



Touring caravan insurance policy

including trailer tents, folding campers and fifth wheelers



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 15 and 25
for full details

Helplines

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 *(8am - 8pm weekdays, 9am - 4pm weekends)*

If your circumstances change and you need to update your cover or you have a query, just call the Caravan Guard customer service line. See the back cover for our postal, email or web address.

Claims - 01422 501 083 *(Mon-Fri 9am-5pm + 24hr helpline)*

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 30-33 for further details about making a claim.

UK accident emergency recovery - 01422 501 087 *(24hr)*

If you require emergency assistance following an accident 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 the claim is covered by your insurance policy. Recovery following a breakdown of your car or caravan is not covered.

European accident emergency recovery - 0044 1422 501 088 *(24hr)*

If you require emergency assistance following an accident 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 the claim is covered by your insurance policy and if you have the 'European cover' endorsement applying on your policy schedule. Recovery following a breakdown of your car or caravan is not covered.

Legal expenses - 0344 770 1040 *(24hr)*

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



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Introduction

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 Intact Insurance UK Limited to work with us and underwrite this policy.

This policy booklet, schedule and any endorsements applying represent the contract between you and Intact Insurance, 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 2 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 - 8pm weekdays, and 9am - 4pm weekends.

Once again, thank you for choosing Caravan Guard.



This policy is a legal contract between you and Intact Insurance. 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.

There are conditions of the insurance that you or your family will need to meet as your part of this contract on pages 21-25. The conditions set out the changes in circumstances that could affect your cover and when we would cancel your policy. Please take the opportunity to read the 'Policy conditions'.

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 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 Intact Insurance 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

Website: 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 501 083.

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 the Intact Insurance UK Customer Relations team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows:



Post: Intact Insurance UK
Customer Relations Team
PO Box 255
Wymondham
NR18 8DP

Email: customerrelations@intactinsurance.co.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.

If you are still not happy

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: The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0800 023 4567 (free from landlines)
0300 123 9123 (same rate as 01 or 02 numbers, on mobile phone tariffs)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You have 6 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.

Definition of words

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 device that passes through the **Caravan** wheel and then locks into a receiver on the axle of the **Caravan**. Once locked

this secures the wheel to the axle, preventing any rotation of the wheel.

Caravan

The touring caravan, trailer tent, folding camper or fifth wheeler 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.

Data Protection Legislation

The relevant **Data Protection Legislation** in force in the United Kingdom at the time of the **Insured Incident**, that being:

- **Before 25 May 2018** - the Data Protection Act 1998
- **From 25 May 2018 onwards** - the Data Protection Act 2018 and the General Data Protection Regulation, or as otherwise applied in the event that the UK withdraws from the EU.

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 28-29.

Equipment

All accessories added since manufacture which are owned by **You** or are **Your** responsibility under contract but excluding **High Risk Items** and **Personal Possessions**. Including but not limited to items intended for use in, on or about the **Caravan**, for example: aerials, air conditioning, alloy wheels, awnings, barbeques, 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 Possessions** as new, less a deduction for wear and tear and depreciation.

New for Old

The cost of replacing **Your Caravan, Equipment** and **Personal Possessions** 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 Possessions

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**.

Pin Lock

A security device of proprietary make that locks over the king pin of the **Caravan** to prevent connection to the fifth wheel coupling of a tow vehicle.

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**.

This includes an active airwaves/monitoring subscription and sufficient battery power at all times for the **Tracking Device** to work to the manufacturer's specification.

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 (including Guernsey and Jersey) and the Isle of Man, including transit between them.

Use / Used

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

We / Us / Our

Intact Insurance UK Limited who are registered in England and Wales, at the following registered office address:

22 Bishopsgate, London, EC2N 4BQ

Intact Insurance UK Limited (No. 00093792). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202323. Intact Insurance UK Limited is part of Intact Financial Corporation. This can be checked on the Financial Services Register by visiting www.fca.org.uk/register, or by contacting them on 0800 111 6768 (free phone) or +44 207 066 1000 (from abroad).

