

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"> ⌘ IPID (Insurance Product Information Document) – this is a summary of the main coverage and exclusions ⌘ policy wording – this details all coverage and exclusions ⌘ policy schedule – this shows your cover and chosen Optional Benefits <p>Note: 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

⌘	<p>You can cancel at any time by notifying our customer contact team. We will make an administration charge for cancellation.</p> <p>If you cancel your policy within the first 14 days and have not made a claim, we will provide a full refund of premium.</p>
Single annual premium payment	We will refund the part of your 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).
Annual premium paid by monthly instalment	We will not collect any further monthly instalments (as long as you have not made a claim, or no claim has been made against you). If you have made a claim, or if any claim is made against you, and you subsequently cancel your policy for any reason, the remaining unpaid annual premium will become payable immediately. This will be deducted from any claim payment due to you or, if there is no claim payment to be made, you will need to make payment to us directly. If you do not make payment immediately, the matter will be passed to our Legal Department for recovery
⌘	We may cancel this insurance by sending you seven days' notice to your last known email or postal address.

SIGNIFICANT WORDS AND PHRASES

accidental(ly) damage(d)	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	wear and tear deduction:- <div style="margin-left: 20px;"> ÷ 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% </div> <p>The age of your equipment, contents and personal belongings is determined by the date of manufacture</p>
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 element of cover, an excess applies to each one
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
home address	where you normally live
inexperienced family	person responsible for driving the towing vehicle if within one year of first ownership or usage
immediate family	spouse or person living with you, your children or parents
market value	the cost of replacement with one of similar type, age and condition as the item was in immediately before the loss or damage. Where we are unable to estimate the market value , 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 or renew it
new for old	a period of time starting with the date of your caravan's manufacture
personal belongings	property you normally wear or carry in everyday life
policy duration	365 days from the date and time shown in your policy schedule ; automatically renews
policy schedule	sets out the sections of cover you have bought and details the maximum amount available under each section
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 theft, loss, or accidental damage
replacement value	the cost of replacing your caravan as new in the event it is stolen or damaged beyond repair
security requirements	set out in Appendices One and Two
stolen, 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, and it not being found within 28 days of being reported to us
total loss	where the cost of repairing your caravan is greater than the sum insured or market value whichever is less (less deductions)
unattended	left without an adult in charge responsible for your caravan's safekeeping
vandalism	an action involving the deliberate destruction of your caravan, equipment, contents and personal belongings
we, our, us	The Equine and Livestock Insurance Company Limited
working farm	a farm where in some capacity the land is used for crop production and/or livestock
you(r)	the person named in the Schedule

SECTION ONE – THEFT, LOSS, OR ACCIDENTAL DAMAGE

Loss of, or damage to, your caravan , its equipment , your contents & personal belongings resulting from accidental damage, fire, flood, storm, vandalism, or theft	
<i>Settlement – caravan</i>	<i>sum insured, or market value whichever is less</i>
<i>Settlement – equipment</i>	<i>price paid less depreciation, sum insured, or market value whichever is less</i>
<i>Settlement – contents & personal belongings</i>	<i>price paid less depreciation, sum insured, or market value whichever is less [single item limit of £500]</i>
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	
<i>Settlement</i>	<i>sum insured or market value whichever is less</i>
Where your equipment, contents, or personal belongings are stolen from inside your awning	
<i>Settlement - equipment</i>	<i>price paid less depreciation, sum insured, or market value whichever is less</i>
<i>Settlement – contents and personal belongings</i>	<i>price paid less depreciation, sum insured, or market value whichever is less</i>

SECTION TWO – NEW FOR OLD (STANDARD)

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 (STANDARD)

Cover in Section One is extended to 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

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 & DELIVERY (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 your policy schedule

Things to note

1 Section Four is available only on Plus and Super cover (not Essential).

2 Delivery is only to the caravan's location as shown in your policy schedule.

SECTION FIVE – ALTERNATIVE ACCOMMODATION & 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 your policy schedule

Things to note

1 Section Five is available only on Plus and Super cover (not Essential).

2 Your caravan must be away from the caravan's location as shown in your policy schedule.

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 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 United Kingdom, Channel Islands or Isle of Man unless Section Three 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 security requirements in Appendix One 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 in 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 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.
36	Any third-party fees or charges incurred in investigation of, or assessment of, your claim including but not limited to, the costs of, and associated with, obtaining a police or fire report and/or medical records.
37	The excess as shown in your policy schedule .
Things to note	
1	<p>We have the right to choose which action to take in the event of a claim and we may arrange to:</p> <ul style="list-style-type: none"> ÷ repair the damage ÷ replace what was lost or stolen or damaged beyond economical repair ÷ pay you cash for the amount of loss or damage
2	We may decide to appoint a loss adjuster to investigate your claim.

