



## touring caravan insurance policy

including trailer tents and folding campers



Trust us to insure your freedom

### Important!

You will not be insured for theft unless you have complied with our security and storage requirements. See pages 13 and 22 for full details.



Whatever the problem, whatever the question, we're here to help. For your convenience, we have a number of helplines to deal with everything from claims to change of address.

## **Customer Service 01422 396 777**

If your circumstances change and you need to update your cover or you have a query, just call the Caravan Guard Customer Service Line. Lines open weekdays 8am - 8pm, weekends and most bank holidays 9am - 4pm. See outside back cover for postal, email or web address.

## **Claims (24 hr) 01422 50 10 83**

If you need to make a claim or enquire about an existing claim, just pick up the phone and call our Claims Helpline. Please refer to pages 27-29 for further details about making a claim.

## **UK Accident Emergency Recovery (24 hr) 01422 50 10 87**

If you require emergency assistance following an accident or breakdown within the UK, a call to this helpline will give you access to a network of approved recovery agents. Please note you will have to pay for any services utilised. You may, however, be able to claim back these costs if covered by your insurance policy (e.g. cost of recovery of your caravan following an accident).

## **European Accident Emergency Recovery (24 hr) 0044 1422 50 10 88**

If you require emergency assistance following an accident or breakdown within Europe, a call to this helpline will give you access to English speaking staff and a network of approved recovery agents. Please note you will have to pay for any services utilised. You may be able to claim back these costs if covered by your insurance policy (e.g. recovery of your caravan following an accident) and if you have the "European Cover" endorsement applying on your policy schedule.

## **Legal Expenses (24 hr) 01925 422 716**

Only available if Legal Expenses option taken. Please refer to your policy schedule.



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Thank you for choosing to insure with Caravan Guard, we are pleased to welcome you as a valued customer and look forward to covering you over the forthcoming years. Caravan Guard aims to provide you with a high quality insurance policy, supported with a commitment to personal service and customer care. That is why we have chosen Royal & Sun Alliance Insurance plc (RSA) to work with us and underwrite this policy.

This policy booklet, schedule and any endorsements applying represent the contract between you and RSA so please make sure you read these items carefully and ensure that you are happy with them.

This policy booklet contains details of the cover that is available to you, what is excluded from cover and the conditions on which the policy is issued.

Your schedule forms part of your policy and provides details of the policy sections insured, the sums insured including any monetary limits and any special terms that apply. Please read your schedule in conjunction with this policy booklet. An updated schedule will be sent to you at each renewal and whenever you request a change in cover.

We will insure you under those sections specified as operative in the schedule during any period of insurance for which we have accepted the premium, provided that all the terms and conditions of the policy have been met.

This policy booklet provides a number of telephone helplines should you need to make a claim, seek guidance, advice or emergency assistance. Please refer to page 1 for full details.

If we can be of any further assistance to you please do not hesitate in contacting Caravan Guard, where a member of our friendly and knowledgeable team will be happy to assist you. Our opening hours are 8am until 8pm Monday to Friday and 9am until 4pm Saturday, Sunday and most bank holidays.

Once again, thank you for choosing Caravan Guard.



# The Insurance Contract ”



This policy is a legal contract between you and RSA. The policy wording and schedule form the basis of the contract and should be read as one document. We recommend that you keep them together at all times.

The contract is based on the information you gave us when you applied for the insurance.

Our part of the contract is that we will provide the cover set out in this policy wording:

- For those sections which are shown on your policy schedule.
- For the period of insurance detailed on the schedule.

Your part of the contract is:

- You must pay the premium as shown on the schedule for each period of insurance.
- You must comply with all the policy conditions and familiarise yourself with any requirements set out in this policy.
- You should take all reasonable steps to reduce damage and prevent further damage.

If you do not comply with your part of the contract, we may turn down a claim, increase the premium or you may find that you do not have any cover.

## Law Applicable to this Contract

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both you and we may choose the law which applies to this contract, to the extent permitted by those laws. Unless you and we agree otherwise, we have agreed with you that the law which applies to this contract is the law which applies to the part of the United Kingdom in which you live, or, if you live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which you live.

We and you have agreed that any legal proceedings between you and us in connection with this contract will only take place in the courts of the part of the United Kingdom in which you live, or, if you live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which you live.



## Our Commitment to Customer Service ”



Caravan Guard and RSA are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Use the information from your complaint to proactively improve our service in the future

### Complaints about your policy

If your complaint relates to your policy, sale or service then please contact Caravan Guard by any of the following methods:

Post: Caravan Guard  
New Road  
Halifax  
HX1 2JZ

Telephone: 01422 396 777

Email: [info@caravanguard.co.uk](mailto:info@caravanguard.co.uk)

Website: [www.caravanguard.co.uk](http://www.caravanguard.co.uk)

We aim to resolve your concerns by close of business the next working day. Experience tells us that most issues can be sorted out within this time.

In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to our Customer Relations Team who will arrange for an investigation to be carried out.

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

### Complaints about a claim you have made

If your complaint relates to a claim you have made on your policy then please call our claims helpline on 01422 50 10 83.

We aim to resolve your concerns by close of business the next working day. Experience tells us that most issues can be sorted out within this time.

In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to RSA's Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows:



Post: RSA  
Customer Relations Team  
PO Box 2075  
Livingston  
EH54 0EP

Email: crt.halifax@uk.rsagroup.com

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

### **Our promise to you**

If you are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Telephone: 0800 023 4567 (landlines)  
0300 123 9123 (mobiles)

You have six months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

### **Thank you for your feedback**

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.



Certain words have special meanings that apply whenever they appear in this policy booklet or your schedule. These words and their meanings are listed over the next few pages. For the remainder of the policy booklet, these words will appear in **bold italics**. If you are unsure of any aspect regarding the insurance policy that you have with us, please contact us.

### **24 Hour Access Control**

A storage site where the entrance/exit is restricted to authorised persons only, 24 hours a day. The access must be secured with either a:

- Locked gate or barrier with a key entry and exit **or**
- Locked gate or barrier with swipe card entry and exit **or**
- Locked gate or barrier with key coded entry and exit **or**
- 24 Hour manned barrier

**We** do not class laser beams or vehicles parked in front of the **Caravan** as **24 Hour Access Control**.

### **Alarm**

An intruder **Alarm** fixed to the **Caravan**. **We** do not accept free standing **Alarms**.

### **Axle Wheel Locking Device**

A locking receiver fixed to the **Caravan** axle with a locking plate of proprietary make that covers part of the wheel.

### **Caravan**

The touring **Caravan**/Trailer Tent/Folding Camper described in the **Schedule**. This includes the structure, fixtures, fittings and integral fitted furniture. The **Caravan** must be owned by **You**, or **You** are buying it under a hire purchase agreement or **You** are legally responsible for it.

### **CCTV**

Closed circuit television cameras that are fully operational and monitor the entry and exit points of a **Storage Location** and/or monitor the **Caravan**.

### **Chained**

The process of securing the **Caravan** to a permanently fixed structure with a chain.

### **Continent of Europe**

Albania, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faro Islands, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy including Vatican, Latvia, Liechtenstein, Lithuania, Luxembourg, The Former Yugoslav Republic of Macedonia, Malta, Moldova, Monaco, Netherlands, Norway, Poland, Portugal including Madeira, Republic of Ireland, Romania, San Marino, Serbia and Montenegro, Slovakia, Slovenia, Spain including Balearics





and Canaries, Sweden, Switzerland, Turkey, Ukraine. Any country which is a member of the European Union.

### **Costs**

Legal fees and other **Costs** and expenses incurred with **Our** written consent.

### **Damage/Damaged**

Loss or **Damage** including theft or attempted theft.

### **Endorsement**

A change in terms of the **Policy**. Any **Endorsements** applying to this **Policy** are noted on **Your Schedule**. A full list of **Endorsements** that may apply to **Your Policy** are listed on pages 25-26.

### **Equipment**

All accessories added since manufacture which are owned by **You** or are **Your** responsibility under contract but excluding **High Risk Items** and **Personal Effects**. Including but not limited to items intended for use in, on or about the **Caravan**, for example: aerials, air conditioning, alloy wheels, awnings, barbecues, batteries, caravan motor movers, electrical household goods, fire extinguishers, fitted audio equipment, furnishings, garden furniture and equipment, gas bottles, generators, ground sheets, heaters, hook-up cables,

pumps, refrigerators, security devices, smoke detectors, spare wheels, stabilisers, sun loungers, televisions, toilets, Tyron bands, utensils, water carriers. Items that would not fit inside the **Caravan** when touring will not be viewed as **Equipment** and therefore will not be covered under this **Policy**.

### **Excess**

The first part of any claim for **Damage** which you have to pay. The **Excess** will be deducted from any claim amount. The **Excess** is confirmed on **Your Schedule**.