Wheelclamp

A security device of proprietary make that locks around the wheel, preventing it from rotating and covering 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 15) 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 Possessions** 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 13 on page 25

Please refer to the 'Policy conditions' and 'Policy exclusions' on pages 21-27.



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

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

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 Possessions** 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**.

When **Your Caravan** is unattended and detached from the towing vehicle **We** will not pay for the theft or attempted theft of **Your Caravan, Equipment** or

What is not covered

Personal Possessions unless all security devices detailed on **Your Schedule** are in full and effective use at the time of theft and are fully maintained in accordance with manufacturer's recommendations, including any subscriptions being paid. **You** may be required to provide evidence in the event of a claim.

Security requirements do 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.

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**.

Sealed heating systems containing anti-freeze do not need to be drained but it is advised that anti-freeze levels should be checked annually.

What is not covered

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, pets or vermin, 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
- 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

What is not covered

- 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
- q) **Damage** caused by a rise in the water table (the level below which the ground is completely saturated with water)

Please refer to the 'Policy conditions' and 'Policy exclusions' on pages 21-27.



What is covered

We will pay for **Damage** to **Personal Possessions** 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, pets or vermin, 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

What is not covered

- g) Malicious **Damage** or theft by, or with the collusion of, any occupant or user
- h) **Damage** arising from use of portable heaters with a naked flame
- i) Theft or attempted theft by **You**
- j) Theft of **Personal Possessions** 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 **Personal Possessions** used in connection with business

Please refer to the 'Policy conditions' and 'Policy exclusions' on pages 21-27.

Section 4 - Recovery and redelivery

What is covered

If **Your Caravan** is disabled following **Damage** insured by this **Policy**, **We** will bear the 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 and 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)

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

Liability arising from The Party Wall etc. Act 1996.

Please refer to the 'Policy conditions' and 'Policy exclusions' on pages 21-27.

What is covered

If **You** suffer 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 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 not covered

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

Please refer to the 'Policy conditions' and 'Policy exclusions' on pages 21-27.

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 cost of returning **Your Caravan** to the **Storage Location** and tow car to **Your** home address.

What is not covered

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

Please refer to the 'Policy conditions' and 'Policy exclusions' on pages 21-27.



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**

We may reassess **Your** cover, terms and premiums when **We** are told about changes in **Your** circumstances. If **You** do not tell **Us** about changes or give **Us** incorrect information, the wrong terms may be quoted, a claim might be rejected or a payment could be reduced. In certain circumstances **Your Policy** might be invalid and **You** may not be entitled to a refund or premium.

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 steps to safeguard **Your Caravan, Equipment** and **Personal Possessions** against **Damage**. The property insured must be maintained in a sound and roadworthy condition and all 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 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:

Post: Caravan Guard
New Road
Halifax
HX1 2JZ

Telephone: 01422 396 777
Email: info@caravanguard.co.uk

If **You** cancel the **Policy** within 14 days of the date **You** receive **Your Policy** documents, **We** will refund the premium provided no claim has been made during the current **Period of Insurance**.

If **You** cancel the **Policy** after 14 days of the date **You** receive **Your Policy** documents, **We** will refund premiums already paid for the remainder of the current **Period of Insurance**, provided no claim has been made during the current **Period of Insurance**. Caravan Guard will deduct a cancellation administration fee (as stated in their Terms of Business Agreement) from the refund. If **Your** premium is paid under a monthly instalment scheme Caravan Guard will charge a cancellation administration fee (as stated



in their Terms of Business Agreement). 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**.

Where we cancel your policy

Please also refer to the 'Fraud' condition on page 22 of this **Policy** booklet and to the 'Changes in circumstances' condition on page 21.

We may also cancel the **Policy** where **We** have identified serious grounds, such as:

- Failure to provide **Us** with information **We** have requested that is directly relevant to the cover provided under this **Policy** or any claim
- The use or threat of violence or aggressive behaviour against **Our** staff, contractors or property
- The use of foul or abusive language
- Nuisance or disruptive behaviour

We will contact **You** at **Your** last known address and, where possible, seek an opportunity to resolve the matter with **You**. Where a solution cannot be agreed between **Us**, **We** may cancel the **Policy** by giving **You** 14 days notice.

