shown in <b>your policy schedule</b> 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 <b>your</b> policy first started
<b>What is not insured?</b>	
1	Death not occurring within 90 days and as a direct result of the incident causing the injury.
2	Any claim for <b>your</b> death which is not verified by a death certificate.
3	Any claim arising from a <b>pre-existing condition</b> .
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) <b>your</b> committing or attempting to commit suicide or intentional self-inflicted injury (e) <b>your</b> deliberate exposure to exceptional danger except in an attempt to save human life (f) <b>your</b> own criminal act (g) <b>your</b> being wholly or partly under the influence of alcohol (h) <b>your</b> 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) 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 Army Reserve
5	The <b>excess</b> as shown in <b>your policy schedule</b>
<b>Things to note</b>	
1	Benefits are halved if, at the date of <b>your</b> death, <b>you</b> are aged 75 years or over.

<b>SECTION TEN – FAMILY COVER</b>	
Cover in <b>Sections One, Two, and Three</b> includes <b>your family</b> when using <b>your caravan</b> for social, domestic, and pleasure purposes with <b>your</b> permission	
<b>What is not insured?</b>	
1	Any hired use.
2	Any person aged 25 years old or less.
<b>Things to note</b>	
1	<b>Section Ten</b> covers a maximum of <b>three</b> members of <b>your family</b> .
2	“What is not insured” in <b>Sections One, Two, and Three</b> apply.

<b>SECTION ELEVEN – FRIENDS COVER</b>	
Cover in <b>Sections One and Two</b> includes <b>your</b> friends when using <b>your caravan</b> for social, domestic, and pleasure purposes with <b>your</b> permission	
<b>What is not insured?</b>	
1	Any hired use.
2	Any person aged 25 years old or less.
<b>Things to note</b>	
1	<b>Section Eleven</b> covers a maximum of <b>two</b> of <b>your</b> friends.
2	“What is not insured” in <b>Sections One and Two</b> apply.

## OPTIONAL BENEFITS

## SECTION TWELVE – EXTENDED NEW FOR OLD

Your caravan is <b>stolen</b> , or destroyed by fire, flood, storm, or <b>vandalism</b> within 15 years of the date of manufacture	
<b>New for old Settlement</b>	Replacement of <b>your caravan</b> with one of the same make or model or, if this is not available, one of a similar make or model, or equivalent value or specification
<b>What is not insured?</b>	
1	<b>New for old</b> if <b>your caravan</b> sum insured is less than the <b>replacement value</b> of <b>your caravan</b> .
<b>Things to note</b>	
1	It is <b>your</b> responsibility to ensure the sum insured of <b>your caravan</b> is enough to replace it as new. If the amount is insufficient at the time of any <b>theft</b> or destruction, <b>new for old</b> will not apply and the maximum amount payable will be the <b>market value</b> up to the sum insured.
2	<b>New for old</b> does not include the replacement of <b>contents</b> , <b>equipment</b> , or <b>personal belongings</b> .
3	<b>You</b> must have <b>your caravan</b> serviced annually for extended <b>new for old</b> to apply.

