



Cover4Caravans
Specialist Caravan Insurance



AmTrust Europe
An AmTrust Financial Company

Cover4Caravans AmTrust Europe Static Caravan Insurance Policy Document



Insurance with a different perspective

Introduction

Welcome to **Our** Static Caravan Insurance **Policy**.

This document, the **Schedule** and any endorsements set out the terms of the contract between **You** and **Us**. Please read the **Policy**, **Schedule** and any endorsements to make sure they provide the cover **You** want. If they are not correct, or do not meet **Your** needs, please immediately return this **Policy** document to the person who arranged this insurance for **You**.

The **Schedule** sets out the sums insured (the amount of cover **You** have) and the sections of the **Policy** which apply. If **Your** insurance needs changing during the **Period of Insurance** please let **Us** know as soon as possible. **You** must tell **Us** about any changes which affect the circumstances of the **Caravan**. If **You** don't **Your Policy** may not be valid.

Your Policy is designed to be amended easily and **We** will issue a new **Schedule** or endorsement each time the **Policy** is altered.

You must also tell **Us** if at any time the sums insured shown in the **Schedule** are not enough. Following a claim **We** can make a cash payment, carry out the necessary repairs, or replace the item.

Before **You** accept **Our Policy**, **You** have 14 days to review **Your** policy wording and consider its full terms. If **You** are not totally happy with the **Policy** and have not made a claim, simply write to **Us** at the address shown on page 2 requesting that **Your** insurance is cancelled and that any monies paid be returned. **We** will then cancel **Your** insurance.

Our agreement.

In return for **Your** premium **We** will insure **You** during the **Period of Insurance**, under the terms set out in this **Policy** document, the **Schedule** and any endorsement **We** have issued.

Signed for and on behalf of AmTrust Europe Limited



K W Wardell
Managing Director

Please keep **Your** policy wording in a safe place. **You** may need to read it if **You** need to make a claim or if **You** need help.

AmTrust Europe Limited

Registered in England number 1229676 at Market Square House, St James's Street, Nottingham NG1 6FG. Authorised and regulated by the Financial Services Authority. Member of the Association of British Insurers.

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Definitions

Certain words in this **Policy** have special meanings. These meanings are given below. To help **You** identify these words in the **Policy**, **We** have printed them with a capital letter and in **bold** type throughout.

Caravan

The structure of the static **Caravan** described in the **Schedule** together with standard fixtures and fittings and furnishings included in the manufacturers' original specification, or any additions notified to **Us** prior to **Policy** inception.

Contents

Household goods, personal belongings, clothing, TV, video, audio, and other items in **Your Caravan** which belong to **You**, or for which **You** are legally responsible. A single article limit of £500 applies.

Excess

The first amount of each claim for which **You** are responsible as shown in the **Schedule**.

Geographical Limits

England, Scotland, Wales and Northern Ireland.

Immediate Family

Mother, step-mother, father, step-father, son, step-son, daughter, step-daughter, brother, step-brother, sister, step-sister, grandmother and grandfather, aunts and uncles.

In Use

When **You** or **Your Immediate Family** or anyone **You** have given prior permission to use or visit **Your Caravan** for holiday purposes.

Site Address

A supervised or serviced caravan site where the owner of the site, his/her agent or a full time warden or other employee is permanently on site, declared to **Us** and accepted by **Us** and shown in **Your Schedule**.

Standard Caravanning Equipment

Items **You** would reasonably take with **You** when using **Your Caravan**, excluding electrical equipment, personal belongings and **Valuables**.

Unoccupied

Any period exceeding 24 consecutive hours when the **Caravan** is not being used for occupation by a **Policyholder**.

Valuables

Any article made from precious metal, jewellery, fur, watches, audio, video or photographic equipment, computers, binoculars, telescopes, phones, pictures, works of art, antiques, stamp, medal and coin collections, sporting equipment, food and drink.

Loss or Damage

Accidental loss, damage or destruction, theft or attempted theft.

Money

Cash, bank and currency notes, cheques, money and postal orders, postage stamps, savings stamps and savings certificates, premium bonds, luncheon vouchers, traveller's cheques, phone cards, season tickets, gift tokens or vouchers, documents, promotion vouchers and air-miles vouchers.