This will not affect **Your** right 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**, provided no claim has been made during the current **Period of Insurance**.

We also reserve the right to terminate the **Policy** in the event that there is a default in the instalment payments due under any linked loan agreement, by giving **You** 14 days notice at **Your** last known address.

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. 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.

9. 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.

10. Financial sanctions

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this **Policy** where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **Period of Insurance We** may cancel this **Policy** immediately by giving **You** written notice at **Your** last known address. If **We** cancel the **Policy We** will refund premiums already paid for the remainder of the current **Period of Insurance**, provided no claims have been paid or are outstanding.

11. 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 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 Claim Discount being disallowed and the appropriate additional premium being charged.

12. 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 Claim 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 Claim Discount. Once **We** have confirmation that the incident was the fault of the uninsured driver, **We** will restore **Your**



No Claim Discount and refund any extra premium **You** may have paid.

13. 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**. When the **Caravan** is kept at the **Storage Location** it must not be kept in a communal parking area accessible by the general public, residential car park or allocated parking space.

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. In order to be a recognised caravan park the site must be registered with the relevant local authority and have the required permissions and facilities for such use. 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.

14. Caravan identification

Caravans manufactured after 1992 must be registered with the Central 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 has 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, folding campers and fifth wheelers. **We** will be unable to deal with a claim unless Caravan Guard has 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. However, subsequent **Damage** caused after any of the above is covered.

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 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 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 possessions
- 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 Possessions' 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 - Protected No Claim Discount

We will not reduce **Your** No Claim Discount unless more than two claims happen over three **Periods of Insurance** in a row. If three or more claims happen then **We** will reduce **Your** No Claim Discount in line with **Our** usual scale and **You** will no longer benefit from No Claim Discount protection.

Endorsement 5 - Fifth wheel caravan

The cover provided under this **Policy** will only apply if **Your Caravan** is legally allowed to be used in the UK, is no more than 2.5 metres wide and is being towed by a vehicle suitable for purpose and legally adapted for towing a fifth wheel caravan.

How to make a claim

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 Possessions** 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 conditions' and 'Policy exclusions' on pages 21-27.

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 34-35.

What you must do

If **You, Your Family** or **Your Friends** 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, Your Family** or **Your Friends** 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** as soon as **You** can.

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 **Your 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** with any information and assistance

We may require about any claim. **You** must help **Us** to take legal action against anyone or help **Us** defend any legal action if **We** ask **You** to.

When **You** call **Us** **We** will advise **You** of **Our** requirements, which will be either:

- Ask **You** to get estimates for repairs or replacement items; or
- Arrange for the **Damage** to be inspected by one of **Our** Claims Advisors 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.

Where **We** have asked **You** for specific information relevant to **Your** claim **We** will pay for any reasonable expenses **You** incur in providing **Us** with the above information.

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** and **Your Family** comply with all **Policy** conditions and **You** should familiarise yourself with any requirements.

Directions for claim notification are included under 'Claims conditions'. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as 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 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
- Names 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 circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **Your** property
- 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

Where **We** have asked **You** for specific information relevant to **Your** claim **We** will pay for any expenses **You** incur in providing **Us** with the above information.

Sometimes **We**, or someone acting on **Our** behalf, may wish to meet with **You** to discuss the circumstances of the claim, to inspect the **Damage**, or to undertake further investigations.

To ensure Intact Insurance 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.

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

Who you need to know

Different companies may need to be involved if **You** have to make a claim, in order to provide general support and assistance, process **Your** claim and assess any **Damage** to ensure the claim is handled as quickly and fairly as possible. This section details the most common companies that may be involved.

- **Intact Insurance**

Intact Insurance are the underwriters of the **Policy You** bought from Caravan Guard. They should be **Your** first point of contact when making a claim. Intact Insurance will handle **Your** claim and agree any settlement.

- **Caravan Guard**

Caravan Guard is the company with whom **You** took out **Your Policy**. Caravan Guard can provide help and guidance on any aspect of **Your Policy**. If **You** have any queries or are unsure about anything please contact the Caravan Guard team.