## SECTION THIRTEEN – EXTENDED EUROPEAN COVER

Loss of or damage to <b>your caravan</b> , <b>equipment</b> , <b>contents</b> or <b>personal belongings</b> by <b>accidental damage</b> , fire, flood, storm, <b>vandalism</b> , or it is <b>stolen</b> within continental Europe (including sea crossings) and Liability for enforced payment of customs duty following temporary importation of <b>your caravan</b> into any country in continental Europe	
<b>New for Old / for Life Settlement</b>	replacement of <b>your caravan</b> with one of the same make or model or, if this is not available, one of a similar make or model, or equivalent value or specification
<b>Settlement – caravan</b>	sum insured, or <b>market value</b> whichever is less
<b>Settlement - equipment</b>	price paid less <b>depreciation</b> , sum insured, or <b>market value</b> whichever is less – limited to a maximum of £7,500
<b>Settlement – contents and personal belongings</b>	price paid less <b>depreciation</b> , sum insured, or <b>market value</b> whichever is less – limited to a maximum of £3,500 with a single item limit of £500
Where <b>your awning</b> is attached to <b>your caravan</b> or unattached and placed inside your <b>caravan</b> and it is <b>accidentally damaged</b> , damaged by fire or <b>vandalism</b> or it is <b>stolen</b>	
<b>Settlement - awning</b>	sum insured or <b>market value</b> whichever is less to a maximum of £3,000
Where your <b>equipment</b> , <b>contents</b> , or <b>personal belongings</b> are <b>stolen</b> from inside <b>your awning</b>	
<b>Settlement - equipment</b>	price paid less <b>depreciation</b> , sum insured, or <b>market value</b> whichever is less – limited to a maximum of £500
<b>Settlement – contents and personal belongings</b>	price paid less <b>depreciation</b> , sum insured, or <b>market value</b> whichever is less – limited to a maximum of £500
<b>Things to note</b>	
1	<b>Section Thirteen</b> does not apply if <b>you</b> leave <b>your caravan unattended</b> in continental Europe for a period exceeding 24 hours.
2	<b>Section Thirteen</b> is limited to a maximum of 90 days per trip.

## APPENDIX ONE

### SECURITY REQUIREMENTS – SECTIONS ONE TO THIRTEEN

**You must adhere to these security requirements**

**otherwise, your insurance may be invalid and we may reject your claim**

Proprietary Wheelclamp (PW)	high security integral lock projecting into the recessed well on the inside of the wheel
Axle Wheel Lock (AWL)	attaches to the chassis of the caravan locking the wheel into place
Proprietary Hitchlock (PHL)	locks over the caravan's hitch to prevent connection to the tow ball
Proprietary Hitchlock and Hitch Post (PHL&HP)	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
Security Barrier (SB)	24-hour security barrier at the registered caravan park
Manufacturer fitted Alarm and Tracker (MA&T)	Caravan sum insured £35,000 and above S5 or S7 Thatcham approved tracker required

	PW		AWL		PHL		PHL&HP		SB	£35k+ only MA&T	
ON TOW	✓	or	✓		✗		✗		✗	&	✓
ON HOLIDAY	✓	or	✓	or	✓	or	✓		✗	&	✓
SEASONAL PITCH	✓	or	✓	or	✓	or	✓	&	✓	&	✓
STORE AND STAY	✓	or	✓	or	✓	or	✓	&	✓	&	✓
RESIDENTIAL PROPERTY	✓	or	✓	or	✓	or	✓		✗	&	✓
COMPOUND (NOT CaSSOA)	✓	or	✓	or	✓	or	✓		✗	&	✓
CaSSOA COMPOUND	✗		✗		✗		✗		✗	&	✓

ON TOW	attached to a towing vehicle but not continually supervised
ON HOLIDAY	detached from a towing vehicle and in 24-hour recreational use
SEASONAL PITCH	designated and reserved area on a <u>registered</u> caravan park where your caravan is sited for an extended period, typically a season or several months  Note: “registered” caravan park is one with a site licence issued by the local authority and containing 10 caravans or more  <b>Note:</b> you may stay in your caravan for periods of up to 28 days, then you must vacate it for not less than 48 hours
STORE AND STAY	sited on a designated pitch booked for your holiday period and placed into storage within 24 hours of your departure
RESIDENTIAL PROPERTY	within boundaries of permanent, non-commercial address as defined in the title deeds
COMPOUND (NOT CaSSOA)	securely locked area surrounded by a man-made structure made of posts of timber, concrete or metal connected by wire netting, rails, or boards
CaSSOA COMPOUND	any security compound with CaSSOA Bronze, Silver, Gold, or Platinum Award for security