### **Family**

**Your** relatives who are using **Your Caravan** with **Your** permission but only if Endorsement 3: Family and Friends Cover is applying.

### **Friends**

**Your** acquaintances who are using **Your Caravan** with **Your** permission but only if Endorsement 3: Family and Friends Cover is applying.

### **High Risk Items**

- Articles of gold or other precious metals, jewellery, stones (precious or non precious), watches
- Binoculars



- Collections of any kind (e.g. coins, medals, stamps or trophies)
- Contact / corneal lenses or spectacles
- Computers (including laptops, tablet computers, gaming consoles, associated peripherals and data)
- Furs
- Guns (and associated equipment)
- Hearing aids
- Money, credit cards or other negotiable securities or documents of value
- Motor vehicles, mechanically propelled or assisted vehicles (including accessories such as satellite navigation systems or music systems)
- Musical Instruments
- Personal Media or Audio Equipment (including MP3/DVD/CD players)
- Photographic equipment (including cameras, video cameras and camcorders)
- Pictures or works of art
- Sports equipment, including but not limited to:
  - diving equipment
  - fishing tackle
  - pedal cycles and equipment
  - surfing equipment
  - water sports equipment
  - winter sports equipment

- Telephones of any kind (including their associated equipment)
  - Trailers
  - Water craft or marine equipment
- which is owned by **You** or is **Your** responsibility under contract.

### ***Hitchlock***

A security device of proprietary make that locks over the hitch of the **Caravan** to prevent connection to the tow ball.

### ***Locked Garage/Outbuilding***

A 24 hour locked building where the **Caravan** is kept when not being **Used**.

### ***Market Value***

The cost of replacing **Your Caravan** with one of the same age and similar type and condition. The cost of replacing **Your Equipment** and **Personal Effects** as new, less a deduction for wear and tear and depreciation.

### ***New for Old***

The cost of replacing **Your Caravan, Equipment** and **Personal Effects** with a brand new equivalent in the event of a total loss claim.



### **Not in Use**

When the **Caravan** is not in use and occupied overnight for holiday purposes.

### **Perimeter Fencing**

A barrier agreed with Caravan Guard, that encloses the entire perimeter edge of the storage site.

### **Period of Insurance**

The duration of this **Policy** as shown in the **Schedule** and any further period for which **We** accept the premium.

### **Permanent Residence**

**Use** of the **Caravan** in the **Period of Insurance** for a time period exceeding the Permanent Residence Limit stated on **Your Schedule**.

### **Personal Effects**

Articles which are normally worn, used or carried outside the home by **You** in everyday life (excluding **High Risk Items**). Household articles temporarily removed from the home which are owned by or are **Your** responsibility under contract. The maximum amount **We** will pay for any one item is recorded on **Your Schedule**.

### **Policy**

**Your Policy** booklet and the most recent **Schedule**, which includes any **Endorsement(s)**.

### **Post**

A lockable post which prevents removal of the **Caravan** when in place.

### **Schedule**

The latest **Schedule** issued by **Us** as part of **Your Policy**. This forms the basis of the contract between **You** and **Us**. Please read through this carefully as the document records:

- the information **You** have provided
- the cover that **You** have selected
- the **Caravan** details
- the premium
- the **Period of Insurance**

### **Storage Location**

The address recorded on **Your Schedule** of where **Your Caravan** is kept overnight when **Not in Use**.

### **Terrorism**

The use of biological, chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection



with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

### **Tracking Device**

An approved **Tracking Device** is a security system that locates a **Caravan** using GPS (Global Positioning Satellite System) and GSM (Global System for Mobiles) or GPRS (General Packet Radio Service) or VHF (Very High Frequency) technology via a 24 hour accredited monitoring centre.

For a full list of approved **Tracking Devices** please contact Caravan Guard. Please note self monitored or pay as you go tracking devices are unacceptable.

It is **Your** responsibility to ensure that **Your Tracking Device** is operational in any country **You** visit with **Your Caravan**.

**You** may be required to provide evidence of fitment and active subscription in the event of a claim. **We** will allow 28 days (from the commencement of the **Period of Insurance** date referred to within **Your Policy Schedule**) to fit a **Tracking Device**. After this time no theft cover will apply if **Your Caravan** is not protected by this specified security device.

### **United Kingdom**

England, Northern Ireland, Scotland, Wales, the Channel Islands and the Isle of Man, including transit between them.

### **Use/Used**

The **Caravan** is occupied overnight for holiday purposes.

### **We/Our/Us**

Royal & Sun Alliance Insurance plc (RSA) who are registered in England and Wales, at the following registered office address: St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. RSA is authorised and regulated by the Financial Services Authority (FSA), registration number 202323. This can be checked on the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

### **Wheelclamp**

A security device of proprietary make that locks around part of the tyre and covers at least one of the wheel nuts. If the **Wheelclamp** does not cover a wheel nut it can be used in conjunction with a locking wheel nut.

### **You/Your**

The person or persons named as the insured on **Your Schedule**.



## What is covered

### 1. Use

Cover applies whilst **Your Caravan** is:

- a) At the **Storage Location** or being **Used** for social, domestic and pleasure purposes by **You**. Family and Friends Cover is an optional **Endorsement** and only applies if confirmed on **Your Schedule**
- b) Being towed and whilst detached
- c) Being towed or transported by, or is in the custody or control of, any
  - i) Caravan manufacturer
  - ii) Caravan dealer
  - iii) Supplier
  - iv) Repairer or engineer
  - v) Road vehicle recovery servicein connection with their business.

Whilst **Your Caravan** is with a caravan dealer or repairer, the normal **Policy** requirements regarding security (see page 13) do not apply.

### 2. Territorial Limits

Cover applies whilst **Your Caravan** is within the **United Kingdom**. European Cover is an optional **Endorsement** and only applies if confirmed as being in force on **Your Schedule**.

## What is not covered

Any **Damage** to the **Caravan, Equipment** or **Personal Effects** or any liability occurring while:

- a) Being used other than as permitted
- b) Being used for any trade, business or profession
- c) Being let for hire or monetary reward
- d) Being used as a **Permanent Residence**
- e) Being used airside, or for speed testing, racing, pacemaking or road rallies
- f) Being towed by anyone who does not have a valid and suitable licence
- g) Being towed by any vehicle that does not have a valid Certificate of Motor Insurance that permits caravan towing
- h) Being towed by any vehicle if the vehicle's gross train weight is exceeded
- i) **Not in Use** if the **Caravan** is at a **Storage Location** other than stated on **Your Schedule** - please refer to Policy Condition 10 on page 22

Please refer to the Policy Conditions and Policy Exclusions on pages 19-24.



## Section 2a - Caravan & 2b - Equipment ”



### What is covered

We will pay for **Damage** to **Your Caravan** and **Equipment** by any insured cause, occurring during the **Period of Insurance**. The **Equipment** is covered while in or about the **Caravan** or towing vehicle and whilst being stored at **Your** home.

### What is not covered

#### 1. Caravan Security

When **Your Caravan** is attached to the towing vehicle **We** will not pay for the theft or attempted theft of **Your Caravan, Equipment** or **Personal Effects** if the ignition key or anything that replaces it (such as a special card) is left in or about the towing vehicle or **Your Caravan**.

**We** will not pay for the theft or attempted theft of **Your Caravan, Equipment** or **Personal Effects** when **Your Caravan** is unattended and detached from the towing vehicle, unless the **Caravan** is fitted with:

- a) A **Hitchlock**, or the **Caravan's** hitch has been removed completely and stored securely away from the **Caravan**.

**AND**

### What is not covered

- b) A **Wheelclamp**, or an **Axle Wheel Locking Device**, or the wheels are removed and stored away from the **Caravan**. When the wheels are removed Winter Wheels, Locking Wheel Nuts or Locking Wheel Plates must be fitted in place.  
**OR**
- c) Secured with any other security device agreed with **Us** and as recorded on **Your Schedule**.

**Note:** Trailer Tents and Folding Campers require either a **Wheelclamp** or **Hitchlock** or **Axle Wheel Locking Device** to be fitted as the minimum security requirement.

Security devices (as detailed in **Your Schedule** and including security at the **Storage Location**) must be in full and effective use at the time of theft and fully maintained in accordance with manufacturer's recommendations, including any subscriptions being paid (unless otherwise agreed in writing with **Us**). **You** may be required to provide evidence in the event of a claim.

**IMPORTANT: FAILURE TO COMPLY WITH THESE SECURITY REQUIREMENTS MAY INVALIDATE YOUR POLICY AND ANY THEFT RELATED CLAIM.**

These security requirements will not apply while the **Caravan** is in the custody of a caravan dealer (whose main activity is the sale, servicing and repair of caravans) for service or repair.



