

tourer caravan policy



Trust us to insure your freedom

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Guidance when making a claim

Claim Notification

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 procedure on page 29. 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 your home and mobile telephone numbers
- Personal details necessary to confirm your identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Name and addresses 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 may wish to meet with you to discuss the circumstances of the claim, to inspect the damage or to undertake further investigations.

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 or caravans 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 our customer a cash settlement, then payment will normally not exceed the amount we would have paid our preferred supplier.

Our commitment to customer service

We are committed to going the extra mile for our customers and wherever possible, exceeding their expectations.

If you believe that we have not delivered the service you expected or you are concerned about any aspect of the service we have provided, then please let us know. Any complaint you may have in the first instance should be addressed to Caravan Guard.

Telephone : 01422 398 698

Write: Caravan Guard Limited
Gordon House
Charles Street
Halifax
HX1 1NA

Fax: 01422 357 367

Email: info@caravanguard.co.uk

If you are not satisfied with the way in which your complaint has been dealt with you should contact the Royal & SunAlliance Customer Relations Team, details of which follow.

We promise to:

- Fully investigate your complaint
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Learn from our mistakes
- Use the information from your complaint to proactively improve our service in the future.

We aim to resolve your concerns within 24 hours. Experience tells us that most difficulties can be sorted within this time.

In the unlikely event that your concerns have not been resolved within this time, we will issue a letter acknowledging your complaint, letting you know the reasons why and we will continue to keep you well informed of the further actions we will be taking to reach a suitable conclusion.

If you continue to be unhappy with our proposed course of action, you can progress your complaint with our Customer Relations Team who will conduct a separate investigation and full review that will be concluded by us issuing a final response letter.

How to contact us

Customer Relations can be contacted by:

Telephone: 0800 107 6160

Write: Customer Relations Office
Royal & SunAlliance
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

Fax: 01422 325146

Email: halifax.customerrelationsoffice@uk.royalsun.com

If you are still not happy

If you are still not satisfied after the review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, Caravan Guard and Royal & SunAlliance are regulated by the Financial Services Authority whose arbitration is the Financial Ombudsman Service and you can refer your complaint to them.

They can be contacted at:

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

Telephone: 0845 080 1800

Email: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint. We will remind you of the time limits in our final response.

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However, the Financial Ombudsman Service will not adjudicate in any cases where litigation has commenced.

Thank you for your feedback

We value your feedback and 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.

Introduction

Dear Customer,

Thank you for choosing to insure with Caravan Guard, we are pleased to welcome **You** as a valued customer. Caravan Guard aims to provide **You** with a high quality insurance, supported with a commitment to personal service and customer care. That's why we've chosen Royal & Sun Alliance Insurance plc to work with us and underwrite this **Policy**.

Royal & Sun Alliance Insurance plc is authorised and regulated by the Financial Services Authority (FSA). This can be checked on the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

The **Policy**, **Statement of Insurance**, **Schedule** and any **Endorsements** applying represent the contract between **You** and Royal & Sun Alliance Insurance plc so please make sure **You** read these items carefully and check **You** are happy with them.

Your Policy contains details of the cover available to **You**, what is excluded from cover and the conditions on which the **Policy** is issued.

Your Schedule forms part of the **Policy** and provides details of the **Policy** sections insured, the sums insured/monetary limits and any special terms that apply. 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 all terms and conditions of the **Policy** have been met.

Your Policy provides a number of telephone helplines should **You** need to make a claim, seek guidance, advice or emergency assistance. Full details of the assistance helplines are shown on pages 29-31.

Definition of Words

Certain words have special meanings which apply whenever they appear in the **Policy** or **Schedule**. To help **You** identify these words they always appear in bold and italic type in the **Policy**.

These words and their meanings are shown below:

Caravan

The **Caravan** / Trailer Tent / Folding Camper described in the **Schedule**. The **Caravan** must be owned by **You** or **You** are buying it under a hire-purchase agreement or **You** are legally responsible for it.