## SECTION FOURTEEN – GADGETS AND MOBILE PHONES

**Your lost, stolen, accidentally damaged** or damaged by coming into contact with liquid, **gadget**, or **mobile phone**

Settlement – gadget or mobile phone	price paid less <b>depreciation</b> , sum insured, or <b>market value</b> whichever is less
Settlement – accessories	up to the amount shown in <b>your policy schedule</b>

### Important words and phrases

<b>accessories</b>	any item you may attach to a <b>gadget</b> or <b>mobile phone</b> including but not limited to, carrying cases, charges, data cables, protective cases, speakers and stands
<b>cosmetic damage</b>	non-structural damage that does not affect usage, including but not limited to dents, marks or scratches
<b>gadget</b>	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.
<b>mobile phone</b>	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)
<b>unattended</b>	not within <b>your</b> sight at all times and out of <b>your</b> arms-length reach
<b>virus or similar instrument</b>	program code, programming instructions or any set of instructions from an unauthorised source loaded to <b>your</b> PC, laptop, <b>gadget</b> , <b>mobile phone</b> or other device against <b>your</b> 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.

### What is not insured?

1	Any claim where the <b>security requirements</b> in <b>Appendix Two</b> have not been complied with.
2	Any <b>gadget</b> or <b>mobile phone</b> more than three years old when cover begins.
3	Any claim for an <b>unattended gadget</b> or <b>mobile phone</b> .
4	Any claim where the <b>mobile phone</b> is attached to a selfie-stick.
5	Any claim where the <b>gadget</b> or <b>mobile phone</b> has not been used.
6	Any <b>gadget</b> or <b>mobile phone</b> not in full working order when you purchased it.
7	Any claim where <b>you</b> cannot provide proof of purchase which must include the date the product was purchased / date the contract started, be in <b>your</b> name and have the serial / IMEI number of the product.
8	Any claim for a <b>gadget</b> or <b>mobile phone</b> purchased from an online auction site without a receipt as new from a VAT registered company.
9	Any claim for a SIM.
10	Any form of <b>cosmetic damage</b> .
11	Any <b>gadget</b> or <b>mobile phone</b> used for business, trade or professional purposes.
12	<b>Theft</b> when the <b>gadget</b> or <b>mobile phone</b> is loaned or hired out by <b>you</b> to any person other than a member of <b>your immediate family</b> .
13	<b>Theft</b> unless involving <b>forcible and violent entry</b> and <b>you</b> have complied with the <b>security requirements</b> in <b>Appendix Two</b> .
14	Unexplained <b>theft</b> .
15	<b>Theft</b> unless (i) <b>you</b> have reported the <b>theft</b> to the nearest police authority and your network provider as quickly as possible, preferably within 24 hours of discovery (ii) <b>you</b> have obtained a police crime reference number and details of the police station the crime was reported to (iii) <b>you</b> did everything <b>you</b> reasonably could to recover the <b>stolen</b> property.
16	<b>Theft</b> by a person or persons to whom the <b>gadget</b> or <b>mobile phone</b> was entrusted.
17	<b>Loss</b> or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.
18	Loss or damage resulting from <b>you</b> not following manufacturer's instructions, abusing or neglecting the <b>gadget</b> or <b>mobile phone</b> .

19	<b>We</b> will not pay any claim arising out of the transmission or receipt of a <b>virus</b> .
20	The <b>excess</b> as shown in <b>your policy schedule</b> .
<b>Things to note</b>	
1	<b>You</b> can make up to two claims for <b>gadgets</b> and one claim for a <b>mobile phone</b> (taken together, up to the amount shown in <b>your policy schedule</b> ) within a rolling 365 day period.
2	<b>We</b> have the right to choose which action to take in the event of a claim and <b>we</b> may arrange to: <ul style="list-style-type: none"> <li>÷ repair the damage</li> <li>÷ replace what was <b>lost</b> or <b>stolen</b> or damaged beyond economical repair</li> <li>÷ pay <b>you</b> cash for the amount of loss or damage</li> </ul>
3	<b>We</b> may decide to appoint a loss adjuster to investigate <b>your</b> claim.