## What is not covered

### 2. Winter Weather Precautions

Between the 1st November and 15th March, **We** will not pay for **Damage** caused by water freezing in any fixed water or heating installation or **Damage** by water, steam or other liquid escaping from a fixed household appliance, fixed water or heating installation unless **You** drain down all **Your Caravan's** water systems and internal sanitary systems when the **Caravan** is **Not in Use**.

### 3. **We** will not pay for:

- a) The amount of the **Excess** shown in the **Schedule**
- b) **High Risk Items**
- c) **Damage** caused by or arising from animals or pets, e.g. chewing, scratching, tearing or fouling
- d) Any living creature including pets, livestock or any associated equipment
- e) **Damage** arising from deception or the use of stolen, forged or invalid cheques/drafts/bank notes and the like
- f) Malicious **Damage** or theft by, or with the collusion of, any occupant or user
- g) **Damage** to tyres by punctures, cuts, bursts or braking

## What is not covered

- h) **Damage** arising from use of portable heaters with a naked flame
- i) Theft or attempted theft by **You**
- j) Loss of **Your Caravan** by deception by someone who claims to be a buyer or a buying or selling agent
- k) Theft of **Equipment** when the **Caravan** is unoccupied unless there has been violent or forcible entry
- l) **Damage** arising out of the liquidation, insolvency or bankruptcy of a caravan dealer or agent
- m) Any pre existing **Damage**
- n) Any theft, attempted theft, malicious **Damage** or vandalism not reported to the Police
- o) Any tools or **Equipment** used in connection with business
- p) **Damage** arising from seepage of water into the **Caravan** through seams or seals

Please refer to the Policy Conditions and Policy Exclusions on pages 19-24.



## Section 3 - Personal Effects ”



### What is covered

**We** will pay for **Damage** to **Personal Effects** by any insured cause, occurring during the **Period of Insurance**, whilst worn, used or carried in or about the **Caravan** by **You**.

The maximum amount **We** will pay for any one item is stated on **Your Schedule**.

### What is not covered

**We** will not pay for:

- a) The amount of the **Excess** shown in the **Schedule**
- b) **High Risk Items**
- c) Property more specifically insured
- d) **Damage** caused by or arising from animals or pets, e.g. chewing, scratching, tearing or fouling
- e) Any living creature including pets, livestock or any associated equipment
- f) **Damage** arising from deception or the use of stolen, forged or invalid cheques/drafts/bank notes and the like
- g) Malicious **Damage** or theft by, or with the collusion of, any occupant or user

### What is not covered

- h) **Damage** arising from use of portable heaters with a naked flame
- i) Theft or attempted theft by **You**
- j) Theft of **Personal Effects** when the **Caravan** is unoccupied unless there has been violent or forcible entry
- k) Any pre existing **Damage**
- l) Any theft, attempted theft, malicious **Damage** or vandalism not reported to the Police
- m) Any tools or **Equipment** used in connection with business

Please refer to the Policy Conditions and Policy Exclusions on pages 19-24.





## Section 4 - Recovery & Redelivery ”

### What is covered

If **Your Caravan** is disabled following **Damage** insured by this **Policy**, **We** will bear the reasonable cost of:

- a) Removing the **Caravan** to the nearest garage, repairer or place of safekeeping
- b) Storage charges whilst awaiting repair or disposal
- c) Redelivery to **Your** usual **Storage Location** as noted on **Your Schedule** following repair
- d) If the **Caravan** remains towable, **Your** petrol expenses involved in towing to the nearest repairer and return following repair
- e) Removal of debris



## Section 5 - Locks & Keys ”

### What is covered

Cover is included for up to the limit stated on **Your Schedule** for the cost of replacement locks and keys following **Damage** to the keys or the locks of the external doors and security systems of **Your Caravan**.



### What is covered

If **You** or any person to whom the **Caravan** is lent are legally liable for causing death, physical injury or illness to any person, or accidental **Damage** to material property during the **Period of Insurance** which arises from an accident involving the **Caravan**. Then **We** will pay for:

- a) Damages or compensation to that person for the death, physical injury or illness or **Damage** caused
- b) Their legal **Costs** to claim compensation from **You**
- c) **Your Costs** for defending the claim

The maximum amount **We** will pay for any claim or claims arising from any one event is shown on **Your Schedule**. Within this limit **We** will pay:

- d) **Costs**
- e) In relation to any event that may be covered by this section the Solicitor's fees incurred at any coroner's inquest, at any fatal inquiry or for defending in any Court of Summary Jurisdiction provided **Our** written consent has been obtained

If any person insured under this section of the **Policy** dies, the personal representative(s) will be entitled to the cover provided by this section for any claim made.

### What is not covered

Liability in respect of any person other than **You**, unless the person seeking the benefit of the cover observes the terms and conditions of this **Policy** and is not entitled to cover under any other **Policy**.

Liability for death, physical injury or illness to **You**, any employee of **You** or any person to whom the **Caravan** is lent.

Liability for **Damage** to property owned by or in the custody or control of **You** or any person to whom the **Caravan** is lent.

Liability arising from:

- a) The **Caravan** being used for trade or business purposes
- b) Direct or indirect consequence of assault or alleged assault
- c) Any deliberate or wilful or malicious act
- d) The transmission of any infectious disease or virus
- e) The ownership or possession of an animal included under the Dangerous Dogs Act 1991 (and any amending legislation)

The **Caravan** whilst being towed, including if it becomes detached from the towing vehicle. (This cover should be provided by the towing vehicle).

Please refer to the Policy Conditions and Policy Exclusions on pages 19-24.



## Section 7 - Compensation for Fatal Injury ” Section 8 - Ill Driver ”

### What is covered

If **You** suffer accidental injury while:

- Inside the **Caravan, or**
- In the immediate vicinity of the **Caravan** whilst it is in use or being worked upon

which proves fatal within 12 months of its occurrence, **We** will pay up to the amount shown on **Your Schedule** to the deceased's legal personal representative(s). **We** may ask for a copy of the death certificate and/or medical records.

### What is covered

If whilst towing the **Caravan** in the **United Kingdom** the driver becomes too ill to drive and no other passenger is able to drive, **We** will cover up to the amount specified on **Your Schedule** for the cost of standard rail fare for the driver to return home.

**We** will also pay the reasonable cost of returning **Your Caravan** to the **Storage Location** and tow car to **Your** home address.

### What is not covered

- Anyone aged under 16 or over 85 at the time of loss
- Death or bodily injury caused by **You** committing suicide or attempting to commit suicide
- Death or bodily injury caused to anyone under the influence of alcohol or through the misuse of drugs at the time of the incident
- Death or bodily injury that is caused due to any pre-existing medical conditions
- Anyone inside **Your Caravan** whilst it is being towed

Please refer to the Policy Conditions and Policy Exclusions on pages 19-24.

### What is not covered

- The amount of the **Excess** shown in the **Schedule**
- The cost of petrol for returning **Your Caravan** and tow car
- The cost of repairing the tow car or **Caravan** if they break down on return to **Your Caravan Storage Location** or home address
- The cost of returning any other passenger

Please refer to the Policy Conditions and Policy Exclusions on pages 19-24.



These are the claims conditions **You** will need to keep to as **Your** part of this contract. If **You** do not, a claim may be rejected or payment could be reduced. In some circumstances **Your Policy** might be invalid.

## 1. Changes in Your Circumstances

**Your Policy** has been issued based on the information that **You** have given to **Us** about **You** and **Your Caravan**. Any alterations must be notified to and agreed by Caravan Guard within 24 hours of any changes taking place. **You** must tell **Us** if any of the following happens:

- A permanent change of address
- If **You** (or anyone who is borrowing **Your Caravan**) is convicted of any offence (other than driving offences)
- The **Caravan** is used for any trade, professional or business purpose
- If **You** change the **Caravan**
- If the **Caravan Storage Location** or security at the **Storage Location** changes (including if put up for sale at a different address)
- If **You** change the security devices fitted to **Your Caravan** (as recorded on **Your Policy Schedule**)
- If **Your Caravan** is to be used as a **Permanent Residence**

If **You** are in any doubt whether to notify **Us** of a change **You** should contact **Us** with full details. If **You** fail to tell **Us** of any change in **Your** circumstances, **We** may not pay **Your** claim.

## 2. Taking Care of Your Property

**Your Policy** does not cover **You** for the cost of gradual deterioration. It is not a maintenance contract. **You** must take all reasonable steps to safeguard **Your Caravan**, **Equipment** and **Personal Effects** against **Damage**. The property insured must be maintained in a sound and roadworthy condition and all reasonable precautions taken to prevent and minimise any claims.