- **Loss adjuster**

An independent loss adjuster with an expert understanding of claims may be appointed to visit **Your Caravan** and assess any **Damage**, to ensure **You** receive a fair settlement.

- In some instances, **You** may also be introduced to a reputable repairer.

How we will settle your claim

We will 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.

We will use the most appropriate repair method to repair the **Damage**. In certain circumstances this may result in the **Caravan** having a different gross vehicle weight following the repairs, providing this does not exceed the manufacturer's recommended limits.

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, and **We** agree to make a cash settlement, **We** will pay the decrease in **Market Value** of **Your Caravan**, but not more than it would have cost **Us** to repair the **Damage**. **We** will not pay more than it would have cost **Us** to repair the **Damage** to **Your Caravan** (excluding VAT, collection, redelivery, re-siting and similar charges not incurred) if the repair work had been carried out without delay.

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 Possessions** is necessary **We** will pay the **Market Value** (unless the **New for Old** clause is operative)
- If **Your Caravan**, **Equipment** or **Personal Possessions** are **Damaged** and the cost of repair exceeds the **Market**



Value, 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, as **We** will not pay more than the sum insured. **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 the **New for Old** age limit shown on **Your Schedule**.

If **Your Caravan** is **Damaged** and the cost of repair exceeds the cost of replacement with a new one of the same make and model (or the nearest equivalent make and model), or is stolen and not recovered, **We** will pay for a replacement with a new one of the same make and model (or the nearest equivalent make and model).

If **Your Equipment** or **Personal Possessions** are **Damaged** and repairs cannot be carried out, or are stolen and not recovered, **We** will pay for replacement with new ones of the same make, model or type (or the nearest equivalent).

If the **Caravan** and/or **Equipment** and/or **Personal Possessions** 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 [0203 282 1000](tel:02032821000), especially if not buying from a recognised dealer.

CRiS

The Central 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 [0203 282 1000](tel:02032821000) or email info@cris.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 and 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. Motor movers can be helpful when manoeuvring your caravan.

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 934 9826 or visit 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.

Tyre pressure monitoring systems are available and are designed to continually monitor your caravan's tyres. They are also there to notify you of low and high pressure, excessive wear and overheating.

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.

It may be worth considering fitting Tyron wheel safety bands, as they greatly reduce the risk of accident through loss of control after tyre deflation by helping to keep the tyre in place following punctures, blowouts and under inflation.

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.



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 Intact Insurance UK Limited. **You** are giving **Your** information to Intact Insurance UK Limited, which is part of the Intact Financial Corporation. In this information statement, '**We**', '**Us**' and '**Our**' refers to Intact Financial Corporation 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 **Data Protection Legislation** (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:

Post: [Data Protection Officer](#)
[Intact Insurance](#)
[The Capital Building](#)
[39 Old Hall Street](#)
[Liverpool](#)
[L3 9PP](#)

Email: privacy@intactinsurance.co.uk



This Privacy Notice explains how **We Use** the information **We** collect about **You** and how **You** can exercise **Your** rights. 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.

You are giving **Your** information to the insurer of **Your Policy** as shown on **Your Schedule** and any other companies within their group. In this information statement, '**We**' '**Us**' and '**Our**' refers to the group unless otherwise stated.

Our Privacy Notice will be updated from time to time, please check it each time **You** submit personal information to **Us** or renew **Your** insurance policy. Any immediate update to this notice will be published on **Our** webpage.

The information we collect and how we collect it

As a data controller **We** have certain legal responsibilities concerning how **We** collect, use and share **Your** personal information. **We** receive personal information about **You** from:

- **You** directly, the information **You** provide when **You** contact **Us**.
- Someone who is acting on **Your** behalf, where **You** have given them permission to do so.

- Third parties, the information which a third party can lawfully pass to **Us**. This could be where a third party applied for a product on **Your** behalf (and **You** gave permission for this), an agent lawfully passed **Your** details to us to provide **Our** services, or other sources such as the Motor Insurers Database and fraud prevention databases.

Your information comprises all the details **We** hold about **You** and **Your** transactions, including information obtained from third parties. Although not an exhaustive list, the types of personal information **We** collect include: **Your** name, email address, phone number, postal address, and information to assess **Your** insurance risk.