## APPENDIX TWO

### SECURITY REQUIREMENTS – SECTION FOURTEEN

**You must adhere to these security requirements**  
**otherwise, your insurance may be invalid and we may reject your claim**

#### House or apartment

<i>brick, concrete, or stone private house of standard constructions with a slate, tiled or multi-layers roof or a self-contained apartment in which <b>you</b> normally reside</i>	<i>Kept inside with security devices in operation</i>
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#### Unattended Vehicle

6am to 9pm	1	All doors, windows, and other vehicle openings are left closed, securely locked, and fastened, and
	2	Any security devices installed in the vehicle are in operation, and
	3	<b>Gadgets</b> and <b>mobile phones</b> stored out of sight
<b>Things to note</b>		
1	Vehicle must have (i) valid motor insurance (ii) valid MOT (where applicable) (iii) current Vehicle Excise Duty (where applicable)	

#### Unattended Vehicle

9pm to 6am	1	All doors, windows, and other vehicle openings are left closed, securely locked, and fastened, and
	2	Any security devices installed in the vehicle are in operation, and
	3	<b>Gadgets</b> and <b>mobile phones</b> stored out of sight, and
	4a	Vehicle must be fitted with a Thatcham category 1 alarm / immobiliser, or
	4b	Vehicle must be fitted with a Thatcham category 2 immobiliser, or
	4c	Vehicle must be fitted with a Thatcham category 3 steering lock
<b>Things to note</b>		

1	Vehicle must have (i) valid motor insurance (ii) valid MOT (where applicable) (iii) current Vehicle Excise Duty (where applicable)
2	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.

## SECTION FIFTEEN – DOG EMERGENCIES

Your dog displays **clinical signs** of an **illness** or sustains an **injury** whilst you are on holiday in **your caravan**

Settlement – emergency veterinary treatment

up to the amount shown in **your policy schedule**

Your dog dies following an illness first displaying **clinical signs**, or sustains an **injury**, whilst **you** are on holiday in **your caravan**

Settlement – death

price paid less:

÷ 50% for pets aged 6 years or more, or

÷ 25% for neutered pets up to the age of 6 years

up the amount shown in your **policy schedule**

Your dog is not found within 28 days of straying or being **stolen** from **your caravan** whilst **you** are on holiday in it

Settlement – straying or stolen

price paid less:

÷ 50% for pets aged 6 years or more, or

÷ 25% for neutered pets up to the age of 6 years

up the amount shown in your **policy schedule**

### Important words and phrases

**accident**

an event that happens completely by chance with no planning or deliberate intent

**clinical signs**

changes in **your dog's** normal health state, condition, appearance, its bodily functions or behaviour

**illness**

physical disease, sickness, infection or failure which is not caused by an **injury**

**injury, injured**

physical damage or trauma caused by an **accident**

**stolen, theft**

the unlawful taking of **your dog** against **your** will by another party

**vet**

veterinary surgeon registered with the Royal College of Veterinary Surgeons

### What is not insured?

1

Costs following an **injury** or **illness** which:

(a) first showed **clinical signs**, happened or existed before your policy first started or

(b) is the same as or has the same diagnosis as or is caused by, related to or results from an **injury** or **illness** or **clinical signs** displayed before your policy first started.

2

Costs following any **illness** displaying **clinical signs** within 14 days of **your** policy first starting.

3

The **excess** as shown in **your policy schedule**.

### Things to note

1

If **your dog** is a pedigree, **you** must send us a pedigree certificate, purchase receipt, and recognised club registration document.

2

If **you** cannot provide a purchase receipt, you will receive £75.

