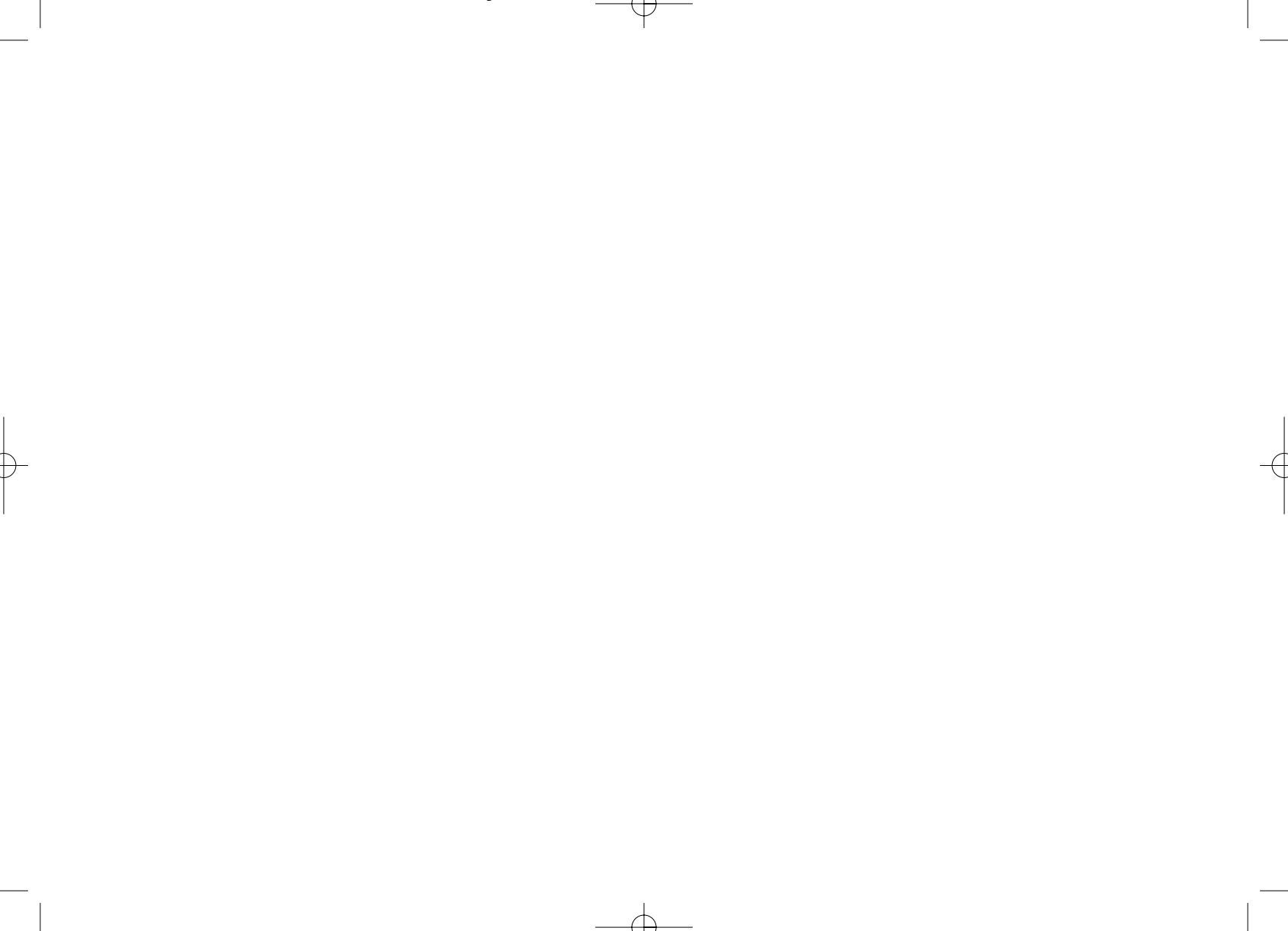




Cover4Caravans
Specialist Caravan Insurance



Touring Caravan Insurance



About Equity Red Star

Equity Red Star is managed by Equity Syndicate Management Limited, which is authorised and regulated by the Financial Services Authority. You can visit the Financial Services Authority website, which includes a register of all regulated firms at www.fsa.gov.uk/register. Alternatively you can contact the Financial Services Authority on 0845 606 1234.

Equity Syndicate Management Limited is registered in England number 426475. The registered office is at Library House, New Road, Brentwood, Essex, CM14 4GD.