Continent of Europe

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

Equipment

All items intended for use in, on or about the **Caravan** including fixtures, fittings, furnishings, utensils, awnings and accessories added since manufacture but excluding **Personal Effects**. Including but not limited to: aerials, air conditioning, alloy wheels, awnings, batteries, caravan motor movers, cookers, fitted audio equipment, fire extinguishers, gas bottles, generators, ground sheets, heaters, hook-up cables, pumps, refrigerators, security devices, smoke detectors, spare wheels, stabilisers, toilets, Tyron bands, water carriers.

Excess

The first part of any claim for **Damage** which **You** have to pay. Any sum insured limit will apply before the **Excess** has been deducted.

Family

Your spouse/partner, children, parents and other relatives who normally reside with **You** and friends with **Your** permission.

High Risk Items

Jewellery, precious stones, articles of gold or other precious metal, furs, watches, cameras and photographic equipment (including video cameras and camcorders), binoculars, telephones of any kind, computers of any kind (including laptops and consoles), pictures, works of art and collections of stamps, coins, medals or trophies, spectacles and contact lenses, money, credit cards, or other negotiable securities or documents of value, motor vehicles, sports equipment, pedal cycles, water craft, equipment used for winter or water sports, fishing tackle.

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** as new, less a deduction for wear and tear and depreciation.

Not in Use

When the **Caravan** and **Equipment** is **Not in Use** and occupied for holiday purposes.

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

Any **Caravan** occupied by **You** as **Your** main domestic dwelling for a period of six months or more during the **Period of Insurance**.

Personal Effects

Articles which are normally worn, used or carried outside the home by **You** or **Your Family** in everyday life (excluding **High Risk Items**), household articles temporarily removed from the home and foodstuffs. The maximum amount **We** will pay for any one item is £250.

Policy

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

Schedule

The latest ***Schedule*** issued by ***Us*** as part of ***Your Policy***. The ***Schedule*** personalises cover to ***You***; it shows ***Your*** name, address, premium, ***Caravan***, Sum Insured and the ***Period of Insurance***.

Statement of Insurance

The form which records:-

- 1) the information ***You*** gave and
- 2) the cover ***You*** selected

at the time ***Your Policy*** was first arranged by Caravan Guard.

Territorial Limits

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

We / Our / Us

Royal & Sun Alliance Insurance plc. Registered in England and Wales. Registered office: St Marks' Court, Chart Way, Horsham, West Sussex RH12 1XL. Authorised and Regulated by the Financial Services Authority.

You / Your

The person or persons named as the insured in the ***Schedule***.

Use of Your Caravan

1. Cover applies whilst **Your Caravan**

- a) is being used for social domestic and pleasure purposes by **You** and **Your Family**
- b) is being towed or transported by, or is in the custody or control of, any
 - i) Caravan manufacturer
 - ii) Supplier
 - iii) Repairer or engineer
 - iv) Road vehicle recovery servicein connection with their business.

2. Cover applies whilst **Your Caravan**

- a) is within the **Territorial Limits** (as defined on page 10)
- or**
- b) is on the **Continent of Europe** (as defined on page 8) and in transit between these countries up to a maximum of 90 days any one trip

3. Caravan Storage Location

When the **Caravan** is **Not in Use** the address and security measures of where the **Caravan** is stored must be notified to and agreed by Caravan Guard. This location is shown on **Your Schedule**. See **Policy** condition 11.

Please refer to the **Policy Conditions** and **General Exclusions** on pages 21 - 27.

Section 1 - a) The Caravan and Equipment
b) Personal Effects (only covered if stated in the Schedule)

What is Covered

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

What is Not Covered

1. Caravan Security

We will not pay for theft or attempted theft of the **Caravan** when unattended and detached from the towing vehicle unless the **Caravan**

is fitted with a proprietary hitchlock

and

a wheelclamp of proprietary make which surrounds part of the tyre and covers at least one of the wheel nuts

or

an axle wheel lock device (eg AL-KO Secure Wheel Lock) or any other axle wheel lock device of proprietary make

or

the wheels are removed and stored away from the **Caravan**

or

is secured with any other security device agreed in writing by Caravan Guard

IMPORTANT: FAILURE TO COMPLY WITH THESE SECURITY REQUIREMENTS WILL INVALIDATE ANY CLAIM FOR THEFT OR ATTEMPTED THEFT

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

When **Your Caravan** is attached to the towing vehicle **We** will pay for the theft of **Your Caravan, Equipment** and **Personal Effects** only if the ignition keys are removed from the towing vehicle.