We need to collect data about **You** so that **We** can understand the level of insurance cover **You** require, and to provide **You** with insurance services and information. **We** will use some of this information to communicate with **You**, and where **You** have agreed, to send **You** product or service information and offers.

Sometimes **We** will ask for special categories of personal information (e.g. driving offences or health information), and/or criminal or fraud information, for which there is additional protection under data protection law.

As a customer **We** will collect **Your** payment details, (e.g. direct debit, credit or debit card information) to pay for **Your** cover. To service **Your** policy **We** might contact **You** via **Our** website, emails, phone, text or post. These services might record information such as passwords, electronic information identifier (IP Address), email address, phone number and call recordings.

If **You** need to make a claim against **Your** policy, information about the incident will be collected, this may be shared with other selected companies to aid the processing of the claim.

Legal grounds to process

We are required to tell **You** the legal grounds relied upon to process **Your** personal information and why processing is necessary, **We** have listed these below:

- **Our performance of an insurance contract**

This includes providing **You** with insurance (including administration and generally servicing and maintaining **Your** policy) and/or **Us** taking steps at **Your** request towards, and in anticipation of, providing **You** with insurance services.

- **Our legitimate business interests**

or those of a third party - Where these interests are not overridden by **Your** interests or fundamental rights and freedoms in relation to the protection of **Your** personal information. **Our** legitimate business interests include enabling **Us** to provide **You** with information about **Our** insurance services, market research, product development, responding to any query that **You** may raise with **Us** and, where requested by **You**, providing **You** with insurance services. Third party legitimate business interests include the promotion of insurance services to **You** so that third parties, such as holiday parks, have sufficient insurance coverage at their site(s). **We** will always give full and proper consideration to **Your** interests, via a balancing test, before using **Your** personal information in the way described.

- **Consent** - In some circumstances **We** may need consent to use **Your** 'special category personal data'. **We** will always give **You** a choice as to whether **We** use **Your** personal information for marketing.

- **Our compliance with legal or regulatory**

obligations - Where laws or regulations may require **Us** to use **Your** personal information in certain ways.



- **Necessity** - To establish, exercise or defend a legal claim. **We** may use **Your** information to establish **Our** position or defend ourselves.

For criminal or special category personal information (such as health conditions), the legal grounds **We** rely on to process **Your** information are that:

- **We** need to investigate a potential legal claim or bring or defend a legal claim, this may relate to a claim under **Your** insurance policy, or relate to the investigation and prosecution of fraud. Please note that **You** do not have to give **Your** consent to **Us** for **Us** to provide **Our** insurance services to **You**.

How we use your personal information

We think **Your** information is as important as **You** are, and **We** want to make **You** aware of how **We** might use it:

- Assess financial and insurance risk
- To inform **You** about **Our** insurance services
- To provide **You** with the service requested
- To undertake administration and generally service and maintain **Your** insurance policy, including responding to any query that **You** may raise and managing any claim **You** may make under **Your** insurance policy
- To develop and test products and services, in specific, **We** may also use **Your** information to contact **You** for market research purposes

- Recover debt
- Prevent and detect crime

Where **You** have provided **Your** prior consent:

- **We** will use **Your** contact information to notify **You** of **Our** services, products and offers which **We** believe may interest **You**, via post, phone, email or text, this is what is commonly referred to as 'marketing'. These messages may be personalised using information **You** have previously provided.

We may use information collected about **You** to show **You** relevant advertising on third party websites e.g. Google, this could be advertising messages via the use of cookies. If **You** don't want to be shown targeted advertising from **Us** you can change your settings on some third party sites, and some browsers allow **You** to block our adverts.

We may ask **You** to confirm or update **Your** consent choices, if or when **You** interact with **Us** in the future, to ensure that **Your** choices remain up to date. If at any other time **You** decide that **You** do not want **Us** to contact **You** for marketing purposes, please get in touch using the details in the 'Contact us' section of this privacy notice.