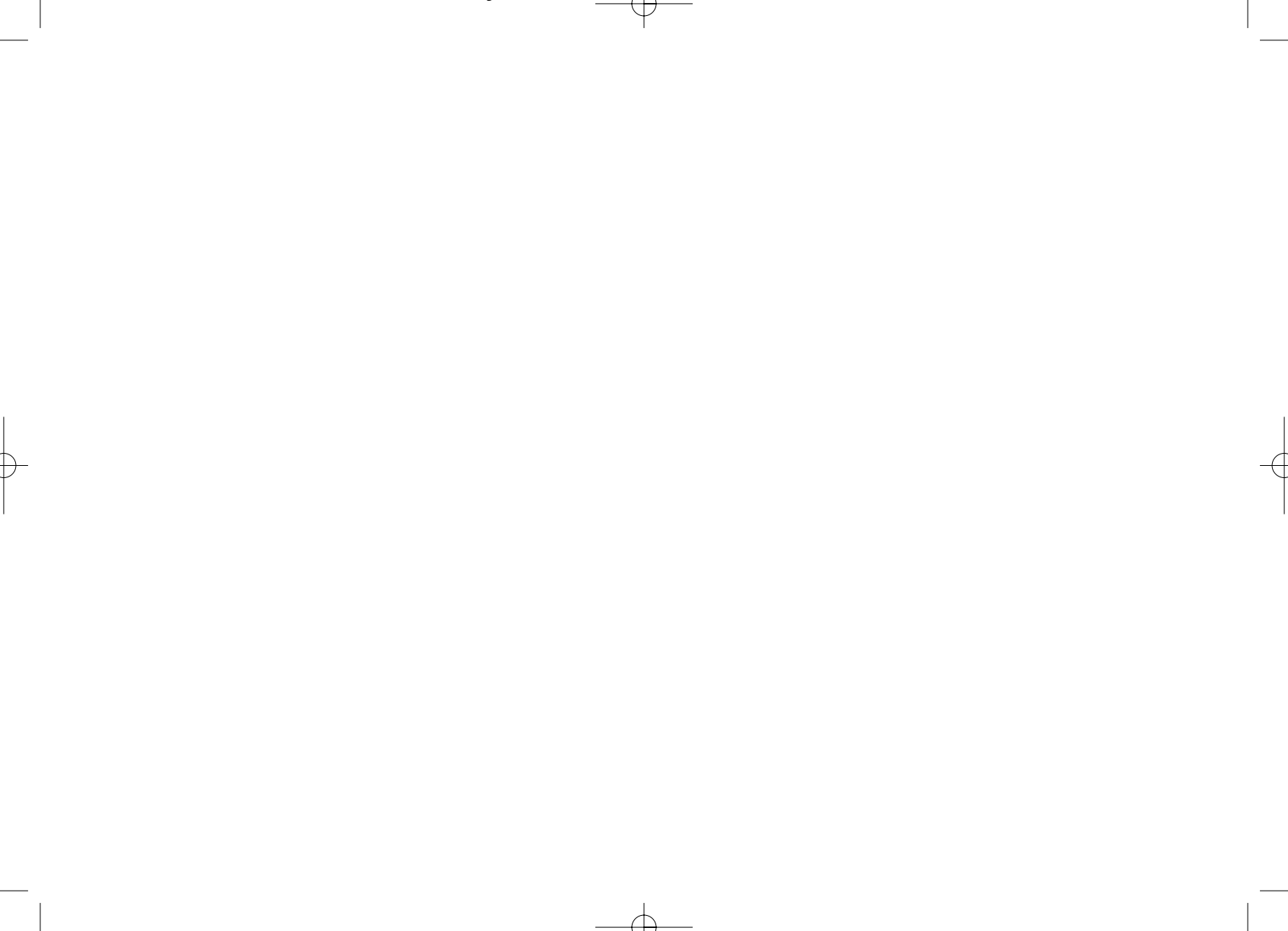
Financial Services Compensation Scheme (FSCS)

If we are not able to meet our liabilities under the insurance, you may be entitled to compensation from the FSCS. The first £2,000 of a claim is protected in full and 90% of the rest of the claim will be met. You can get more information from us or the Financial Services Authority, or by visiting the FSCS website at www.fscs.org.uk.

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Introduction

Thank **you** for choosing Equity Red Star for **your** Touring Caravan Insurance

This policy document, the **schedule**, any statement of fact or proposal and any endorsements set out the terms of the contract between **you** and **us**. Please read the policy document, **schedule** and any endorsements to make sure they provide the cover **you** require. 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 change 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.

This contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract. **We** may cancel or change any part of the contract without getting anyone else's permission.

The contract is based on the information **you** provided in **your** signed proposal form or statement of insurance. **We** have agreed to insure **you** under the terms, conditions and exceptions contained in this booklet, the **schedule** or in any endorsement applying to this booklet. The insurance provided by this document covers any liability, loss or damage that occurs during any **period of insurance** for which **you** have paid, or agreed to pay the premium.

Your policy document 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.

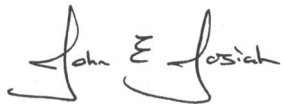
Please keep **your policy** document in a safe place. **You** may need to read it if **you** need to make a claim or if **you** need help.

This insurance is written in English and all communications about it will be in English . Unless **we** have agreed otherwise with **you**, this contract is governed by English Law.

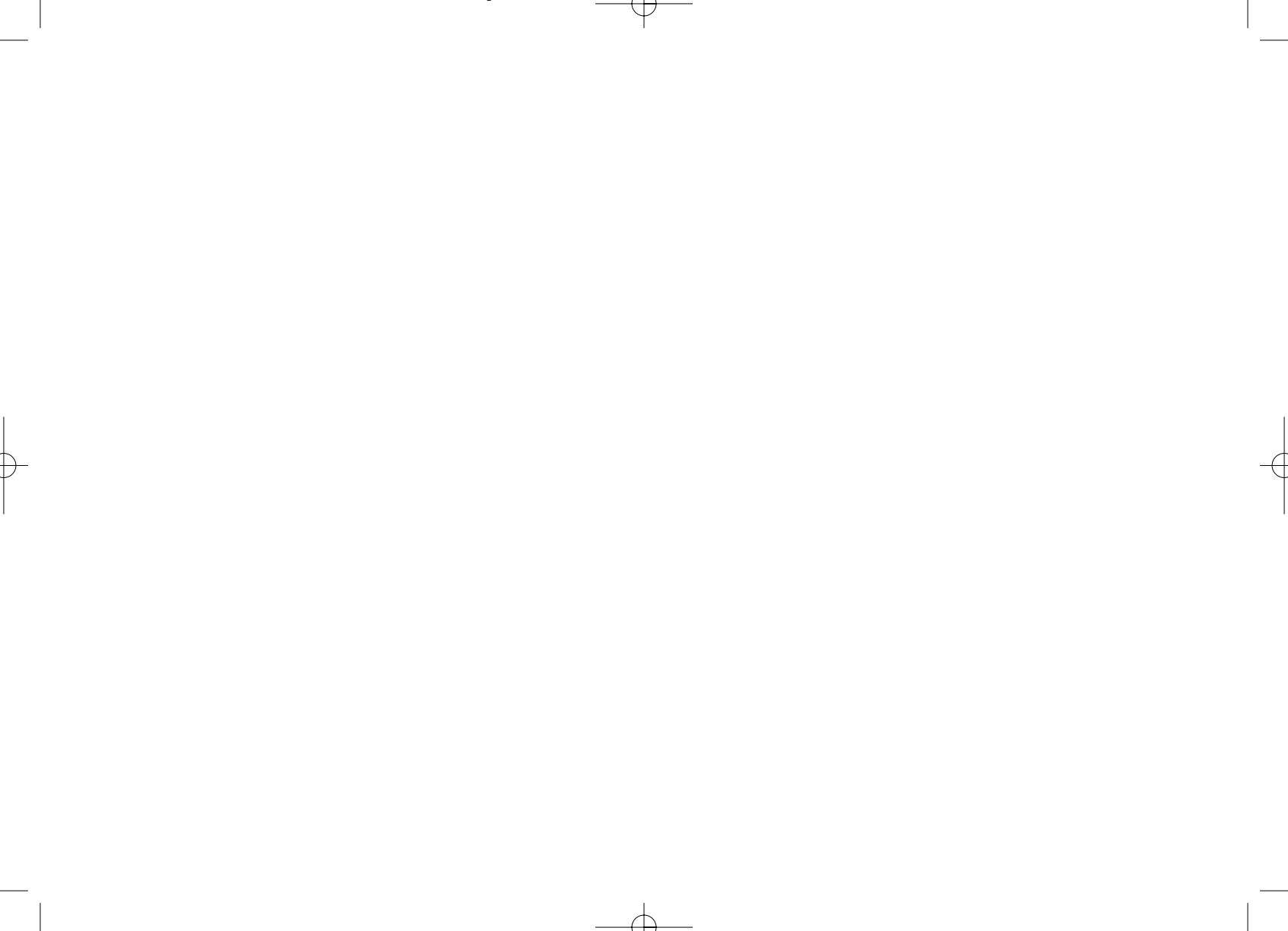
The Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not directly involved in this insurance has no right under the Contracts (Rights of Third parties) Act 1999 to enforce any term of this insurance. However, this does not affect any other rights they may have.