## 3. Other Insurances

If **You** claim under this **Policy** for something which is also covered by another insurance policy, **You** must provide **Us** with full details of the other insurance policy. **We** will only pay **Our** share of any claim.

This condition does not apply to Section 7 - Compensation for Fatal Injury.

## 4. Transferring Interest in the Policy

**You** cannot transfer **Your** interest in the **Policy** unless **You** obtain **Our** written permission.



## 5. Fraud

**You** must not act in a fraudulent manner.

If **You** or anyone acting for **You**:

- Make a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any respect, or
- Make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect, or
- Make a claim in respect of any loss or **Damage** caused by **Your** wilful act or with **Your** collusion

Then:

- **We** will not pay the claim
- **We** will not pay any other claim which has been or will be made under the **Policy**
- **We** may at **Our** option declare the **Policy** void
- **We** shall be entitled to recover from **You** the amount of any claim already paid under the **Policy** since the last renewal date
- **We** will not provide any return premium
- **We** may inform the Police of the circumstances

## 6. Cancellation of the Policy

**You** may cancel this **Policy** at any time. **You** must tell **Us** by contacting:

Caravan Guard, New Road, Halifax, HX1 2JZ

Telephone – 01422 396 777

Email – [info@caravanguard.co.uk](mailto:info@caravanguard.co.uk)

If **Your** premium is paid under a monthly instalment scheme and **You** miss a payment, **We** will consider this to be notice that **You** wish to cancel **Your Policy** and **Your Policy** will be cancelled immediately.

If the **Policy** is cancelled within 14 days from receipt of the **Policy** documents, providing there has been no claim or incident likely to give rise to a claim, **We** will refund any premium paid in full.

If **You** cancel after the first 14 days, from receipt of the **Policy** documents, **We** will calculate the proportionate premium for the period **You** have been insured and refund any balance. Caravan Guard will deduct an administration charge of 25% from the refund. If **Your** premium is paid under a monthly instalment scheme an administration charge of 25% of the unpaid instalments will be made. Please note, any premium paid in the respect of Legal Expenses is non refundable after 14 days.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current



**Period of Insurance** no premium refund will be given. If the premium is paid under a monthly instalment scheme, and a claim has been made, **You** must continue with the instalment payments until the renewal date. Alternatively **We** will deduct outstanding instalments from any claim payment that may be due to **You**.

**We** can also cancel the **Policy** by giving **You** 14 days notice at **Your** last known address. This will not affect **Your** rights to make a claim for any event that happened before the cancellation date. If **We** cancel the **Policy We** will refund premiums already paid for the remainder of the current **Period of Insurance**. Please note the Legal Expenses section of **Your Policy** is non refundable in event of cancellation after the first 14 days.

### 7. Effect of Condition on Right to Benefit

In order to receive benefit under this insurance, **You** or any other person seeking benefit must observe the terms and conditions of this **Policy**.

### 8. No Claims Discount

In calculating the renewal premium for **Your Policy** a discount will be allowed provided **You** have not suffered any loss or **Damage** which resulted in a claim during the previous **Period of Insurance**.

If **You** make any claims in the current **Period of Insurance**, the No Claims Discount at next renewal will be stepped back in line with **Our** usual scale.

If a claim is reported after **Your** renewal date with an incident date prior to the renewal, this will result in the No Claims Discount being disallowed and the appropriate additional premium being charged.

### 9. Uninsured Drivers

If **You** make a claim for an incident that is not **Your** fault and the driver of the vehicle that hits **You** is uninsured, **You** will not lose **Your** No Claims Discount, so long as the following details are provided:

- The vehicle registration number, make and model of the uninsured vehicle
- The uninsured driver's details (where possible)
- Contact details for any independent witnesses

If the claim investigations are ongoing when **Your Policy** renewal is due, **You** may temporarily lose **Your** No Claims Discount. Once **We** have confirmation that the incident was the fault of the uninsured driver, **We** will restore **Your** No Claims Discount and refund any extra premium **You** may have paid.



## 10. Caravan Storage Location

When the **Caravan** is **Not In Use**, the **Storage Location** address where the **Caravan** is stored and the security at the **Storage Location**, must be notified to and agreed by Caravan Guard. The **Storage Location** and security at the **Storage Location** are shown on **Your Schedule**. In the event of a change of location address or change in security at the **Storage Location**, it is a condition of cover that the new address and security in place is agreed by Caravan Guard to ensure cover remains in force.

**Your Caravan** can be left unattended for up to 72 hours at a recognised caravan park without notifying Caravan Guard. All security devices as shown on **Your Schedule** must be fitted and in use.

If **Your Policy** states that **Your** home address is not the **Caravan's** permanent **Storage Location**, it is acceptable for the **Caravan** to be stored at home for two nights to allow for emptying/loading/cleaning/servicing purposes. If **You** require cover for more than two nights temporary storage at **Your** home address, please contact Caravan Guard.

## 11. Ownership

**Your Caravan** and **Equipment** must be owned by **You** or **You** are buying it under a hire-purchase agreement or **You** are legally responsible for it.

## 12. Total Loss Claims

In the event of a total loss claim, if **You** have opted to pay **Your** premium on a monthly basis, **We** may ask for any remaining balance to be paid before the claim commences.

## 13. Caravan Identification

**Caravans** manufactured after 1992 must be registered with the Caravan Registration and Identification Scheme (CRiS) and the identification number must be provided to Caravan Guard. **We** will be unable to deal with a claim unless Caravan Guard have this identification number. In the event of a total loss of the **Caravan**, **You** will be required to produce the CRiS registration document. Do not keep this in **Your Caravan**.

A serial, VIN or chassis number must be provided for pre-1992 caravans and all Trailer Tents and Folding Campers. **We** will be unable to deal with a claim unless Caravan Guard have this identification number.



These exclusions apply to all the sections of **Your Policy**.  
**This insurance does not cover:**

## 1. Date Change and Computer Viruses

Any direct or indirect **Damage** caused:

- To **Equipment** by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all;
- By computer viruses.

For the purpose of this exclusion:

- **Equipment** includes computers and anything else insured by this **Policy** which has a microchip in it.
- Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer.
- Microchips include integrated circuits and microcontrollers.
- Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.

## 2. Defective Construction or Design

Any **Damage**, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.

## 3. Existing and Deliberate Damage

Any **Damage**, liability, cost or expense of any kind occurring, or arising from an event occurring, before the **Period of Insurance** starts or caused deliberately by **You**.

## 4. Financial Interest

If **We** know that the property is the subject to a loan, credit agreement or any other form of financial loan, charge or interest **We** will pay the owner whose receipt shall be a full discharge.

## 5. Mechanical Faults

Any **Damage** caused by mechanical, electrical or electronic fault or breakdown but subsequent **Damage** is covered.

## 6. Pollution or Contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- A sudden unexpected incident, or;
- Oil or water escaping from a fixed oil or fixed water installation

and which was not the result of an intentional act, and which occurs during any **Period of Insurance**.





All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

### **7. Radioactive Contamination**

Any **Damage**, liability, cost or expense of any kind caused directly or indirectly by:

- Ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel;
- The radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

### **8. Rot**

Any **Damage**, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

### **9. Sonic Bangs**

Any **Damage**, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

### **10. Terrorism**

Any **Damage**, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of **Terrorism**.

### **11. War Risks**

Any **Damage** or liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

### **12. Wear and Tear**

Any **Damage**, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.



**Endorsements** amend the cover provided by **Your Policy**. **Endorsements** only apply if they are listed in the ‘**Endorsements Applying**’ section of **Your Schedule**.

Failure to comply with any **Endorsement** listed on **Your Schedule** may invalidate **Your Policy** and any claim.

### Endorsement 1: European Cover

Cover applies whilst **Your Caravan** is outside the **United Kingdom** on the **Continent of Europe** and in transit between these countries, up to the period of time noted on **Your Schedule** in any one **Period of Insurance**.

**Damage** whilst the **Caravan** or **Equipment** is left unattended at a recognised caravan site within the **Continent of Europe** for a period exceeding 72 hours is excluded.

If **Your Caravan** is involved in an accident **We** can provide immediate help by:

- Finding a suitable repairer and arranging necessary towing.
- Arranging for **Your Caravan** to be brought home if it cannot be towed or repaired within a reasonable period or is so badly **Damaged** that it is not economical to repair it.

**We** will decide which of these **We** will do.

**We** will pay for customs duty incurred following temporary importation of the **Caravan** if **You** are unable to return the **Caravan** to the **United Kingdom** because of **Damage** covered under **Your Policy**.

### Endorsement 2:

#### Emergency Accommodation Expenses

If **Your Caravan** becomes uninhabitable whilst away on holiday as a result of **Damage** insured by this **Policy**, **We** will contribute up to the limit stated on **Your Schedule** towards the cost to hire a replacement caravan or other alternative accommodation to enable **You** to continue **Your** holiday.