3

**Your vet** must confirm **your dog's** cause of death; if it is unknown, **you** must obtain a post-mortem examination at **your** own expense.

## SECTIONS ONE TO FIFTEEN - WHAT IS NEVER COVERED?

1	Any claim where <b>your caravan</b> is situated on a <b>working farm</b> , commercial or business premises.
2	Any amount greater than the maximum amount shown in the <b>policy schedule</b> for <b>Sections One to Fifteen</b> .
3	Any losses which are not expressly covered by the terms and conditions of this policy.
4	Any claim made, or any event causing the need for a claim to be made, that occurs before <b>your</b> policy began.
5	Use of <b>your caravan</b> for anything except social, domestic, or pleasure purposes.
6	Business use, hiring or lending out unless specifically endorsed in <b>your policy schedule</b> .
7	Claims that are wholly or partially false, exaggerated, or fraudulent.
8	Claims that are directly or indirectly connected with, or arise from, a malicious, wilful, or criminal act or omission by: <ul style="list-style-type: none"> <li>(a) <b>you</b> or someone acting on <b>your</b> behalf; or</li> <li>(b) someone caring for or in control of <b>your caravan, equipment, contents, personal belongings, gadget or mobile phone</b>, or dog, or</li> <li>(c) a member of <b>your family</b>, or someone who lives with <b>you</b> whether as a cohabitee, tenant or on any other basis; or</li> <li>(d) <b>your</b> agents, employees, licensees, guests; and/or</li> <li>(e) any other person who is in a contractual or business relationship with <b>you</b>.</li> </ul>
9	Any amount greater than the amount shown in <b>your policy schedule</b> for an insured item.
10	The cost of any repair or replacement which improves <b>your caravan</b> or an insured item beyond the condition they were in before they were <b>accidentally damaged</b> or <b>stolen</b> .
11	Any reduction in the <b>market value</b> of <b>your caravan</b> or an insured item following any repair whether or not undertaken as a result of any claim under this policy.
12	<b>Loss</b> or damage because <b>you</b> are not the rightful (legal) owner.
13	<b>Loss</b> or damage caused by domestic pets.
14	Any <b>theft</b> claim unless (i) <b>you</b> reported the <b>theft</b> to the nearest police authority as quickly as possible, preferably within 24 hours of discovery (ii) <b>you</b> have obtained a policy crime reference number and details of the police station the crime was reported to (iii) <b>your caravan</b> is fully locked and secured and any keys and/or other devices that unlock <b>your caravan</b> are removed when it is left <b>unattended</b> or unoccupied (iv) <b>you</b> did everything <b>you</b> reasonably could to recover the <b>stolen</b> property
15	Use of <b>your caravan</b> as permanent living accommodation or home address, or as accommodation for periods longer than 90 consecutive dates, unless <b>we</b> have given prior agreement in writing and <b>you</b> have paid any additional premium.
16	<b>Your caravan</b> is being towed with <b>your</b> permission by a vehicle driven by any person who <b>you</b> 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.
17	<b>Your caravan</b> 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.
18	Your <b>caravan</b> is substantially modified from the manufacturer's original specification.
19	Any loss occurring where the vehicle towing <b>your caravan</b> does not comply with the manufacturer's recommendations.
20	Property more specifically insured elsewhere.
21	Deliberate loss or damage caused by <b>you</b> or any user of <b>your caravan</b> .
22	<b>Loss</b> or damage by fraud, trick, false pretences, use of <b>stolen</b> , forged or invalid cheques/drafts/bank notes and the like or someone pretending to be a buyer or an agent.
23	Any liability that arises only because of an agreement.
24	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.
25	Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, or in any way connected with:-