2. Winter Weather Precautions

We will not pay the first £500 of any claim for **Damage** resulting from storm, tempest, flood or escape of water from any fixed water installation during the period between 1 November and 15 March, if the **Caravan** is **Not in Use**, unless the **Caravan** is kept:

- a) at **Your** home
- or**
- b) at a storage site which provides daily supervision and inspection of the **Caravan**
- or**
- c) inside fully enclosed premises.

Between 16 March and 31 October the standard **Excess** shown in the **Schedule** applies.

3. 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 manufacturing defects, gradual deterioration, depreciation, wear and tear, rot, mildew, rust, corrosion, insects, moths, fungus, woodworm, vermin, mechanical or electrical breakdown, the process of dyeing, cleaning, washing, maintenance, dismantling, altering or repair but subsequent **Damage** is covered.
- e) theft or **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 connivance of any occupant or user.

- g) any living creature.
- h) **Damage** to tyres by punctures, cuts, bursts or braking.
- i) **Damage** when **Your Caravan** is being used as a **Permanent Residence**.
- j) **Damage** arising from use of portable heaters with a naked flame.
- k) **Damage** by pets e.g. chewing, scratching, tearing or fouling.
- l) **Damage** caused deliberately by **You** or **Your Family**.
- m) Theft or attempted theft by **You** or **Your Family**.
- n) **Damage** while the **Caravan** is let for hire or reward.
- o) **Damage** caused by **You** or **Your Family** where the driver towing the vehicle does not have a valid driving licence.
- p) Loss of **Your Caravan** by deception by someone who claims to be a buyer or a buying or selling agent.
- q) Theft of **Equipment** or **Personal Effects** when the **Caravan** is unoccupied unless there has been violent or forcible entry.
- r) Any **Damage** arising out of the liquidation, insolvency or bankruptcy of a caravan dealer or agent.

How We Settle Your Claim

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 the **Schedule** and the **Costs** of recovery, protection and re-delivery of **Your Caravan** and **Equipment**.

The sum insured will not be reduced in the event of a claim.

Settlement of Your claim will be calculated as follows:-

Section 1 a) The Caravan and Equipment

- i. 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 of a similar type and quality to the parts **We** are replacing, if the original manufacturer's parts are not available. Alternatively **We** may pay the last known list price of the part or accessory required plus an appropriate fitting charge.
- ii. If replacement of **Equipment** is necessary **We** will pay the **Market Value**.
- iii. If **Your Caravan** and **Equipment** is **Damaged** beyond economic repair or is stolen and not recovered **We** will pay the **Market Value** (unless the following "**Replacement as New (New for Old) Clause**" is operative).

It is **Your** responsibility to ensure that the sum insured shown in the **Schedule** represents the full **Market Value** of **Your** property. **You** can change the sum insured at any time by contacting Caravan Guard.

Replacement as New (New for Old) Clause

This clause is only applicable if:

- i. the **Schedule** indicates that this option has been selected and
- ii. the sum insured is adequate to reflect the new replacement cost of the **Caravan** and **Equipment** and
- iii. at the time of the **Damage Your Caravan** is less than 5 years old from the date the **Caravan** was first registered.

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

If the **Caravan** and/or **Equipment** 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.

Section 1 b) Personal Effects

We will pay the cost of replacing or repairing the **Damaged** items less a deduction for wear and tear and depreciation. The maximum amount **We** will pay for any one item is £250.

1. Recovery, Protection and Re-delivery of Your Caravan

If **Your Caravan** is disabled because of **Damage** insured by this **Policy** **We** will pay the reasonable cost of protection and removal of the **Caravan** and **Equipment** to the nearest suitable repairer and return after repair to **Your** home or storage address noted on **Your Schedule**.

If **You** elect to carry out the re-delivery of **Your Caravan** yourself **We** will pay **Your** reasonable vehicle expenses.

