



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

Equity Red Star, managed by Equity Syndicate Management Ltd which is authorised and regulated by the Financial Services Authority.

TYPE OF INSURANCE AND COVER

Equity Red Star 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 insure 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 £100.00 of any Fire & Theft Claim
- The first £100.00 of any Windstorm & Flood claim.
- Damage to awnings and 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 the 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 will be £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.

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 CLAIM

If a claim occurs you must report it to us as soon as possible. Please phone us on 0844 561 1372.

COMPLAINTS

If you have any cause to complain about your insurance, or us, please contact your insurance adviser who arranged the insurance for you.

Having contacted your adviser, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Chief Executive of Equity Red Star at 52 Leadenhall Street, London EC3A 2BJ. When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask the Policyholder & Market Assistance department at Lloyd's. The address is Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA.

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is The Financial Ombudsman Service, South Quay Plaza II, 183 Marsh Wall, London E14 9SR (These procedures do not affect your right to take legal action if necessary).

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If Equity Red Star is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS. The first £2000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information from us or the Financial Services Authority (FSA).

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.