SECTION SIX – KEYS & LOCKS	
Your caravan keys are lost or stolen, or you accidentally damage the external door locks	
<i>Settlement – keys</i>	<i>up to the amount shown in the schedule for replacement keys or locks (if replacement keys are unavailable)</i>
<i>Settlement – locks</i>	<i>up to the amount shown in the schedule for the reasonable repair to your caravan's external door locks</i>
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 Super cover (not Essential or Plus).

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

<i>Settlement</i>	<i>up to the amount shown in your schedule</i>
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What is not insured?

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| 1 | Section Seven is available only on Plus and Super cover (not Essential). |
| 2 | Any illness or injury occurring before your journey began. |
| 3 | The excess as shown in your policy schedule . |

SECTION EIGHT – PUBLIC LIABILITY (STANDARD)

You 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

<i>Settlement</i>	<i>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</i>
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What is not insured?

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|----|---|
| 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 your carrying on of any trade, business or profession or use of your caravan for hire or reward. |
| 5 | (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 . |
| 6 | Any liability arising due to animals or pets. |
| 7 | Injury or damage arising out of your ownership, possession, or use of any mechanically propelled vehicle. |
| 8 | 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. |
| 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 excess as shown in your policy schedule . |

Things to note

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|---|---|
| 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 actual (i) impending prosecution, (ii) inquest (iii) fatal inquiry, or (iv) civil proceedings, or if any circumstances that are reasonably likely to give rise to such a prosecution, |

	inquest, inquiry or proceedings. You must send us every piece of correspondence and document you receive without replying to any of them.
3	You must allow us to: ÷ take over and conduct in your name the defence or settlement of any claim ÷ 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	÷ 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 ÷ 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 specified in your policy schedule .

SECTION NINE – PERSONAL ACCIDENT

Your death following an accident whilst **you are manoeuvring **your caravan****

<i>Settlement</i>	<i>up to the amount shown in your policy schedule</i>
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Important words and phrases

pre-existing condition	an injury or illness which first showed clinical signs, happened or existed before the commencement date/time shown in 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 your policy first started
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What is not insured?

1	Death not occurring within 90 days and as a direct result of the incident causing the injury.
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2	Any claim for your death which is not verified by a death certificate.
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3	Any claim arising from a pre-existing condition .
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4	Any claim directly or indirectly consequent upon or contributed to by: (a) neurosis, psychoneurosis, psychopathic or mental diseases or disorders of any type (b) AIDS or AIDS related complex however the syndrome has been acquired or may be named (c) Influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof (d) your committing or attempting to commit suicide or intentional self-inflicted injury (e) your deliberate exposure to exceptional danger except in an attempt to save human life (f) your own criminal act (g) your being wholly or partly under the influence of alcohol (h) your being wholly or partly under the influence of drugs other than those taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner, but not for the treatment of drug addiction (i) pregnancy or childbirth (j) 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
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5	The excess as shown in your policy schedule
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Things to note

1	Benefits are halved if, at the date of your death, you are aged 75 years or over.
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SECTION TEN – FAMILY COVER

Cover in Sections One, Two, and Three includes **your family** when using **your caravan** for social, domestic, and pleasure purposes with **your** permission

What is not insured?

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

Things to note

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|---|--|
| 1 | Section Ten covers a maximum of <u>three</u> members of your family . |
| 2 | “What is not insured” in Sections One, Two, and Three apply. |

SECTION ELEVEN – FRIENDS COVER (UK ONLY)

Cover in Sections One and Two includes **your friends** when using **your caravan** for social, domestic, and pleasure purposes with **your** permission within the UK only

What is not insured?

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

Things to note

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|---|---|
| 1 | Section Eleven covers a maximum of <u>two</u> of your friends. |
| 2 | “What is not insured” in Sections One and Two apply. |

OPTIONAL BENEFITS

SECTION TWELVE – NEW FOR OLD (ENHANCED)

Your caravan is **stolen**, or destroyed by fire, flood, storm, or **vandalism** within 15 years of the date of manufacture

New for old Settlement	<i>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</i>
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What is not insured?