2. Import Duty

We will pay **You** 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 by this section.

3. Excess Recovery

In the event of **Damage** to **Your Caravan** caused solely by a third party which results in a claim being accepted under this **Policy** **We** will take all reasonable steps to recover the amount of the **Excess** on **Your** behalf from the third party.

4. Emergency Accommodation Expenses

If **Your Caravan** becomes uninhabitable as a result of **Damage** insured by this **Policy** **We** will pay (any one claim) up to an amount of £50 per day for a period not exceeding 14 days for hire of a replacement caravan or other alternative accommodation.

Cover will only apply if **Your Caravan** is **Damaged** while:-

- i) away from its normal place of storage or
- ii) being used for holiday or touring or
- iii) if **You** have made firm arrangements for a future holiday with the booking being made prior to the date of the **Damage**.

In the event of a claim, evidence must be produced that a holiday has been booked and receipts produced for caravan hire/accommodation used.

Please refer to the **Policy Conditions** and **General Exclusions** on pages 21 - 27.

Section 2 - Liability to the Public

What is Covered

If **You, Your Family** 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 their material property

happening during the **Period of Insurance** and arising from any accident involving the **Caravan**

We will pay:

- 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 £2,000,000 (including **Costs**).

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:
 - i) at any coroner's inquest
 - ii) at any fatal inquiry
 - iii) 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** or **Your Family**, 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
 - i) **You** or **Your Family**
 - ii) any employee of **You, Your Family**, or any person to whom the **Caravan** is lent
- **Damage** to property owned by or in the custody or control of **You, Your Family**, or any person to whom the **Caravan** is lent.

Liability arising from

- the **Caravan** being used for any trade or business purpose
- the use of the **Caravan** when being towed, including if it becomes detached from the towing vehicle. (This cover should be provided by the insurers of the towing vehicle)
- the direct or indirect consequence of assault or alleged assault
- any deliberate or wilful or malicious act
- the transmission of any infectious disease or virus
- the ownership or possession of an animal included under the Dangerous Dogs Act 1991 (and any amending legislation).

Please refer to the **Policy Conditions** and **General Exclusions** on pages 21 - 27.

Section 3 - Compensation for Fatal Injury

What is Covered

If **You** or **Your Family** suffers accidental injury while

- a) inside the **Caravan**
- or**
- b) 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 £15,000 to the deceased's legal personal representative(s).

What is Not Covered

- a) Anyone aged under 16 or over 85 at the time of the loss.
- b) Death or bodily injury caused by **You** or **Your Family** committing suicide or attempting to commit suicide.
- c) Death or bodily injury caused to anyone under the influence of alcohol or drugs at the time of the incident causing death or bodily injury.

Please refer to the **Policy Conditions** and **General Exclusions** on pages 21 - 27.

Policy Conditions

You and **Your Family** must comply with the **Policy** conditions to have the full protection of **Your Policy**. If **You / Your Family** do not comply with them **We** may at **Our** option cancel the **Policy** or refuse to deal with **Your** claim or reduce the amount of any claims payment.

1. Changes in Your Circumstances

Your Policy has been issued based on the information which **You** have given us about yourself and **Your Caravan**. **You** must tell **Us** as soon as reasonably possible about any of the following changes:

- A permanent change of address
- A change of storage address for the caravan
- If you or any member of your family are convicted of any offence other than driving offences
- If the caravan has been replaced
How the caravan is used if it is not only used privately.

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

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 when any claim arises there is any other insurance in force covering the same matter **We** will only pay **Our** rateable proportion. This condition does not apply to Section 3 Compensation for Fatal Injury.

4. Transferring Your Interest in the Policy

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

5. Fraud

You and **Your Family** 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** connivance

Then:

- **We** shall not pay the claim
- **We** shall 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** shall not make any return premium
- **We** may inform the Police of the circumstances

6. Law Applicable to this Contract

You are free to choose the law applicable to this **Policy**. **Your Policy** will be governed by the law of England and Wales unless **You** and **We** have agreed otherwise.