In the event of a claim, receipts must be produced for caravan hire/alternative accommodation used.

Cover to hire a replacement caravan or other alternative accommodation will not apply if **Your Caravan** is uninhabitable and the repair or replacement cannot be completed before a future booked holiday.



### Endorsement 3: Family and Friends Cover

This **Endorsement** applies to:

- Section 1 - Use of Your Caravan
- Section 2a - Caravan & Section 2b - Equipment
- Section 3 - Personal Effects
- Section 6 - Liability to the Public
- Section 7 - Compensation for Fatal Injury
- Section 8 - Ill Driver
- Policy Conditions:  
Second bullet regarding convictions under 'Changes in Your Circumstances', plus 'Taking Care of Your Property' and 'Fraud' sections only
- Definitions of Words:  
'High Risk Items' and 'Personal Effects' sections only
- Policy Exclusions:  
'Existing and Deliberate Damage' section only
- How to Make a Claim

Reference to "**You**" is amended to "**You, Your Family or Your Friends**".

### Endorsement 4: Dealer Owned Caravan

This **Endorsement** confirms cover for a **Caravan** owned by a caravan dealership, who hold the insurable interest for the **Caravan**.



## 24 Hour Claims Helpline: 01422 50 10 83

If **You** need to make a claim, what **You** need most of all is speedy, professional, practical help. This is exactly what **We** provide. Whatever the problem, big or small **We** are here to help **You**.

If an incident occurs, **You** should take any immediate action **You** think is necessary to protect **Your Caravan, Equipment** and **Personal Effects** from further **Damage**.

Call **Our** claims helpline on **01422 50 10 83**. Please have **Your Policy** number handy when **You** call. While most claims can be agreed over the telephone, there may be times when **We** ask **You** to complete a claim form and provide **Us** with further information, and/or **We** may wish to arrange a visit and inspection.

To help **Us** deal with **Your** claim quickly, please read this **Policy** booklet carefully, particularly the Policy and Claims Conditions and Policy Exclusions on pages 19-24.

## Claims Conditions

These are the claims conditions **You** will need to keep to as **Your** part of the contract. If **You** do not, a claim

may be rejected or payment could be reduced. In some circumstances **Your Policy** might be invalid.

If anything happens which might lead to a claim, what **You** must do depends on what has happened. The sooner **You** tell **Us** the better. In some cases, there are other people **You** must contact first. When an incident occurs which may result in a claim, **You** should read the information on 'How to Make a Claim'. **You** should also check the information on 'How We Will Settle Your Claim' on pages 30-31.

## What You Must Do

If **You** are the victims of theft, riot, a malicious act or vandalism, or if **You, Your Family** or **Your Friends** lose something away from **Your Caravan** tell the police immediately upon discovery and ask for a crime reference number and tell **Us** as soon as **You** can, or in the case of riot tell **Us** immediately.

If someone is holding **You** responsible for an injury or any **Damage**, no one must admit responsibility. Give **Us** full details in writing as soon as **You** can. Any application notice, legal document or other correspondence sent to **You** must be sent to **Us** straight away without being answered. For all other claims, tell **Us**, within 14 days.



**You** should do all **We** reasonably ask **You** to do to get back any lost or stolen property. Do not throw away any **Damaged** items before **We** have had a chance to see them, or carry out non-emergency repairs before **We** have had chance to inspect them.

### Rights and Responsibilities

**We** may need to get into a **Caravan** that has been **Damaged** to salvage anything **We** can and to make sure no more **Damage** happens. **You** must help **Us** to do this but **You** must not abandon **Your** property to **Us**.

**You** must not settle, reject, negotiate or offer to pay any claim **You** have made or intend to make under this **Policy** without **Our** written permission. **We** have the right, if **We** choose, in **Your** name but at **Our** expense to:

- Take over the defence or settlement of any claim;
- Start legal action to get compensation from anyone else;
- Start legal action to get back from anyone else any payments that have already been made.

**You** must provide **Us** at **Your** reasonable expense, with any information or assistance **We** may reasonably require about any claim. **You** must help **Us** to take any legal action against anyone or help **Us** defend any legal action if **We** ask **You** to.

When **You** call **Us**, at **Our** option **We** will:

- Ask **You** to get estimates for repairs or replacement items; **or**
- Arrange for the **Damage** to be inspected by one of **Our** Claims Advisers or an independent loss adjuster or other expert – their aim is to help **Us** agree a fair settlement with **You**; **or**
- Arrange for the repair or a replacement as quickly as possible.

### Guidance When Making a Claim

Conditions that apply to the **Policy** and in the event of a claim are set out in **Your Policy** booklet. It is important that **You** comply with all **Policy** conditions and **You** should familiarise yourself with any requirements.

Directions for claim notification are included under the claims conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in the **Policy** booklet.

Claims conditions require **You** to provide **Us** with any reasonable assistance and evidence that **We** require concerning the cause and value of any claim.



Ideally, as part of the initial notification, **You** will provide:

- **Your** name, address and contact telephone numbers
- Personal details necessary to confirm **Your** identity
- **Policy** number as noted on **Your** current **Policy Schedule**
- The date of the incident
- The cause of the **Damage**
- Details of the **Damage** together with claim value if known
- Police details where applicable
- Name, addresses and contact numbers of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses

This information will enable **Us** to make an initial evaluation on **Policy** liability and claim value. **We** may, however, request additional information depending upon circumstance and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs
- Purchase dates and location of lost or **Damaged** property
- For **Damaged** property, confirmation from a suitably qualified expert that the item **You** are claiming for is beyond repair
- Sometimes **We**, or someone acting on **Our** behalf, may wish to meet with **You** to discuss circumstances of the claim, to inspect **Damage**, or to undertake further investigations
- Estimates for repair or replacement of **Damaged** items

To ensure RSA receive documents, please send all documents by either recorded delivery or registered post and ensure that **Your** claim reference number is on all correspondence.

### Preferred Suppliers

**We** take pride in the claims service **We** offer to **Our** customers. **Our** philosophy is, where possible, to repair or replace lost or **Damaged** property and **We** have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where **We** can offer repair or replacement through a preferred supplier but, on request, **We** agree to pay **You** a cash settlement, then payment will normally not exceed the amount **We** would have paid **Our** preferred supplier. Please note that unfortunately there are sometimes delays in repairers obtaining parts, which can cause repairs to be delayed. Please contact **Your** repairer to establish the length of time they require for a full repair.

**We** may need to gain access to **Your Caravan** to assess any **Damage**. It is **Your** responsibility to ensure **We** can access **Your Caravan** to enable **Us** to do this.



## How We Will Settle Your Claim ”



If **You** would like to discuss any aspect of the claims process, please contact the Caravan Guard Claims Liaison Team on 01422 396 815 or by email to [claims@caravanguard.co.uk](mailto:claims@caravanguard.co.uk)

**We** will, at **Our** option, pay in cash the amount of the **Damage** or **We** may repair, reinstate or replace the **Damaged** property.

The maximum **We** will pay is the sum insured shown in **Your Schedule** subject to any limits shown on **Your Schedule** or in this **Policy** wording. The sum insured will not be reduced in the event of a claim.

The settlement of **Your** claim will be calculated as follows:

If repair is carried out, **We** will pay the cost of repair without deduction for wear and tear. If parts or accessories are found to be obsolete or unobtainable, **We** may use parts and accessories which are not supplied by the manufacturer. Alternatively **We** may use parts of a similar type and quality to the parts **We** are replacing. If **We** are unable to repair, **We** may pay the last known list price for the part or accessory required plus an appropriate fitting charge.

**We** will not pay for the cost of replacing, repairing or changing any undamaged items or parts of items forming

part of a set, suite, carpet or other items of common nature, colour, design or use. This applies if the other items can still be used and the **Damage** only affects one part of the item.

If the repair or replacement is not carried out, **We** will pay the decrease in **Market Value** of **Your Caravan**, but not more than it would have cost **Us** to repair the **Damage** if the repair work had been carried out. At **Our** option **We** will make a cash settlement but **We** will not pay more than it would have cost **Us** to repair the **Damage** to **Your Caravan** if the repair work had been carried out without delay. No allowance will be made for VAT when a cash settlement is made.

If **We** know that the **Caravan** is subject to a loan, credit agreement or any other form of financial loan or interest charge, **We** will pay the owner whose receipt shall be a full discharge.