Signed for and on behalf of Equity Red Star



Underwriter



Definitions

Certain words in your policy wording are printed in **bold** type and these words and expressions have been given specific meanings as follows:

Caravan

The structure of the touring **caravan** described in the **schedule** together with an awning, fixed motor mover, fixtures and fittings included in the manufacturer's original specification or supplied with the touring **caravan** or fitted by the manufacturer at a later date.

Contents

Standard caravanning equipment and all additional items **you** would reasonably take with **you** when using **your caravan** including pedal cycles, and portable motor movers.

Geographical limits

United Kingdom (England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands) and for any period of no more than 120 days in any one **period of insurance** - the European Union, Norway and Switzerland.

Home

Within the boundaries of **your** permanent place of residence or **your immediate family** permanent place of residence but excluding communal parking areas and any public road or highway.

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** are using or visiting **your caravan** for social, domestic or pleasure purposes or when the **caravan** is attached to a towing vehicle. This includes a 24 hour period immediately prior to and returning from **you** or **your immediate family** using or visiting **your caravan** for social or pleasure purposes provided the **caravan** is kept at **your home** during this 24 hour period.

Money

Cash, bank or 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**.

Schedule

The document **we** give **you** which makes the policy valid and shows **your** name, details of **your** address, the **caravan**, the sums insured, the **caravan storage address** and the policy number.

Storage address

Your home or an address **you** have given **us** and which **we** have accepted.

Unattended

When the **caravan** is **in use** and **you** have temporarily moved away from the **caravan**.

Valuables

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

We, Us, Our, Company

Equity Red Star

Equity Red Star - is made up of the Lloyd's underwriters who have insured **you** under this contract. Each underwriter is only liable for their own share of the risk and not for any other's share. **You** can ask **us** for the names of the underwriters and the share of the risk each has taken on.

You, Your, Policyholder

The person(s) named in the **schedule**.

Policy Cover

1. **We** will cover **you** against loss or damage to the **caravan** and its **contents** caused by an insured peril.

Insured perils

- 1 fire, explosion, lightning and earthquake;
- 2 storm or flood;
- 3 accidental damage;
- 4 malicious acts or vandalism;
- 5 theft or attempted theft.

Excluding

- a Theft of **contents** whilst outside the **caravan**.
- b Theft of or loss or damage to **money, valuables**, firearms, wines, spirits and tobacco goods.
- c Theft of or loss or damage to the **caravan** while the **caravan** is not being used unless it is kept at **your home** or at a **storage address you** have written and told **us** about and which **we** have accepted.
- d Theft of **contents** unless there is evidence of forcible or violent entry or exit to or from the **caravan**.
- e Theft of electronic or electrical equipment whilst left in the **caravan** when it is not **in use**.
- f Accidental damage to **contents** and **valuables**.
- g **We** will not pay for loss or damage to caravan generators or damage to the **caravan** resulting from using generators.

Additional extensions

We will pay the extra costs of the following after loss or damage insured by this policy.

a Emergency removal

If **your caravan** cannot be moved as a result of loss or damage while **in use**, **we** will pay the extra costs **you** reasonably have to pay to:

- 1 recover the **caravan** from the scene of a road traffic accident;
- 2 remove the **caravan** from the premises of a recovery company to the secure premises of **our** nearest approved repairer;
- 3 re-deliver the **caravan** to **you** at **your home** or **storage address** as shown in the **schedule**.

b Additional contents cover

When the **caravan** is **in use** only, as long as the sum insured is enough to cover the **contents**, **we** will cover outside furniture kept in an awning.

c Loss Of Use

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:

- 1 Hotel accommodation costs (not including food and drink) up to £75 a day for up to 14 days; or
- 2 Hire costs for a replacement caravan up to £75 a day for up to 14 days.