7. No Claim 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 Claim Discount at next renewal will be reduced to nil.

8. Cancellation of the Policy

You may cancel this **Policy** at any time. **You** must tell **Us** by contacting Caravan Guard Limited, Gordon House, Charles Street, Halifax, West Yorkshire, HX1 1NA.

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, provided the **Policy** is paid in full and there has been no claim or incident likely to give rise to a claim, **We** will refund any premium paid.

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.

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 settled **You** must continue with the instalment payments. Alternatively **We** will deduct outstanding instalments from any claim payment that may be due to **You**.

We may also cancel the **Policy** by sending 7 days notice by recorded delivery to **You** at **Your** last known address. Provided that there has been no claim or incident likely to give rise to a claim during the current **Period of Insurance** **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.

9. How to Claim

If any event happens which may lead to:

- a) **You** making a claim for **Damage**
- or b) a claim being made against **You**

You should

- i) check **Your Policy** and **Schedule** to see if **You** are covered
- ii) report the details to **Us** as soon as **You** reasonably can

We recommend **You** report the claim to **Us** by using the Claims Helpline. Please refer to page 29 for details.

Where possible **You** should keep proof of purchase, estimates for repair or replacement of **Damaged** articles and any **Damaged** articles, for **Us** to inspect. Any incident of vandalism, theft or loss must be reported to the Police immediately.

If any person is claiming against **You** or **Your Family**, every letter, claim writ or other document should not be answered but must be sent to **Us** without delay. Do not attempt to negotiate any claim without **Our** written consent.

10. Our Control of Claims

We are entitled to:

- a) deal with salvage but this does not mean that property can be abandoned to **Us**.
- b) receive all necessary information and assistance from **You** and from any other person seeking benefit under this **Policy**.
- c) take over and conduct in **Your** name, or any person seeking benefit under this **Policy**, the defence or settlement of any claim.
- d) take proceedings at **Our** own expense and for **Our** own benefit but in **Your** name or any other person who is claiming or has received benefit, to recover any payment made or due under this **Policy**.

11. Caravan Storage Location

When the **Caravan** is **Not in Use**, the address where the **Caravan** is stored and the security in place, must be notified to and agreed by Caravan Guard. This is shown on **Your Schedule**. In the event of a change of the location address 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.

It is acceptable for the **Caravan** to be stored at home for one night for emptying/loading/cleaning/servicing purposes if **Your Caravan** is not usually stored at **Your** home address.

12. Effect of Conditions 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**.

General Exclusions

We will not pay for:

1. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or **Damage** to property by or under the order of any government or public or local authority.

2. **Damage** to any property, any resulting loss or expense, any consequential loss or any legal liability which is directly or indirectly caused by or contributed to by or arising from:

- a) ionising radiations or contamination by radioactivity from any 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 explosive nuclear assembly or nuclear component of such assembly.

3. **Damage** by pressure waves from aircraft or other aerial devices flying faster than the speed of sound.

4. **Damage** or liability occurring while the **Caravan** is:-

- a) being used other than as permitted under the heading "**Use of Your Caravan**" (see page 11).

or

- b) being used as a **Permanent Residence**.

or

- c) being used for speed testing, racing, pacemaking or road rallies.

5. **Damage** or liability occurring while the **Caravan, Equipment** or **Personal Effects** are being used in connection with any trade, business or profession.

6. Any reduction of **Market Value** beyond the cost of repair or replacement.

7. **Damage** caused by, or any legal liability arising from, breakdown or breakage of any mechanical, electrical, electronic or computer **Equipment** caused by the **Equipment** not being able to recognise or process any date as the true calendar date. Subsequent loss or **Damage** will still be covered subject to the terms and conditions of the **Policy**.

8. Any **Damage** or liability arising from pollution or contamination unless caused by a sudden and unforeseen and identifiable accident.

9. Any loss, **Damage**, **Costs** or expenses of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling, preventing or suppressing any acts of terrorism or in any way relating thereto.

For the purpose of this exclusion 'terrorism' means 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.

However, losses caused by or resulting from riot, attending a strike, civil commotion and malicious damage are not excluded hereunder.