Period of Insurance

The period of time covered by the **Policy** as shown in the **Schedule**.

Permanent Residence

Any **Caravan** not occupied by **You** or **Your Immediate Family** for holiday purposes, but occupied by **You** or **Your Immediate Family** as a main domestic residence whether temporary or permanent.

Policy

This document which becomes a valid **Policy** when **We** give **You** **Your Schedule**.

Schedule

The document **We** give **You** which makes the **Policy** valid and shows details of **You**, **Your** address, the **Caravan**, the sums insured, the **Caravan Site Address**, the policy number and any **Policy Excess** which may apply.

We, Us, Our, Company

AmTrust Europe Limited
Market Square House,
St James's Street,
Nottingham,
NG1 6FG.

Reg no: 1229676

Tel: 0115 941 1022

Fax: 0115 941 1316

Email: nottingham@amtrusteu.co.uk

Authorised and regulated by the Financial Services Authority

You, Your, Policyholder

You and members of **Your Immediate Family** or anyone **You** have hired the **Caravan** to.

Policy Cover

What is covered.

We will cover **You** against **Loss or Damage** to the **Caravan** and its **Contents** which happens during the **Period of Insurance** within the **Geographical Limits** caused by:

- fire or explosion;
- storm, flood or earthquake, lightning or thunderbolt;
- accidental **Loss or Damage**;
- criminal acts or vandalism; or
- theft or attempted theft;

What is not covered?

1. **Loss or Damage** to:
 - **Contents** while outside the **Caravan**;
 - **Contents** unless there is evidence of forcible or violent entry or exit to or from the **Caravan**;
 - electronic or electrical equipment whilst left in the **Caravan** when it is not **In use**;
 - the **Contents** while the **Caravan** is out of use except **Standard Caravanning Equipment**;
 - **Contents** owned by the hirer of the caravan.
 - tyres unless caused by an insured event;
 - the **Caravan** while it is being transported;
 - **Money, Valuables**, firearms, wines, spirits and tobacco goods:
 - china, glass or porcelain;
2. Accidental damage to:
 - **Contents** and **Valuables**.
3. We will not pay for **Loss or Damage** to caravan generators or damage to the **Caravan** resulting from using generators.

Extensions in cover

We will pay the extra costs of the following after **Loss or Damage** insured by this **Policy**.

1. If **Your Caravan** suffers **Loss or Damage** by an Insured event at **Our** option **We** will meet the additional costs necessarily and reasonably incurred in:
 - disconnecting and removing the **Caravan** to the nearest repairer.
 - re-delivery from the repairer and reconnection of the **Caravan** to **You** at the **Site Address** shown in the **Schedule**.
2. If **You** cannot stay in **Your Caravan** as a result of **Loss or Damage** while in use, **We** may pay the extra costs **You** reasonably have to pay for:
 - hotel accommodation costs, (not including food and drink), up to £75 a day for up to 14 days or
 - hire costs for a replacement caravan up to £75 a day for up to 14 days.
 - loss of hire costs – if your **Caravan** suffers **Loss or Damage**, **We** will pay the net loss of hiring charges actually booked before the **Loss or Damage** occurred. The most **We** will pay under this cover will be £75 per day up to a maximum of 14 days, during any one **Period of Insurance**. **You** must keep a record of all bookings and deposits paid and make these available on request.

You will need to provide receipts as proof of any claim **You** may make for the extensions in the cover shown above.

4. **Loss or Damage** caused by:
- faulty workmanship, faulty design or using faulty materials;
 - repairing, restoring, renovating, cleaning or dyeing;
 - electrical or mechanical failure or breakdown;
 - wear, tear or loss in value;
 - wet or dry rot, frost, atmospheric or climatic conditions;
 - vermin, insects, fungus or anything which happens gradually;
 - water damage or resulting from water leaking in through windows, doors, ventilators, body joints or seals;
 - chewing, scratching, tearing or fouling by pets;
 - deception unless deception is used only to gain access or entry to the **Caravan**;
 - theft or malicious damage by anybody who has **Your** permission to be in the **Caravan**;
 - theft or attempted theft from the **Caravan** unless there is evidence of forcible and violent entry or exit to or from the **Caravan**.
 - theft of or **Loss or Damage** to garden fences, outbuildings and their **Contents**.