2. 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 insure 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 also cover **you** or **your immediate family** for any legal liability as owner or occupier of the caravan to compensate others if, following an accident during the **period of Insurance**, someone dies, is injured, falls ill or has their property damaged.

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

Excluding

- a **We** will not cover public liability arising directly or indirectly while **you** are towing the **caravan**.
- b **We** will not cover loss or damage to property **you** own or are looking after or if it is more specifically insured elsewhere.
- c **We** will not pay if the liability that arises from death, injury or illness of **you** or your **immediate family**; loss of or damage to any property **you**, **your immediate family** or **your** domestic employees own or that **you** or they are responsible for.

Settling Claims

1. The caravan

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

a New For Old Cover

If **you** suffer a total loss and the **caravan** is within three years of age from the date of manufacture, **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 Caravans over three years old

If neither a) or b) above apply, **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*).

2. The contents

We will pay the cost of repairing damaged items or:

- 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.

The maximum amount payable will be as stated in the schedule up shall not exceed £5,000.00.

General Exclusions

We will not pay for loss or damage:

- 1 To tyres unless caused by an insured peril;
- 2 Resulting from road traffic accidents if the **caravan** is not roadworthy;
- 3 To generators or resulting from using generators;
- 4 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;
 - b the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.

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 other consequential loss;
- 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;
- 11 **You** towing **your caravan** if **your caravan** weighs in excess of 100% of the towing vehicle's kerb weight.

We will not pay for:

- 1 The first £100 of each and every claim or as stated in the policy schedule by the way of an endorsement;
- 2 More than £100 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 or legal liability directly or indirectly arising from the **caravan** being loaned, leased or hired to any other person other than **immediate family** members;

General Exclusions cont.

- 5 Loss or damage if the **caravan** is used for something other than for private, social, domestic and pleasure purposes;
- 6 Loss or damage which happens before the start of this policy;
- 7 Loss or damage caused deliberately by **you**;
- 8 Loss or damage if **you** have not notified **us** of any changes to the storage location or security arrangements of the **caravan**.

General Conditions

- 1 **You** must keep to the terms and conditions of this policy.
- 2 It is a condition of this policy that whenever the **caravan** is left **unattended** and detached, **you** will make sure it cannot be moved by fitting a wheel clamp and a hitchlock. If left **unattended** while attached to a vehicle **you** must fit a wheel clamp.
- 3 **You** must take all reasonable steps to prevent or reduce loss or damage to the **caravan** and **contents**.
- 4 **You** must maintain the **caravan** in a sound, roadworthy condition and keep it in good repair.
- 5 **You** must not leave awnings up and attached to the **caravan** unless it is **in use**.
- 6 **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.
- 7 **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.
- 8 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.

Claims Procedure and Conditions

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 call **us** on 0844 561 1372. When **you** become aware of an event which is likely to result in a claim under this policy:

1. You must:

- a Provide in writing full details of injury or loss or damage as soon as possible and in any event within:
 - seven (7) days if caused by riot or civil commotion; or
 - thirty (30) days if from any other cause.
- b 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;
- c Immediately send **us** every letter, claim, writ or summons without answering them;
- d Supply at **your** own expense, all reports, certificates, plans, specifications, quantities information and help **we** ask for;
- e 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.

2. You must not:

- a Leave any property for us to deal with;
- b Dispose of any damaged items until we have had the chance to inspect them;
- c Repair any damaged items until we have had the chance to inspect them;
- d Admit liability or promise to make a payment without our permission.

3. We may do the following:

- a Keep the insured property and deal with the salvage in a reasonable way;
- b Negotiate, defend or settle (in your name and on your behalf) any claim made against you;
- c Prosecute (in your name for our own benefit), any other person in respect of any amount we have paid or must pay;
- d Appoint a loss adjuster to deal with the claim;
- e Arrange to repair the damage to the insured property.

4. You may do the following:

Carry out temporary emergency repairs to make good the **caravan** following damage caused by an insured peril. This is limited to the following without prejudicing **your** position:

Necessary boarding up following damage to windows, doors, fan lights and skylights to make the **caravan** secure.

Our acceptance of liability for any such temporary repair will always be subject to the terms and conditions of the policy.

5. 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.

6. Contribution - other insurances

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.

Cancellation

Your right to change your mind

You may cancel this 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 the insurance documents. As long as your caravan has not been written off as a result of a claim **we** will then refund the premium in full.

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 your premium by monthly instalments:

We may cancel the policy by writing to **you** at **your** last known address confirming that all cover will end seven 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 **you** or **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.