	<p>(a) war, invasion, and/or the act of terrorists and/or foreign enemies (whether war has been declared or not);</p> <p>(b) a coup, military power, civil war, rebellion, revolution, insurrection, riot, civil commotion and/or civil unrest;</p> <p>(c) strikes, lockouts and/or industrial unrest;</p> <p>(d) looting in connection with any of a, b and/or c.</p>
26	<p>Any loss, damage, liability, costs or expense of any kind directly or indirectly caused by, or in any way connected with:</p> <p>(a) a nuclear or radioactive accident, explosion, escape, waste and/or contamination; and/or</p> <p>(b) pressure waves caused by aircraft or other aerial machines or devices of any kind.</p>
27	<p>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 exclusion, '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.</p>
28	<p>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.</p>
29	<p><b>We</b> 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:</p> <p>(a) an epidemic, a pandemic, influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof;</p> <p>(b) arising from any fear or threat (whether actual or perceived) of such an epidemic, pandemic, influenza, notifiable disease, virus, bacteria or contagion;</p> <p>(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.</p> <p>If <b>we</b> allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon <b>you</b>.</p>
30	<p><b>We</b> 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.</p>
31	<p><b>We</b> 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.</p>
32	<p>Any third-party fees or charges incurred in investigation of, or assessment of, <b>your</b> claim including but not limited to, the costs of, and associated with, obtaining a police or fire report and/or medical records.</p>

THINGS YOU MUST ALWAYS DO	
1	Take all <b>reasonable precautions</b> to prevent loss, damage or accidents and maintain any property covered under the policy in a sound and roadworthy condition.
2	<b>You</b> , or any person with <b>your</b> permission driving the vehicle towing <b>your caravan</b> must comply with the DVLA licence requirements for towing vehicles otherwise all cover is null and void.
3	Co-operate fully and truthfully to give <b>us</b> any information we may need.
4	Anyone claiming insurance under this policy must observe and fulfil all the terms, conditions and endorsements of the policy otherwise <b>we</b> may not be liable under the policy.
5	Notify <b>us</b> as soon as possible of any change in circumstances relevant to this policy, including changes to the <b>caravan</b> storage location. Failure to do so may invalidate <b>your</b> policy. <b>We</b> reserve the right to alter the terms of <b>your</b> policy immediately after <b>we</b> are notified of such changes.



6	Retain <b>your</b> damaged <b>caravan, equipment, contents</b> or <b>personal belongings</b> until we have had the chance to inspect them. <b>You</b> must not abandon salvaged items to <b>us</b> , unless <b>we</b> have instructed otherwise. Where <b>your caravan</b> is deemed by <b>us</b> to be a total loss or is <b>stolen</b> and a claim paid, <b>your caravan</b> and any salvage will remain <b>our</b> property.
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## GENERAL THINGS YOU NEED TO KNOW

1	When <b>we</b> invite <b>you</b> to renew <b>your</b> policy <b>we</b> may, at <b>our</b> discretion alter premiums, cover, terms and conditions as <b>we</b> deem necessary for any reason including such factors as an item's age.
2	Where <b>you</b> maliciously and/or reckless fail to disclose a <b>material fact</b> when this policy starts, renews or when making a claim, <b>we</b> may (i) reject <b>your</b> claim, (ii) endorse <b>your</b> policy (iii) void <b>your</b> policy, (iv) retain <b>your</b> premium
3	If any loss, damage or liability is insured by any other policy (or would be insured if this policy did not exist) <b>we</b> will not be liable for the whole claim. <b>We</b> 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.
4	<b>We</b> are liable only if <b>we</b> have received the correct premium before the start of each <b>policy duration</b> or within the credit period if <b>we</b> have allowed one to a broker or intermediary.
5	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. <b>We</b> 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.
6	This insurance will stop covering any item as soon as <b>you</b> sell it or part with any interest in it, whether temporarily or permanently.
7	<b>Your</b> intermediary will not be or become <b>our</b> intermediary for giving notice about claims or any other matter. <b>We</b> will not be liable for any mistakes or omissions by an intermediary who has arranged the insurance on <b>your</b> behalf.
8	<b>We</b> can only discuss <b>your</b> personal details with <b>you</b> . If <b>you</b> would like anyone else to act on <b>your</b> behalf, please let <b>us</b> know.
9	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.

