

About This Document

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

Insurer

Administered and Underwritten by Novae Syndicates Limited whom are authorised and regulated by the Financial Services Authority No. 204888. Registered Office: 71 Fenchurch Street, London, EC3M 4HH.

Type of Insurance and Cover

Novae Syndicates Limited offers Static Caravan insurance cover.

Cover specific features and benefits (referenced to the sections contained in the insurance document).

The Caravan (Section A)

We will insurance your caravan and its equipment against loss or damage. This cover also includes:

- fixtures, fittings, furnishings;
- utensils;
- bedding and accessories;
- awnings, and;
- toilet tents;

whilst in or on or attached to your caravan.

The Contents (Section B)

We will pay up to the sum insured shown in the schedule for loss or damage to contents (that are not insured elsewhere) which belong to you or which you are legally responsible for, whilst they are in your caravan.

Liability to the Public (Section C)

We will insure you, and any person using your caravan with your permission, for all amounts which you become legally liable to pay for accidents happening in and around your caravan, which are caused by or arise out of ownership, possession or use of your caravan, which result in:

- bodily injury to any person other than you or a domestic employee, or
- loss or damage to property which you (or your domestic employees) do not own or have legal responsibility for.

General Extensions (Section D)

Hire or reward

We will cover liability, loss or damage whilst your caravan is let for hire and reward.

Loss of hiring charges

If your caravan suffers loss or damage which is covered by this insurance, we will pay the net loss of hiring charges actually booked before the loss or damage occurred.

Significant or Unusual Exclusions or Limitations (By Section)

Section A

New caravan replacement applies to caravans less than three years old from the date of you buying it from new that are damaged so that repairs will cost more than the insured value.

It is a requirement of this insurance that your Static Caravan is kept at a registered site that provides you with full facilities e.g. Electricity, 24 hour security etc.

Your insurance does not cover the following.

- The first £100 of any Accidental Damage Claim.
- The first £100 of any Fire & Theft Claim.
- The first £100 of any Wind, Storm & Flood Claim.
- Damage to awnings and any other externally fitted parts or accessories caused by storm or flood.

Section B

We will not pay more than £300 for any one item.

We will not pay the cost of replacing undamaged items forming part of a pair or set.

We will make a deduction for wear and tear for:

- clothing;
- household linen;
- camping equipment, or;
- accidental damage to audio and visual units including television sets and video recorders.

If your caravan is not on a licensed and supervised caravan site where the owner of the site, his/her agent or full time warden or other employee is permanently on site, theft or attempted theft is not covered if your caravan is left unoccupied.

Your insurance does not cover the following:

- The first £100 of any loss or damage to the contents.
- Loss or damage to:
 - money, cheques, stamps or stamp collections;
 - credit and cheque cards;
 - securities for money, deeds, bonds, tickets;
 - bills of exchange, promissory notes;
 - certificates, manuscripts and documents of any kind;
 - pedal cycles or contact lenses;
 - mobile or portable phones or pagers, or;
 - computers, computer equipment and computer games.
- Loss or damage to contents within awnings or other collapsible or canvas units.
- Loss or damage to contents by theft or attempted theft whilst your caravan is left unattended, unless all windows, openings and final exit doors are closed and securely locked.

Section C

We will not pay more than £2,000,000 for any one event.

Your insurance does not cover the following.

- Any liability you have accepted under an agreement or contract unless you would have had that liability anyway.
- Any liability which is more specifically insured by other insurance.

Section D

Hire and reward

Your insurance does not cover theft or malicious damage by the hirer, his family or any person who the hirer lends or sub-lets the insured caravan to.

Loss of hiring charges

The most we will pay under this part is £15 per day and £200 in total, during any one period of insurance. You must keep written records of all bookings and deposits paid. You must also let us examine the records at any reasonable time.

Period of Insurance

The insurance offered is a 12-month contract, which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

Cancellation

You may cancel the insurance at any time by sending us written notice and returning the insurance documents. The charges that will apply are detailed in the General conditions section of the insurance document.

This schedule is only valid when the proposal form to which it relates has been accepted and either the premium paid in full or a completed direct debit mandate has been received by ourselves. It is a condition of your cover under this policy that any material changes to your circumstances are notified to us immediately.

Your right to change your mind:

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 + Insurance Premium Tax (IPT).

How to Claims

If a claim occurs you must report it to us as soon as possible. Please phone us on 0161 835 6938 (Merlin).

Complaints**If your complaint is about the way a policy was sold to you**

If at any time you have any query or complaint regarding the way the Policy was sold, you should refer in the first instance to the insurance intermediary who sold the Policy to you.

If your complaint is about the administration of the Policy

Any enquiry or complaint should be addressed in the first instance to the intermediary who sold the Policy to you.

If you are not satisfied with the way a complaints has been dealt with, you should refer your case to the Policyholder & Market Assistance department of Lloyd's.

The address is:

Policyholder & Market Assistance

Lloyd's Market Services

One Lime Street

London EC3M 7HA

If you are still not satisfied you may refer your complaint to the Financial Ombudsman Service (FOS). Please note that the FOS is only able to help you if you are a private individual or a "Micro Enterprise". This is defined as a business with an annual turnover not exceeding 2,000,000 Euros and fewer than 10 staff.

The address is:

Financial Ombudsman Service

South Quay Plaza II

183 Marsh Wall

London

E14 9SR.

Financial Services Compensation Scheme (FSCS)

As members of the Financial Services Compensation Scheme (FSCS), you may be entitled to compensation under the scheme if Novae cannot pay out all valid claims under this insurance. This depends on the type of policy you have and the circumstances of the claim. The scheme will cover 90% of the claim with no upper limit. For types of insurance you must have by law (such as third-party insurance for motor claims), the scheme will cover the whole claim. You can get more information about the scheme from the FSCS or you can visit their website at www.fscs.org.uk.

Language and Law Applying to the Insurance

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.