10. **We** will not pay for any loss or **Damage** which happens before this cover starts or which arises from an event before cover starts, or any loss or **Damage** caused deliberately by **You** or **Your Family**.

11. **We** will not pay 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 a common nature, colour, design or use. This applies if the other items can still be used and the loss or **Damage** only affects one part of the item.

Endorsements

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 result in non payment of **Your** claim.

Endorsement 1: Security Requirements - Tracking System

It is a condition of this **Policy** that the insured **Caravan** is fitted with a tracking system approved by Caravan Guard. **We** will allow 28 days (from the commencement of the **Period of Insurance** date referred to within **Your Policy Schedule**) to meet with this requirement. After this time no theft cover will apply if **Your Caravan** is not protected by this specified security device.

Tracking devices must be in full and effective use at the time of **Damage** and fully maintained in accordance with manufacturer’s recommendations (unless otherwise agreed in writing with Caravan Guard). **You** may be required to provide evidence in the event of a claim.

Claims Procedure

CLAIMS HELPLINE

 **0845 076 0434**
24 HOURS

If **You** need to make a claim simply contact **Our** claims advisers on the above number for immediate claims assistance and advice from a dedicated team.

You will be asked to provide details of **Your** claim. In the majority of cases this will save **You** having to complete a claim form.

Where possible **You** should keep proof of purchase, estimates for repair or replacement of **Damaged** articles and any **Damaged** articles, for **Us** to inspect.

Any incident of vandalism, theft or loss must be reported to the Police immediately.

If any person is claiming against **You** or **Your Family** any correspondence **You** receive should not be answered but must be sent to **Us** without delay. Do not attempt to negotiate any claim without **Our** written consent.

You will be required to produce **Your** CRiS documents (or bona fide proof of ownership for pre 1992 caravans) in the event of a claim. Do not leave any documents in **Your Caravan**.

You should take all reasonable steps to reduce any **Damage** and prevent any further **Damage**.

Do not admit liability or promise to make a payment.

Assistance Helplines

UK ASSISTANCE HELPLINE

 **0800 096 4567**
24 HOURS

If **You** require emergency assistance following an accident or breakdown within the **Territorial Limits**, a call to the helpline will give **You** access to a network of approved recovery agents.

This helpline is only available to obtain emergency assistance and **You** will have to pay for any services utilised. However, **You** may be able to claim under this **Policy** for certain costs e.g. **Damage to Your Caravan** and the cost of recovering **Your Caravan** following an accident.

INTERNATIONAL ASSISTANCE HELPLINE

 **+44 870 010 4567**
24 HOURS

If **You** are travelling outside the **Territorial Limits**, **You** may contact this helpline which will provide emergency assistance within the **Continent of Europe**.

In the event of injury or illness or any other mishap (for example **Damage to Your Caravan**) within the **Continent of Europe** a telephone call to 0044 870 010 4567 will give you immediate access to a 24 hour service with English speaking staff.

This helpline is available only to obtain emergency assistance and **You** will have to pay for any services utilised. However, **You** may be able to claim under this **Policy** for certain costs e.g. **Damage to Your Caravan** and the cost of recovering **Your Caravan** following an accident.

LEGAL HELPLINE

 **01455 255116**
24 HOURS

If **You** require help on any private legal problem arising in the **Territorial Limits You** can receive expert advice by contacting **Our** Legal Helpline. This service is limited to the legal advice given over the telephone.

CARAVAN SECURITY HELPLINE

 **01422 398 698**

OPENING HOURS : **MONDAY TO FRIDAY 8AM TO 8PM**
SATURDAY & SUNDAY 9AM TO 4PM

Your Caravan represents a major investment and **We** appreciate that it is sometimes difficult to obtain the best advice or to know which security device is right for **You**.

Caravan Guard advisers are able to offer helpful advice on a range of security devices. **We** have also put together some special deals on anti theft devices enabling **You** to upgrade security at a discounted price.

Caravan Guard Limited

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Caravan Guard Limited are authorised and regulated by the Financial Services Authority (FSA). This can be checked on the FSA's register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 6061234

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For your protection, telephone calls will be recorded and may be monitored.