## DATA PROTECTION NOTICE

**We** take **your** privacy very seriously; **we** hold data in accordance with the current data protection legislation and regulations. **We** will use any personal information, including personal sensitive information as defined in the Data Protection Act 2018, for the purpose of dealing with **your** claim. It will also be used, if required, for the purpose of administrating and underwriting **your** policy, for giving advice and assistance, and to update **our** records.

For full information on how **we** will process your data, please visit [www.theinsuranceemporium.co.uk/privacy-policy](http://www.theinsuranceemporium.co.uk/privacy-policy)

## CHARGES OR DEDUCTIONS

⌘	£3.99 – if <b>you</b> pay by direct debit or credit/debit card and <b>you</b> default on any premium payment
⌘	£10 administration fee for any changes made after the first 14 days, or <b>we</b> cancel or reinstate your policy
⌘	Any amount due to <b>us</b> from <b>your</b> claim settlement.
Things to note	
⌘	Any increase or improvement will not begin until 14 days after the date of the change.

## FRAUD PREVENTION

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.

WHAT HAPPENS WHEN MY POLICY RENEWS?	
Automatic renewal	
You must make each premium payment for continual cover to remain in force; we will automatically renew your policy, unless:	
⌘	you ask us not to renew
⌘	you or anyone acting on your behalf is rude or aggressive towards our team members, or defrauds or attempts to defraud us, or fails to take specific precautionary measures that we ask you
⌘	we choose not to for any other valid reason
Will there be any changes to my policy?	
When we renew your policy, we may make changes that we believe, in good faith are appropriate for the type of policy you hold with us, and will produce an overall benefit for you. These changes may include the price of the policy, the range of cover, the available benefits, or the excesses payable. As a result of these changes the price, range of cover, benefits or excesses may go up, stay the same or go down and there is no limit to the amount of change.	
We might also make such other changes which we believe, in good faith, we have a valid reason to make such as to make the terms of the policy clearer (without reducing or restricting your rights in a material way), or because the law or our regulators' rules have changed, or to reflect changes in our own costs or other economic considerations.	
If we want to change your policy, we will give you full written details, at least 21 days before they will take effect and you have the right to tell us, within 14 days of receiving them if you do not want us to make these changes. If you exercise this right, we might choose to renew your policy without making the changes, renew your policy on different terms, or not renew your policy at all.	
We may also, for business reasons, stop offering these policies at any time. We may 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 profit. We may 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 that it no longer makes economic sense for us to sell these particular policies, or policies of this kind. This might mean, for example, that we cannot enter or renew a policy when you ask us to do so.	
If my policy doesn't renew when does it end?	
Your policy will automatically end when:	
⌘	your caravan is damaged beyond economical repair or is stolen
⌘	the policy duration expires
⌘	the date you fail to pay your premium
⌘	the date you cancel your policy
⌘	the date we cancel your policy

COMPLAINTS	
Who do I complain to?	
We always strive to give you the best possible service, but if you do have any questions or concerns either about the insurance or the handling of your claim, you should follow our complaints procedure by addressing your written complaint to the Chief Experience Officer:	
us	Customer Experience Department   The Insurance Emporium   Thorpe Underwood Hall   Ouseburn   York   North Yorkshire   YO26 9SS e: feedback@emporium.co.uk t: 03300 244 007
We will acknowledge your complaint within five working days and issue you with a final response within eight weeks from the date of receipt of your complaint.	
What if we cannot reach an agreement?	
You can refer your complaint to the Financial Ombudsman Service within six months of the date of our final response:	

FOS	Financial Ombudsman Service   Exchange Tower   London   E14 9SR e: <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a> t: 0800 023 4567 or 0300 123 9 123
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