Public Liability

We will insure any amounts which **You** legally have to pay for causing accidental bodily injury, death or disease, accidental **Loss or Damage** to property arising out of **You** owning, possessing or using the **Caravan** or the **Contents** which happens within the **Geographical Limits**.

We will also covers defence costs **You** pay or agree to pay with **Our** permission as well as the limit of liability for this section.

We will cover **Your** personal representatives entitled to cover under this section for any liability **You** or they may have. However **You** and they must keep to the terms, conditions and exclusions of this section.

We will pay up to £2,000,000 in connection with any one incident.

We will not cover public liability arising directly or indirectly while **You** are using the **Caravan** as part of **Your** job.

Excluding

- a. **We** will not cover public liability arising directly or indirectly whilst the **Caravan** is being transported.
- b. **We** will not cover **Loss or Damage** to property **You** own or are looking after or if it is more specifically insured elsewhere.

General Exclusions

We will not pay for Loss or Damage caused by:

1. faulty workmanship, faulty design or using faulty materials;
2. repairing, restoring, renovating, cleaning or dyeing;
3. electrical or mechanical failure or breakdown;
4. wear, tear or loss of value or any expense or costs that are indirectly caused by the insured peril;
5. wet or dry rot, frost, vermin, insects, fungus or anything which happens gradually;
6. water damage or resulting from water leaking in through windows, doors, ventilators, body joints or seals;
7. chewing, scratching, tearing or fouling by animals;
8. deception, unless deception is used only to gain access or entry to the **Caravan**;
9. any loss or damage or liability caused by war, invasion, revolution, terrorism or any similar event;
10. pressure waves from aircraft or other flying objects travelling at or above the speed of sound.

We will not pay for any Loss or Damage:

1. Or any legal liability or bodily injury directly or indirectly caused by or arising from:
 - a. ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste from burning nuclear fuel; or
 - b. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.

General Conditions

1. **You** must keep to the terms and conditions of this policy.
2. It is a condition of this policy that the **Caravan** must be securely anchored at all four corners to a firm solid base at all times.
3. the water and central heating systems must be drained during the closing of the site.
4. **You** must take all reasonable steps to prevent or reduce Loss or **Damage** to the **Caravan** and **Contents**.
5. **You** must maintain the **Caravan** and keep it in good repair.
6. **You** must not leave awnings up and attached to the **Caravan** unless it is **In Use**.
7. **You** must write and tell **Us** immediately of any changes in **Your** circumstances which affect this insurance. (This includes any changes in storage and security arrangements.) If **You** do not, **Your Policy** may not be valid.
8. **We** will not pay for any claim which is in any way fraudulent or exaggerated. **We** may also make this insurance invalid and get back any money **We** have paid to **You** or **Your** representative.
9. if **Your Caravan** is deemed beyond economical repair during the **Period of Insurance** of this policy, all cover will end from the date of the loss and **We** will take premiums **You** owe from any amount **We** pay as **Your** claim.
10. under UK law **You** and **We** can choose the law that will apply to this contract. Unless **You** and **We** have agreed otherwise, this contract will be governed by English law.

We will not pay for:

1. the first £100 of each and every claim.
2. more than £500 for any one single item insured under the **Contents** section.
3. the cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or of a matching colour or design if the remaining item or items can still be used and the **Loss or Damage** happens within a clearly definable area or to a special part and replacements cannot be matched.
4. **Loss or Damage** if the **Caravan** is being used as a **Permanent Residence**.
5. **Loss or Damage** caused by water damage or resulting from water leaks, if the water and central heating systems have not been drained during the closing of the site.
6. **Loss or Damage** if the **Caravan** is used for something other than for private, social, domestic and pleasure purposes or being used for residential purposes.
7. theft or attempted theft of **Contents** unless there is visible evidence of forcible and violent entry or exit to or from the **Caravan**.
8. any **Loss or Damage** which happens before the start of this **Policy**.
9. **Loss or Damage** caused deliberately by **You**.

How to Claim

If **You** wish to make a claim, **You** may either contact the intermediary who arranged cover for **You**, who will notify **Us** of **Your** claim, or **Us**. When submitting a claim form **You** must give **Your** policy number.