We will not disclose your information to any other party except:

- Where **We** have your consent
- To service **Your** contract; for example **Your** policy underwriter will require this information to provide **You** with a quote and/or insurance cover
- To credit reference and fraud prevention agencies and other companies that provide a service to **Us**, **Our** partners or **You**
- Where a third party has been appointed to handle elements of **Your** claim
- With **Our** carefully selected third party service providers, including external software or hosting providers, research or development agencies and technology providers
- Where **You** have taken a policy with **Us**, we may send confirmation to the company that introduced **You** to **Us** (e.g. a dealer, holiday park or member organisations). Personal data will be limited to that used for statistical analysis, confirmation of commission payment, and/or to improve relevancy of their marketing campaigns. Please notify **Us** within 14 days of receiving this document if this is not OK.
- Where **We** are required or permitted to do so by law
- In the event that **We** are bought or **We** sell our business, **Your** information will be disclosed to the prospective buyer

Your personal information may be accessed, transferred or stored at a destination outside the European Economic Areas in connection with the purposes set out above. **We** will take all reasonable steps to ensure that **Your** personal information is safeguarded and treated in accordance with this privacy notice. If **You** would like further information please contact **Us**.

Claims history

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register (MIAFTR), run by the Association of British Insurers (ABI).

Under the conditions of **Your Policy**, **You** must tell **Us** about any incident (such as an accident, fire, theft or malicious damage) 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.

Credit reference agencies

To determine premium payment rates at quote, renewal and/or any future invitations, **We** may make checks on the electoral roll and public data through a credit reference agency. These enquiries will be recorded but will not affect **Your** credit rating.



Automatic Decision Making

Prior to **Us** offering **You** an insurance product or service **We** may carry out the below which involve automated decision making (computer based):

- **Pricing and Underwriting;** to calculate the insurance risk and calculate a premium
- **Credit referencing;** where a policy is being paid by Direct Debit checks are made to evaluate **Your** credit rating, this is to assess **Your** ability to pay for the product or service

If **You** do not agree with the result, **You** have the right to contact **Us** to request a manual reassessment of the same information.

How long will we keep your personal information?

Where **You** have purchased an insurance product, **We** will keep **Your** personal information for so long as **We** are providing **You** with insurance services, plus an additional 7 years, to deal with any queries, complaints or legal claims **You** may have. **We** may keep **Your** data for longer than 7 years if **We** cannot delete it for legal, regulatory or technical reasons. **We** may also keep it for research or statistical purposes. If **We** do, **We** will make sure **Your** privacy is protected and only use it for those purposes.

Where the use of **Your** personal information for a specific purpose is based on **Your** consent, **We** will keep **Your**

information for 4 years after **Our** last mutual contact, or until **You** ask **Us** to stop sending **You** such information.

Your rights in relation to your personal information

Under certain conditions, **You** may have the right to request **Us** to:

- Provide **You** with further details on the use **We** make of **Your** personal information
- Provide **You** with a copy of personal information **We** have collected about **You**
- Update any inaccuracies in the personal information **We** hold
- Delete any personal information that **We** no longer have a lawful ground to use
- Object to **Our** use of **Your** personal information if **Our** use of **Your** personal information is causing **You** undue harm.

If **You** have any questions in relation to **Our** use of **Your** personal information, or wish to request any of the above, please get in touch using the details in the 'Contact us' section (right).

Please note that submitting a request does not necessarily mean **We** will be able to fulfil it on every occasion - **We** may be bound by law preventing **Us** from fully fulfilling such a request, or **We** may be able to

demonstrate legitimate grounds to continue using it in the manner **You** are objecting to. When this is the case **We** will explain in **Our** response.

Contact us

If **You** have any questions, or if **You** would like to find out more about this privacy and security notice, **You** can contact **Us**:

Post: Data Protection Officer
Caravan Guard and Leisuredays
New Road
Halifax
HX1 2JZ

Telephone: 01422 396 777

Should it be necessary, **You** also have the right to complain to the Information Commissioner's Office, **You** can find out how to report a concern via their website: www.ico.org.uk.

**Large print copy
available on request**



**Call 01422 396 777 or visit
caravanguard.co.uk/paperpolicy**

Caravan Guard Limited
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Telephone calls may be recorded.



CG-Pol-T-1025