### Market Value

- If replacement of **Equipment** or **Personal Effects** is necessary **We** will pay the **Market Value** (unless the **New for Old** clause is operative)
- If **Your Caravan, Equipment** or **Personal Effects** are **Damaged** beyond economical repair or are stolen and not recovered, **We** will pay the **Market Value** (unless the **New for Old** clause is operative)



It is **Your** responsibility to ensure that the sum insured shown on **Your Schedule** represents the full **Market Value** of **Your** property. **You** can change the sum insured at any time by contacting Caravan Guard. Any reduction of **Market Value** beyond the cost of repair or replacement will not be covered.

### New for Old

**New for Old** is only applicable if:

- **Your Schedule** indicates that this option has been selected, **and**
- At the time of **Damage Your Caravan** is less than 15 years old from the date the **Caravan** was first registered.

If **Your Caravan, Equipment** and **Personal Effects** are **Damaged** beyond economical repair or are stolen and not recovered **We** will pay for replacement with new ones of the same make and model (or the nearest equivalent make and model).

If the **Caravan** and/or **Equipment** and/or **Personal Effects** are not replaced **We** will pay a cash settlement based upon the **Market Value**.

It is **Your** responsibility to ensure that the sum insured shown in the **Schedule** represents the new replacement cost of **Your** property, as **We** will not pay more than the sum insured.





**The information below suggests sensible precautions you can take to reduce the likelihood of loss or damage.**

### Awnings

Caravan awnings are extremely susceptible to high winds and as such should be taken down if severe weather is forecast or if conditions become noticeably windy.

If your caravan is to be left unattended for any sustained length of time then we would also recommend you take down your awning and store it inside your caravan.

### Buying a Second Hand Caravan

We recommend that you organise a HPI check for any potential caravan purchase by calling CRiS on 01722 411430, especially if not buying from a recognised dealer.

### CRiS

The Caravan Registration and Identification Scheme has been protecting caravans since 1992. All registered caravans carry a unique 17 digit CRiS VIN number which is stamped onto the chassis and etched on the window. Ensure you have registered your caravan with CRiS. Keep your registration documents (that confirm you are the owner) in a safe place away from the caravan. You can contact CRiS on 01722 411430 or email [cris.uk@hpi.co.uk](mailto:cris.uk@hpi.co.uk)

### Drain Down

It is extremely important that the water system is fully drained down, during the winter period and whilst unoccupied to prevent frost damage.

### Fire

We recommend that you keep a fire blanket, smoke alarms and fire extinguishers in your caravan.

### General Advice

- To protect against condensation out of season, leave interior doors (including kitchen cupboard and wardrobe doors) open. Stack upholstery in the middle of the lounge.
- Ensure vents are never obstructed – this is vital where gas is involved.
- When out of season and/or unoccupied, consider the damage that can be caused by small mammals/vermin.
- Ensure any person borrowing your caravan has the correct driving licence and vehicle insurance to enable them to tow a caravan.

### Loading

Loading your caravan correctly is one of the most important aspects of caravan safety to avoid snaking (where the caravan starts to sway from side to side) and / or an accident.

- Do not overload your caravan.



- Check your handbook for specific loading advice, e.g. maximum payload, nose weight or recommended areas to store heavy items.
- Noseweight: ensure your caravan load is not all placed at the front. Do not overload your front lockers. Too much weight at the front places enormous force on the towball and can damage both the car and the caravan.
- Heavy items (e.g. awnings) should be loaded over the caravan's axle and directly on the floor. Alternatively put heavy items in the tow car. Do not be tempted to put heavy items under a fixed bed. Loading heavy items at the back of the caravan could cause snaking.
- Medium weight items (e.g. water carriers, barbecues) should be placed on the floor, equally distributed between the back and the front.
- Light items only can be placed in the caravan top cupboards and lockers.
- Secure all loose items before you leave, so they cannot move around and cause damage.
- Empty all water tanks.
- Ensure that your vehicle is loaded with all the necessary tools and spares, particularly a spare tyre.

### Reversing & Manoeuvring

Reversing a caravan on to a driveway or into a tight campsite pitch can be very tricky even for experienced caravanners.

If you are new to towing then you may want to practice in an open field or consider one of the many towing courses which are available.

### Servicing

We suggest that you service the caravan (including the tyres and brakes) on an annual basis.

### Storage

CaSSOA (Caravan and Storage Site Owners' Association) have a list of secure storage sites throughout the UK. Call 0115 9349826 or visit [www.cassoa.co.uk](http://www.cassoa.co.uk)

### Theft

Always close and lock exterior doors and windows when you leave your caravan – even if it's just for a short time. Thieves do not need long to go through your property. Don't leave high risk items in your caravan as they could attract thieves. Don't leave personal documents in the caravan. This can assist thieves in selling your caravan.

Fit an alarm or tracking system. We recommend that you speak to your dealer for further advice.

If you are keeping your caravan at home, consider fitting a post or gate, or chaining your caravan down. Parking your car



in front of your caravan does not increase security, in fact thieves often drag cars away, so they can gain access to and steal the caravan.

Out of season, or if unoccupied for long periods, take electrical goods and portable equipment out of the caravan. Leave curtains and cupboards open, so it is obvious to thieves that there is nothing worth breaking in for.

### Tyres

Tyres should be kept inflated in line with the manufacturer's recommended pressures. Under or over inflation will reduce the area of tyre in contact with the road, therefore increasing braking distances and reducing stability.

Your caravan tyres should be checked for signs of wear regularly, and replaced when nearing the manufacturer's recommended limits. Usually replacement is required after 5 years regardless of wear.

Good tyre maintenance can help to avoid blowouts and snaking, two major causes of caravan accidents in the UK.

### Water Ingress

Sensible precautions should be taken as follows:

- Regularly inspect the seams and seals where panels join and talk with your dealer if you encounter any problems which could cause water ingress.
- Keep the exterior panelling clean and check the general condition of your caravan regularly.



## How We Use Your Information ”



Please read the following carefully as it contains important information relating to the details that **You** have given **Us**. **You** should show this notice to any other party related to this insurance.

### Who we are

This product is underwritten by Royal & Sun Alliance Insurance plc.

**You** are giving **Your** information to Royal & Sun Alliance Insurance plc, which is a member of the RSA Group of companies (the Group). In this information statement, '**We**', '**Us**' and '**Our**' refers to the Group unless otherwise stated.

**How your information will be used and who we share it with**  
**Your** information comprises of all the details **We** hold about **You** and **Your** transactions and includes information obtained from third parties.

If **You** contact **Us** electronically, **We** may collect **Your** electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by **Your** service provider.

**We** may use and share **Your** information with other members of the Group to help **Us** and them:

- Assess financial and insurance risks;
- Recover debt;
- Prevent and detect crime;

- Develop **Our** services, systems and relationships with **You**;
- Understand **Our** customers' requirements;
- Develop and test products and services.

**We** do not disclose **Your** information to anyone outside the Group except:

- Where **We** have **Your** permission; or
- Where **We** are required or permitted to do so by law; or
- To credit reference and fraud prevention agencies and other companies that provide a service to **Us**, **Our** partners or **You**; or
- Where **We** may transfer rights and obligations under this agreement.

**We** may transfer **Your** information to other countries on the basis that anyone **We** pass it to, provides an adequate level of protection. In such cases, the Group will ensure it is kept securely and used only for the purpose for which **You** provided it. Details of the companies and countries involved can be provided on request.

From time to time **We** may change the way **We** use **Your** information. Where **We** believe **You** may not reasonably expect such a change **We** shall write to **You**. If **You** do not object, **You** will consent to that change.

**We** will not keep **Your** information for longer than is necessary.



### Sensitive Information

Some of the information **We** ask **You** for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). **We** will not use such sensitive personal data about **You** or others except for the specific purpose for which **You** provide it and to carry out the services described in **Your Policy** documents. Please ensure that **You** only provide **Us** with sensitive information about other people with their agreement.

### Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

**We** and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees.

Please contact the Data Protection Liaison Officer at the

address below if **You** want to receive details of the relevant fraud prevention agencies. **We** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

### Claims History

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of **Your Policy**, **You** must tell **Us** about any incident (such as a fire, water damage, theft or an accident) which may or may not give rise to a claim. When **You** tell **Us** about an incident, **We** will pass information relating to it to the registers.

### How to contact us

On payment of a small fee, **You** are entitled to receive a copy of the information **We** hold about **You**. If **You** have any questions, or **You** would like to find out more about this notice **You** can write to: Data Protection Liaison Officer, Customer Relations Office, RSA, Bowling Mill, Dean Clough Industrial Estate, Halifax HX3 5WA.



## Legal Expenses Cover - Optional ”



Caravan Guard's Legal Expenses Cover is provided by LawShield UK Ltd. Legal Expenses Cover is optional and only included if documented on your policy schedule.

This policy is arranged by LawShield UK Ltd with UK General Insurance Limited on behalf of: Inter Partner Assistance, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR. Registered No: FC008998. UK Underwriting Limited and LawShield UK Ltd are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's Website at [www.fsa.gov.uk](http://www.fsa.gov.uk) register or by contacting them on 0845 606 1234.