- | | |
|---|--|
| 1 | New for old if your caravan sum insured is less than the replacement value of your caravan . |
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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 extended new for old to apply. |

SECTION THIRTEEN – EUROPEAN COVER (ENHANCED)

Cover in **Section One** is extended to 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

Things to note

1	Section Thirteen does not apply if you leave your caravan unattended in continental Europe for a period exceeding 24 hours.
2	Section Thirteen is limited to a maximum of 90 days per trip.
3	“What’s not insured” in Section One applies.

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

	Note: 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 & MOBILE PHONES

Your gadget and its **accessories** and/or **your mobile phone** and its **accessories** is lost, stolen, accidentally damaged, or damaged by coming into contact with liquid

<i>Settlement – gadget and its accessories</i>	<i>price paid less depreciation, sum insured, or market value whichever is less (up to the maximum amount shown in your policy schedule)</i>
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<i>Settlement – mobile phone and its accessories</i>	<i>price paid less depreciation, sum insured, or market value whichever is less (up to the maximum amount shown in your policy schedule)</i>
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Important words and phrases

accessories	any item you may attach to a gadget or mobile phone including but not limited to, carrying cases, charges, data cables, protective cases, speakers and stands
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cosmetic damage	non-structural damage that does not affect usage, including but not limited to dents, marks or scratches
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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.
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mobile phone	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)
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unattended	not within your sight at all times and out of your arms-length reach
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virus or similar instrument	program code, programming instructions or any set of instructions from an unauthorised source loaded to your PC, laptop, gadget , mobile phone or other device against your wishes intentionally constructed with the ability to damage, interfere with or otherwise adversely affect hardware, software, Apps, data files and/or operations, whether involving self-replication or not, but not limited to Trojan horse, worms or logic bombs.
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What is not insured?

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| 1 | Any claim where the security requirements in Appendix Two have not been complied with. |
| 2 | Any gadget or mobile phone more than three years old when cover begins. |
| 3 | Any claim for an unattended gadget or mobile phone . |
| 4 | Any claim where the mobile phone is attached to a selfie-stick. |
| 5 | Any claim where the gadget or mobile phone has not been used. |
| 6 | Any gadget or mobile phone not in full working order when you purchased it. |
| 7 | 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. |
| 8 | Any claim for a gadget or mobile phone 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 cosmetic damage .
11	Any gadget or mobile phone used for business, trade or professional purposes.
12	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 .
13	Theft unless involving forcible and violent entry and you have complied with the security requirements in Appendix Two .
14	Unexplained theft .
15	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.
16	Theft by a person or persons to whom the gadget or mobile phone was entrusted.
17	Loss 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 you not following manufacturer's instructions, abusing or neglecting the gadget or mobile phone .
19	We will not pay any claim arising out of the transmission or receipt of a virus .
20	The excess as shown in your policy schedule .
Things to note	
1	Within a rolling 365-day period you can make: <ul style="list-style-type: none"> • one claim for a gadget and its accessories; and • one claim for a mobile phone and its accessories
2	We have the right to choose which action to take in the event of a claim and we may arrange to: <ul style="list-style-type: none"> ÷ repair the damage ÷ replace what was lost or stolen or damaged beyond economical repair ÷ pay you cash for the amount of loss or damage
3	We may decide to appoint a loss adjuster to investigate your 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

Significant words and phrases	
home	a private house of standard construction built of brick, stone, or concrete, with a slate, tiled, or multi-layered roof where you normally live
apartment shared rooms	the self-contained room(s) within a building of standard construction built of brick, stone, or concrete, with a slate, tiled, or multi-layered roof where you normally live

Location	Security Requirement
home apartment shared rooms	<ul style="list-style-type: none"> • all external doors must be locked with the keys removed from the locks, and

	<ul style="list-style-type: none"> • all external windows must be closed and securely fastened, locked, or bolted, except this in occupied bedrooms at night, and • security systems must be activated.
unattended vehicle	<ul style="list-style-type: none"> • stored out of sight; and • all vehicle doors and windows must be closed and securely locked, and • all vehicle security systems activated.