AmTrust Europe Hotline

0115 9349818

(9am – 5pm Mon – Fri)

Settling Claims

The Caravan

We will either pay the cost of repairing the **Caravan** or, if the **Caravan** is lost or damaged beyond economical repair, **We** may settle the claim as follows:

a. **New For Old Cover**

If **You** suffer a total loss and the **Caravan** is within five years of age from the date of manufacture regardless of the number of owners, **We** may replace the **Caravan** with a new **Caravan** of the same make and model. **Your** sums insured must cover the cost of a new **Caravan** of the same make and model. **You** must be able to provide the original purchase receipt.

b. **Market Value**

If **You** suffer a total loss and the **Caravan** is over 5 years old from the date of manufacture, **We** may pay the retail value of the **Caravan** at the time of the **Loss or Damage** (as shown in the current edition of *Glass's Guide to Caravan Values*), less a deduction to reflect pre-accident condition.

The Contents

We will pay the cost of repairing damaged items, or;

Cancellation

1. **If You pay an annual premium:**

We may cancel the **Policy** by writing to **You** at **Your** last known address confirming that all cover will end 14 days after the date of **Our** letter or **You** may cancel the **Policy** by giving **Us** written instructions.

2. **If You pay a monthly premium:**

We may cancel the **Policy** by writing to **You** at **Your** last known address confirming that all cover will end 7 days after the date of **Our** letter (if **We** are cancelling the **Policy** because a premium has not been paid); or 14 days after the date of **Our** letter (if **We** are cancelling the **Policy** for any other reason).

You may cancel the **Policy** by giving **Us** written instructions, **You** should also instruct **Your** bank to cancel **Your** Direct Debit.

If **We** cancel the **Policy**, and **You** have not made a claim during the current **Period of Insurance**, **We** will refund the premium for any remaining period of cover.

- a. pay the cost of replacing lost or damaged items by items of similar quality;
- b. replace lost or damaged items with items of similar quality.

We may take off an amount for wear, tear, and loss in value.

If the sums insured on the **Caravan** and **Contents** at the time of **Loss or Damage** are less than the cost of replacement less an amount for wear, tear and loss in value, **You** shall be considered as being **Your** own insurer for the difference and shall bear a rateable share of the loss accordingly.

Claim Conditions

1. When **You** become aware of an event which is likely to result in a claim under this **Policy**, **You** must:
 - tell **Us** immediately;
 - tell the police immediately if **Loss or Damage** has been caused by theft, attempted theft or malicious act or vandalism and help **Us** get back and identify the property;
 - take all reasonable steps to reduce any **Loss or Damage** and prevent any further **Loss or Damage**;
 - not get rid of any damaged items until **We** have had the chance to inspect them;
 - not leave any property for **Us** to deal with;
 - immediately send **Us** every letter, claim, writ or summons without answering them; and
 - not admit liability or promise to make a payment without **Our** permission.
2. Evidence
 - **You** must give **Us** all information and evidence, including written estimates and proof of ownership and value that **We** ask for. **You** must pay any costs involved in doing this.
 - **You** must provide, in writing, full details of injury or **Loss or Damage** as soon as possible and in any event within:
 - a. seven days (7) if caused by riot or civil commotion; or
 - b. thirty days (30) if from any other cause.

Complaints Procedure

We always aim to provide a first-class service. However, if **you** have any complaint **you** should contact the intermediary/broker who arranged this insurance for **you**.

If this matter is not resolved to **your** satisfaction, please write to:

Managing Director
AmTrust Europe Limited
Market Square House
St. James's Street
Nottingham
NG1 6FG

If **you** are still not satisfied or **we** have not given **you** an answer in eight weeks **we** will advise **you** how **you** can take your complaint to the Financial Ombudsman Service. Their details are:

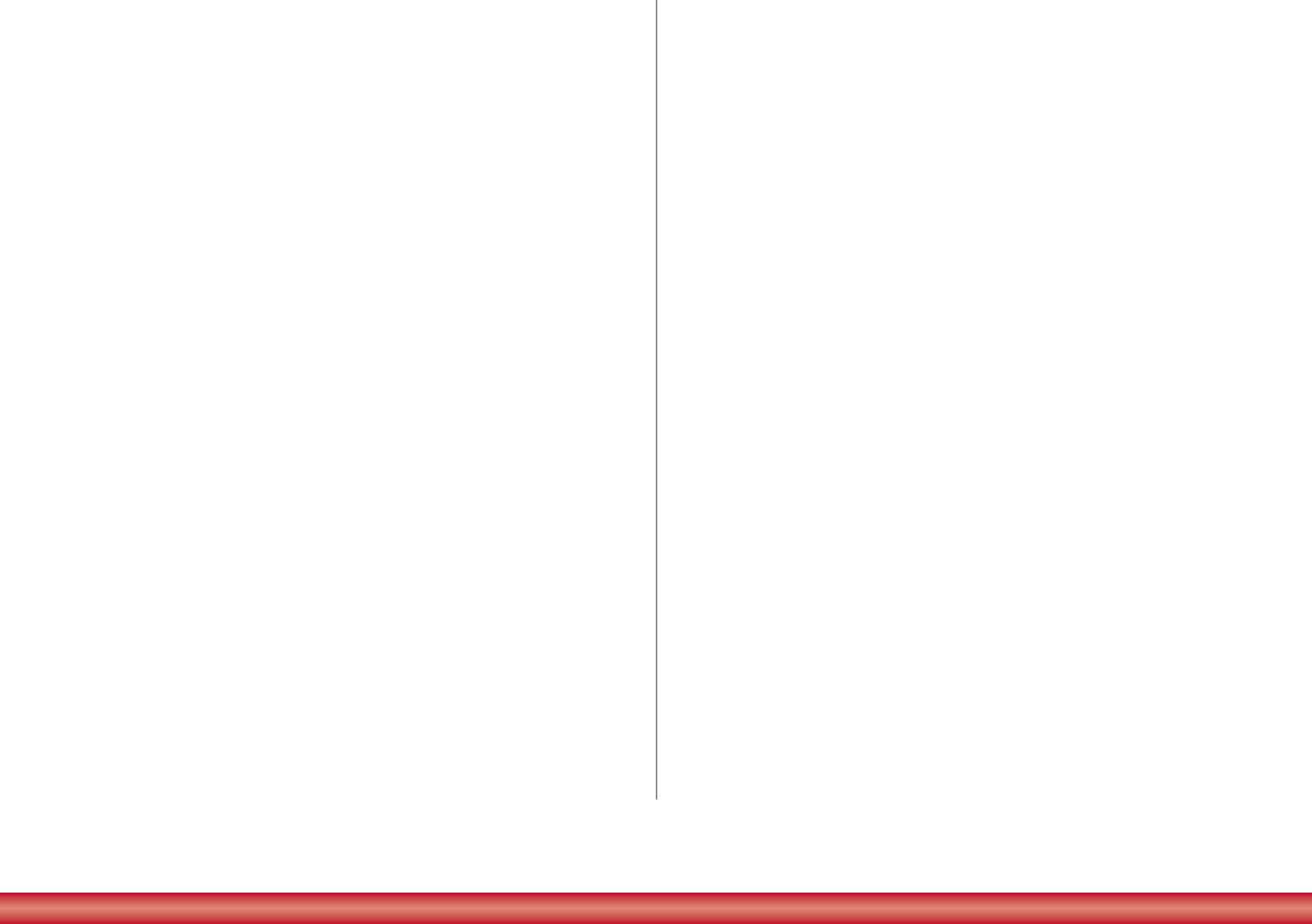
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
www.financial-ombudsman.org.uk

3. **Our** rights
 - a. **We** may take, or ask **You** to take, any action necessary to get back, from anyone else, any costs **We** have to pay under this **Policy**. **We** may do this before or after **We** pay **Your** claim.
 - b. **We** may take over the defence or settlement of a claim against **You** by another person
4. Contribution - other insurances
 - **You** If **You** have any other insurance policies which cover the same loss, damage or liability as this **Policy**, **We** will pay only **Our** share of the claim.

AmTrust Europe Limited, who underwrite this insurance are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if they cannot meet their obligations. This depends upon the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Services Authority or the FSCS. The FSCS can be visited on the web at www.fscs.org.uk or by contacting the FSCS on 020 7892 7300.

The complaints procedure above does not affect any legal rights **you** may have to take action against **us**.

You can check the above details on the Financial Services Authority Register by visiting the FSA website: www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.





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