Inter Partner Assistance is a branch of Inter Partner Assistance SA (IPA SA) based in Belgium and part of the worldwide AXA Group. IPA SA is authorised by the l'Autorité des Services et Marchés Financiers in Belgium (their regulatory arm) and regulated by the Financial Services Authority here in the UK. Their FSA Register number is 202664. Their regulative activities are miscellaneous Financial Loss, Legal Expenses and Assistance.

We will provide insurance under the conditions and exclusions in this document. The insurance provided by

this document covers any liability, loss or damage that happens during any period of insurance for which you have paid or agreed to pay the premium.



## Definitions of Words

The words or phrases in this section have the meanings shown below.

### **Agent**

The intermediary through whom this insurance was arranged.

### **Arbitration Limit**

Where the sum in issue in the claim is less than £5,000.

### **Claims Adjuster**

Any claims negotiator, adjuster or other appropriately qualified person, firm or company appointed by **Us** to act for **You**.

### **Geographical Limits – under section 1**

- a) Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- b) Any country which is a member of the European Union or any country that is specifically covered under any **Caravan** insurance policy covering the **Insured Caravan**.

### **Geographical Limits – under section 2**

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

### **Insured Incident - under section 1**

Any accident occurring within the **Period of Insurance** and **Geographical Limits**, where there are reasonable prospects of recovering sustained losses from an identifiable party which causes:

- a) Loss or damage to the **Insured Caravan** including any trailer attached thereto.
- b) Loss or damage to any personal property owned by **You** whilst the property is in/on or attached to the **Insured Caravan**.
- c) The death of or injury to **You** whilst in or getting into or out of the **Insured Caravan**.

### **Insured Incident - under section 2**

Claims involving an industrial tribunal, arising from **Your** contract of employment.

### **Insured Caravan**

Touring caravan, trailer tent or folding camper.

### **Legal Costs and Expenses**

Fees, costs and disbursements reasonably incurred by **Us**, any **Claims Adjuster**, **Solicitor**, or other appropriately qualified person appointed to act for **You** with **Our** consent chargeable on the standard basis, or in accordance with the Predictable Costs scheme if appropriate. Also covered



are the costs of any civil proceedings incurred by an opponent for which **You** may be liable by order of a court or by agreement with **Our** prior consent.

*Explanatory note: The Predictable Costs scheme applies to road traffic accidents which are settled by negotiation before court proceedings are issued for claims up to the value of £10,000. The rules set out how legal fees are calculated for these cases, where **Solicitors** costs are payable by **Us**, these will be on the standard basis as defined by the CPR (Civil Procedure Rules) and would be limited to £125.00 per hour **Solicitors** time, and £12.50 for each letter sent out.*

#### **Limit of Payment – section 1**

£50,000 is the maximum sum payable by the **Underwriters** for all **Insured Incidents** which are related in time or by cause after aggregation of the **Legal Costs and Expenses** of both **You** and any opponents insofar as **You** are liable to pay them.

#### **Limit of Payment – section 2**

£5,000 is the maximum sum payable by the **Underwriters** for all **Insured Incidents** which are related in time or by cause after aggregation of the **Legal Costs and Expenses** of both **You** and any opponents insofar as **You** are liable to pay them.

#### **Period of Insurance**

This is the length of time covered by this insurance and any extra period that **We** accept **Your Premium** for.

#### **Premium**

As agreed by **Us** and the issuing intermediary.

#### **Solicitor**

The **Solicitor**, firm of **Solicitors** or other appropriately qualified person, firm or company appointed to act for **You**.

#### **Underwriters**

UK General Insurance Limited on behalf of Inter Partner Assistance SA.

#### **We, Us, Our, Administrators**

LawShield UK Ltd.

#### **You, Your – under section 1**

Any person who at the time of the **Insured Incident** has a current policy certificate issued by **Us** or issuing intermediary and who has paid the appropriate **Premium**, being the authorised driver of the main or towing vehicle.

#### **You, Your – under section 2**

The person or people named in the schedule of cover.





## What is covered

### Section 1

**We** will pay the **Legal Costs and Expenses** for legal proceedings started on **Your** behalf and in connection with the following:

1. The costs of pursuing civil claims arising from an **Insured Incident** relating to the use of the **Insured Caravan** which results directly in the death of or personal injury to the insured person and/or the occurrence of all and any other uninsured losses.

## What is covered

### Section 2

**We** will pay the **Legal Costs and Expenses** for legal proceedings started on **Your** behalf and in connection with claims involving an industrial tribunal, arising from **Your** contract of employment.

**We** will only provide cover if the **Legal Costs and Expenses** and **Insured Incident** took place during the **Period of Insurance** and the incident leading to **Your** claim is covered by a court in the **Geographical Limits**.

If **You** are awarded costs, **You** must use these to repay the amount **We** have paid out on **Your** behalf in connection with the proceedings. However, **We** will pay all **Legal Costs and Expenses** (up to the limit of the section) when **You** receive no costs or compensation. If the **Legal Costs and Expenses** are greater than the amount **You** are awarded for those costs and expenses, **We** will pay the extra amount (up to the limit under the section).



### What is not covered

**We** will not pay **Legal Costs and Expenses** for legal proceedings in the following circumstances:

1. If **We** consider that **You** will not get a reasonable settlement or if any expected settlement is small compared to the time and expense involved.
2. If **We** have not agreed to the **Legal Costs and Expenses**.
3. Claims arising from any deliberate, criminal act or omission by **You**.
4. Claims which related to fines and penalties awarded against **You** by a criminal court.
5. Incidents involving an **Insured Caravan** owned or driven by **You**, where **You** were not in possession of a valid driving licence or the **Insured Caravan** was not covered by a valid test certificate where appropriate or was not in a road-worthy condition.
6. The use of motor vehicles by or on behalf of **You** for racing, rallies, competitions or trials of any kind.
7. If **We** are not told about the claim within 180 days of the event which caused it – Section 1.
8. If **We** are not told of the event within 90 days of the event that caused it – Section 2.
9. Claims involving disputes with **Us** or **Our Agents**.

### What is not covered

10. Claims caused by, contributed to or arising from;
  - a) ionising radiations or contamination by radioactivity from an irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - b) the radioactive toxic explosive or other hazardous properties of any nuclear assembly or nuclear component thereof;
  - c) riot, civil commotion, war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government.
11. Claims where **You** hold cover under any other policy to the extent that **We** are, or would, but for this policy be, by the terms of such other policy, liable to indemnify **You** in respect of the **Insured Incident**.
12. Claims arising from an **Insured Incident** that occurs in **Geographical Limits section 1 (a)** under the

*continued on next page...*



### What is not covered

jurisdiction of any court other than the courts in **Geographical Limits section 1 (a)** save that **We** will be responsible for reasonable costs incurred with **Our** prior approval in enforcing or attempting to enforce a judgment obtained from a court within **Geographical Limits section 1 (a)** against a defendant resident elsewhere.

13. **We** will not be liable for **Legal Costs and Expenses** if the **Insured Caravan** period of use in the **Geographical Limits section 1 (b)** exceeds the limit of European use of any caravan insurance policy covering the **Insured Caravan**.

### What is not covered

**We** will not pay for the following:

1. Claims caused by, contributed to or arising from;
  - a) a contract **You** have entered into or in connection with any business, trade or profession;
  - b) a criminal or deliberate act by **You**; or
  - c) libel or slander.
2. Travelling expenses or compensation for being off work.
3. **Legal Costs and Expenses** if **You** withdraw from legal proceedings without **Our** agreement.
4. **Legal Costs and Expenses** which are covered under a more specific insurance or if a claim has been refused by another insurance company.
5. **Legal Costs and Expenses** where predictable costs have already been recovered by the **Solicitor**.
6. The first £75.00 of any claim – Section 2.



## Making a Legal Expenses Claim

To make a legal expenses claim, **You** can write to **Us** at:

The Claims Department  
LawShield UK Limited  
LawShield House  
850 Ibis Court  
Lakeside Drive  
Centre Park  
Warrington  
WA1 1RL

Phone: 01925 422 716  
Fax: 0845 077 0806

**You** should not send **Us** any documents until **We** ask for them.

If **We** decide that a reasonable settlement is unlikely, or **Your** interest would be better served by another course of action, **We** will let **You** know.

**We** will not pay for any **Legal Costs and Expenses** until **We** have accepted the claim in writing.

## Prospects of Success

If at any stage **We** decide that the prospects of success are not sufficient and/or an alternative course of action is appropriate and/or under the terms and conditions of the policy the claim is not admissible, then **We** will inform **You** in writing of **Our** decision and the reason behind that decision. Having informed **You** of this, and subject to the policy conditions, **We** will not be bound to pay any **Legal Costs and Expenses** and may discontinue payment.