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 to 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 to 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 your caravan is situated on a working farm , commercial or business premises.
2	Any amount greater than the maximum amount shown in your policy schedule for Sections One to Fifteen .
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 your policy began.
5	Use of your caravan for anything except social, domestic, or pleasure purposes.
6	Business use, hiring or lending out unless specifically endorsed in your policy schedule .
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"> (a) you or someone acting on your behalf; or (b) someone caring for or in control of your caravan, equipment, contents, personal belongings, gadget or mobile phone, or dog, or (c) a member of your family, or someone who lives with you whether as a cohabitee, tenant or on any other basis; or (d) your agents, employees, licensees, guests; and/or (e) any other person who is in a contractual or business relationship with you.
9	Any amount greater than the amount shown in your policy schedule for an insured item.
10	The cost of any repair or replacement which improves your caravan or an insured item beyond the condition they were in before they were accidentally damaged or stolen .
11	Any reduction in the market value of your caravan or an insured item following any repair whether or not undertaken as a result of any claim under this policy.
12	Loss or damage because you are not the rightful (legal) owner.
13	Loss or damage caused by domestic pets.
14	Any theft claim unless (i) you reported the theft to the nearest police authority as quickly as possible, preferably within 24 hours of discovery (ii) you have obtained a policy 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 other devices 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
15	Use of your caravan as permanent living accommodation or home address, or as accommodation for periods longer than 90 consecutive dates, unless we have given prior agreement in writing and you have paid any additional premium.
16	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.
17	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.
18	Your caravan is substantially modified from the manufacturer's original specification.
19	Any loss occurring where the vehicle towing your caravan does not comply with the manufacturer's recommendations.
20	Property more specifically insured elsewhere.
21	Deliberate loss or damage caused by you or any user of your caravan .
22	Loss or damage 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.
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:- (a) war, invasion, and/or the act of terrorists and/or foreign enemies (whether war has been declared or not); (b) a coup, military power, civil war, rebellion, revolution, insurrection, riot, civil commotion and/or civil unrest; (c) strikes, lockouts and/or industrial unrest; (d) looting in connection with any of a, b and/or c.
26	Any loss, damage, liability, costs or expense of any kind directly or indirectly caused by, or in any way connected with: (a) a nuclear or radioactive accident, explosion, escape, waste and/or contamination; and/or (b) pressure waves caused by aircraft or other aerial machines or devices of any kind.
27	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.
28	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.
29	We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by: (a) an epidemic, a pandemic, influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof; (b) arising from any fear or threat (whether actual or perceived) of such an epidemic, pandemic, influenza, notifiable disease, virus, bacteria or contagion; (c) any action taking in controlling, preventing, suppressing or in any way relating to any epidemic, pandemic or outbreak of such influenza, notifiable disease, virus, bacteria or contagion. If we allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon you .
30	We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly caused by, happening through, in consequence of, or contributed to by an illness or disease transmitted from animals to humans.
31	We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by an act of the UK, Channel Islands or Isle of Man government or any member of that government, the UK's armed forces, or any UK, Channel Islands or Isle of Man regulatory, law enforcement or other authority of any kind, whether that act has the force of law, or is merely part of the formal or informal guidance issued or given by, or made or given by, such persons, forces or authorities as the case may be.
32	Any third-party fees or charges incurred in investigation of, or assessment of, your claim including but not limited to, the costs of, and associated with, obtaining a police or fire report and/or medical records.

THINGS YOU MUST ALWAYS DO

1	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	You , or any person with your permission driving the vehicle towing your caravan 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 us 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 we may not be liable under the policy.
5	Notify us as soon as possible of any change in circumstances relevant to this policy, including changes to the caravan 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.
6	Retain your damaged caravan, equipment, contents or personal belongings until we have had the 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 paid, your caravan and any salvage will remain our property.

GENERAL THINGS YOU NEED TO KNOW

1	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.
2	Where you maliciously and/or reckless fail to disclose a material fact when this policy starts, renews or when making a claim, we may (i) reject your claim, (ii) endorse your policy (iii) void your policy, (iv) retain your premium
3	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.
4	We are liable only if we have received the correct premium before the start of each policy duration or within the credit period if we 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. 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.
6	This insurance will stop covering any item as soon as you sell it or part with any interest in it, whether temporarily or permanently.
7	Your intermediary will not be or become our intermediary for giving notice about claims or any other matter. We will not be liable for any mistakes or omissions by an intermediary who has arranged the insurance on your behalf.
8	We can only discuss your personal details with you . If you would like anyone else to act on your behalf, please let us 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

CHARGES OR DEDUCTIONS

⌘	£3.99 – if you pay by direct debit or credit/debit card and you default on any premium payment
⌘	£10 administration fee for any changes made after the first 14 days, or we cancel or reinstate your policy
⌘	Any amount due to us from your 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
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	t: 03300 244 007
<p>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.</p>	
<p>What if we cannot reach an agreement?</p>	
<p>You can refer your complaint to the Financial Ombudsman Service within six months of the date of our final response:</p>	
FOS	<p>Financial Ombudsman Service Exchange Tower London E14 9SR e: complaint.info@financial-ombudsman.org.uk t: 0800 023 4567 or 0300 123 9 123</p>