## Representation

1. **We** can take over, and carry out in **Your** name action to take or defend any claims.
2. **We** will have complete control over how legal proceedings are carried out. Pre-issue of legal proceedings, a **Solicitor** from **Our** panel will be appointed. **We** will appoint a **Solicitor** to act on **Your** behalf to prosecute, defend or settle any claim accepted under the terms of this policy.

Should legal proceedings need to be issued, **You** do not have to accept the **Solicitor** **We** have chosen. If **You** cannot agree a suitable **Solicitor** with **Us**, **You** can refer **Your** choice of **Solicitor** to arbitration in line with the conditions of this policy. **You** must let **Us** know in writing the full name and address of a **Solicitor** who **You** want to



act for **You**. If there is a dispute about the choice of **Solicitor**, **We** will choose one whilst arbitration takes place. If **We** are insuring two or more people for one claim, **You** may choose a **Solicitor** and send their name and address to **Us** before **We** agree to pay any **Legal Costs and Expenses**.

3. In choosing **Your Solicitor**, **You** must try and keep the cost of any legal proceedings as low as possible.
4. Before **We** accept **Your** choice of a **Solicitor**, or if **You** fail to choose a **Solicitor**, **We** will be entitled to instruct a **Solicitor** on **Your** behalf.
5. If the amount the claim relates to is not more than the **Arbitration Limit**, **We** will provide help and advice. **We** will decide whether to represent **You** at a court or tribunal. **We** may also try to negotiate a settlement or take advantage of other methods of dealing with the situation.



### Specific Conditions

1. When a claim or possible claim happens, **You** must tell **Us** in writing as soon as possible.
2. **You** must give **Us** any information and evidence **We** need (**You** will have to pay any costs involved in this.) **You** must not do anything to affect **Your** case.
3. **You** must tell **Us** about any other legal expenses insurance, which **You** have to cover the same loss.
4. **We** will have complete control over the legal proceedings. **We** will not have to keep to any promise **You** have given without **Our** approval.
5. If **You** do not accept any **Solicitor We** appoint, **We** will ask the Law Society to name another **Solicitor** who **We** both agree to. During this time, **We** may appoint a **Solicitor** to act on **Your** behalf, to protect **Your** interests.
6. **We** will, with **Your** prior consent, make **Our** own investigation into the case, and may, subject to **Your** final approval (such prior consent or final approval not to be unreasonably withheld), attempt to reach a settlement.
7. Where the uninsured loss does not exceed the current level of the Small Claims Court and is not in respect of a claim for damages for personal injury **We** may investigate the circumstances of the claim and attempt to obtain settlement with **Your** prior consent (such prior consent not to be unreasonably withheld). **We** shall not be liable to provide representation on **Your** behalf at any court proceedings where the amount involved in respect of the uninsured loss does not exceed the current level of the Small Claims Court. Notwithstanding the above, **We** reserve the right to provide representation in the Small Claims Court if **We** consider that it is appropriate in all the circumstances of the case for there to be such representation.
8. **We** shall have direct access to the **Solicitor** at all times and **You** shall co-operate fully with **Us** in all respects and shall keep **Us** fully and continually informed of all material developments in the legal representation of proceedings. At **Our** request **You** shall instruct the **Solicitor** to produce to **Us** any documents, information or advice in their possession and further shall give them such other instructions in relation to the conduct of their claim as **We** may require.
9. **Our** written consent must be obtained prior to;
  - a) the instruction of Counsel to appear before a Court (or tribunal) before which a **Solicitor** has a right of audience;
  - b) the instruction of Queen's Counsel;
  - c) the incurring of unusual experts fees or unusual disbursements;
  - d) the making of an Appeal.



10. **Legal Costs and Expenses** payable are to be in no way affected by any agreement undertaking or promise made or given by **You** to the **Solicitor**, witness expert or any **Claims Adjuster**.
11. **You** must co-operate fully with **Us**, **Claims Adjuster** or **Solicitor**.
12. **You** or the **Solicitor** shall inform **Us** immediately in writing of any offer or payment into Court made with a view to settling the claim and no agreement is to be made to settle on the basis of both sides paying their own costs without **Our** prior approval.
13. If any offer or payment into Court is not accepted by **You**, but the amount thereof is equal to or in excess of the total damage eventually recovered, **We** shall have no liability in respect of any further **Legal Costs and Expenses** or opponent's civil costs. This is unless upon being notified of the offer of payment into Court **We** agree to the continuance of the proceedings (such agreement not to be unreasonably withheld) and **We** shall have the right to require **You**, at **Our** request, to instruct the **Solicitor** to obtain Counsel's opinion on the merits of the claim or defence thereto or on an offer or payment into court made by an opponent or proposed by **You** or whether there are reasonable grounds for continuing the proceedings prior to granting or refusing such agreement.
14. At **Our** request **You** will require the **Solicitor** to have the **Legal Costs and Expenses** taxed, assessed or audited by the relevant authority.
15. If for any reason the **Solicitor** refuses to continue to act for **You** or if **You** withdraw **Your** claim from the **Solicitor**, **Our** liability will cease forthwith unless **We** agree to the appointment of an alternative **Solicitor** to continue with the claim pursuant to the procedure contained in terms and conditions of this policy, but **We** shall have no liability to meet the additional **Legal Costs and Expenses** arising solely as a result of the appointment of a new **Solicitor**.
16. If **You** unreasonably withdraw from a claim without **Our** prior agreement, then the **Legal Costs and Expenses** will become **Your** responsibility and **We** will be entitled to be reimbursed by **You** for any costs paid or incurred during the course of the claim including any **Legal Costs and Expenses** that **We** consider **You** are obliged to pay on **Your** withdrawing from the claim.
17. Valid insurance for the **Insured Caravan** is in force at the time of any **Insured Incident** and that the **Premium** for such insurance shall have been paid in full.
18. This insurance does not cover an Appeal unless **We** are notified in writing by **You** no later than six working days before the time for making an Appeal expires and **We** consider that there are reasonable prospects of such an Appeal succeeding.



## General Conditions

### 1. Our rights after a claim

**We** can take proceedings in **Your** name (at **Our** own expense and for **Our** own benefit) to recover from anyone else, any payment **We** have made under this insurance.

### 2. Arbitration

If there is a disagreement over the amount **We** owe **You**, **We** will pass the matter to an arbitrator who both **You** and **We** agree to. When this happens, the arbitrator must make a decision before **You** can start proceedings against **Us**.

### 3. Fraudulent claims

If a claim is made which **You** or anyone acting on **Your** behalf knows is false, fraudulent or exaggerated, **We** will not pay the claim and cover under this insurance will end without **Our** returning **Your Premium**.

### 4. Choice of law

**You** and **We** can choose the law which applies to this insurance contract. Unless **We** specifically agree otherwise, this insurance will be governed by English Law.

## Cancellation

**You** have the right to cancel **Your** policy during the 14 days after:

- a) **You** buy the policy; or
- b) **You** receive **Your** policy documents; whichever is later.

If **You** want to do so, **You** will be entitled to a full refund of the **Premium You** have paid. No refund is applicable if there has been any claim or incident likely to give rise to a claim. No refund is applicable should **You** request cancellation after this period has expired.

**We** may cancel **Your** policy by sending 14 days' written notice to **You** and provided:

- a) no claims have occurred in the **Period of Insurance**
- b) **We** are not cancelling because of a false declaration or fraud
- c) **Premium** is paid up to date

If **You** have made a claim or committed fraud or made a false declaration no refund is applicable.





### Complaints Procedure - Legal Expenses

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should in the first instance contact the Managing Director of the **Administrators**. The contact details are:

The Managing Director  
LawShield UK Ltd  
LawShield House  
850 Ibis Court  
Lakeside Drive  
Centre Park  
Warrington  
Cheshire  
WA1 1RL

Telephone: 0800 731 3942  
Fax: 0845 077 0806  
Email: [customerrelations@lawshield-uk.com](mailto:customerrelations@lawshield-uk.com)

Please ensure **Your** policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a

business capacity and have an annual turnover of less than €2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
South Quay Plaza II  
183 Marsh Wall  
London  
E14 9SR

Telephone: 0845 080 1800

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

### Financial Services Compensation Scheme (FSCS)

Inter Partner Assistance SA is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)

Caravan Guard Limited  
New Road Halifax  
West Yorkshire HX1 2JZ

Telephone: 01422 396 777 Facsimile: 01422 396 800  
E-mail: [info@caravanguard.co.uk](mailto:info@caravanguard.co.uk) Internet: [www.caravanguard.co.uk](http://www.caravanguard.co.uk)

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