Complaints Procedure

Our promise to you.

We aim to provide a first class service.

If you have any cause to complain, or you feel that we have not kept our promise, please contact your insurance adviser.

- If you are not happy with the way the matter is dealt with, please write to the Chief Executive of Equity Red Star. When you do this, quote your insurance document number, which is shown on your schedule.

Send your complaint to:
Equity Red Star, 52 Leadenhall Street, London EC3A 2BJ.

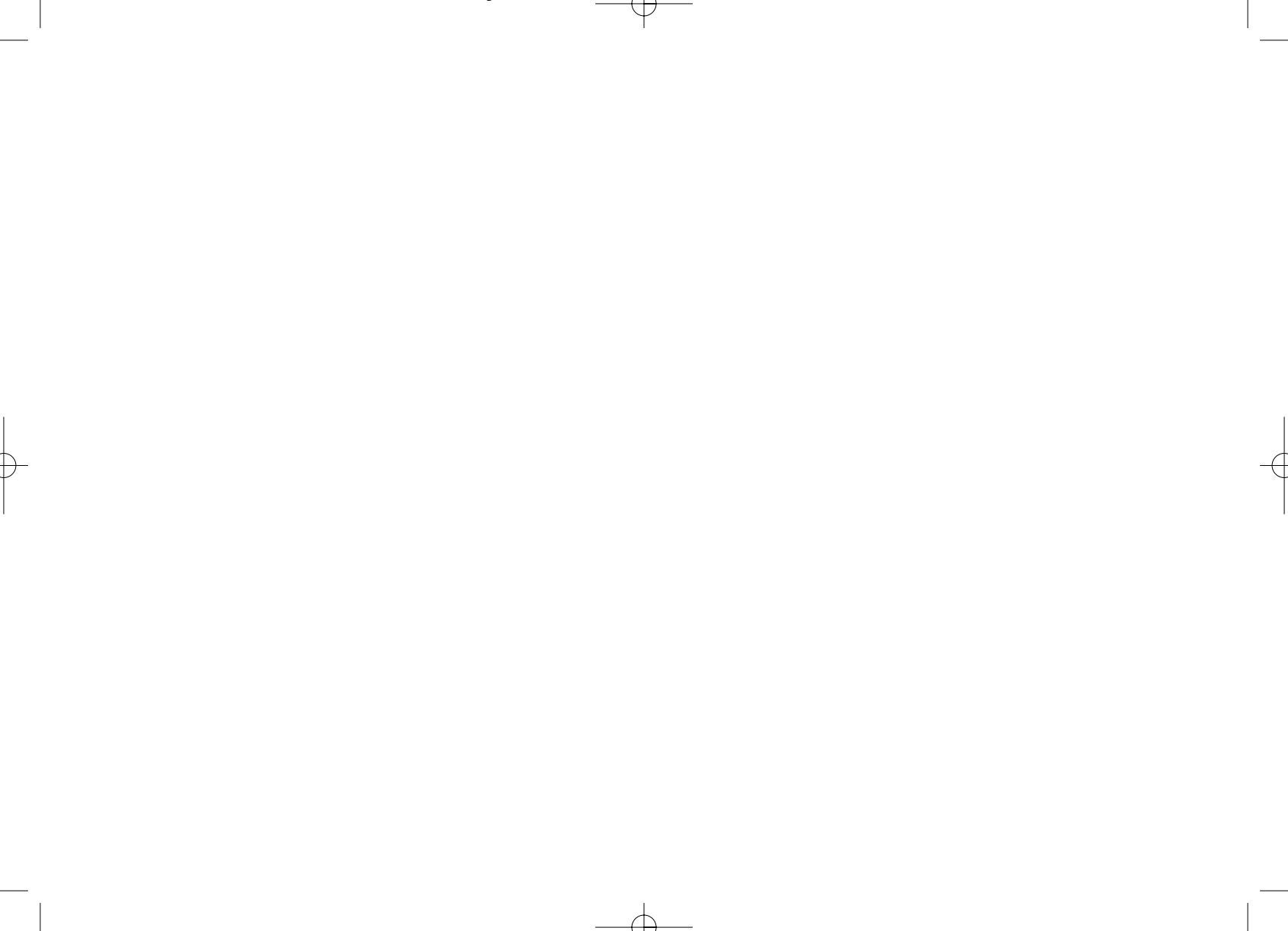
- After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask the Policyholder & Market Assistance department at Lloyd's to review your case. The address is:

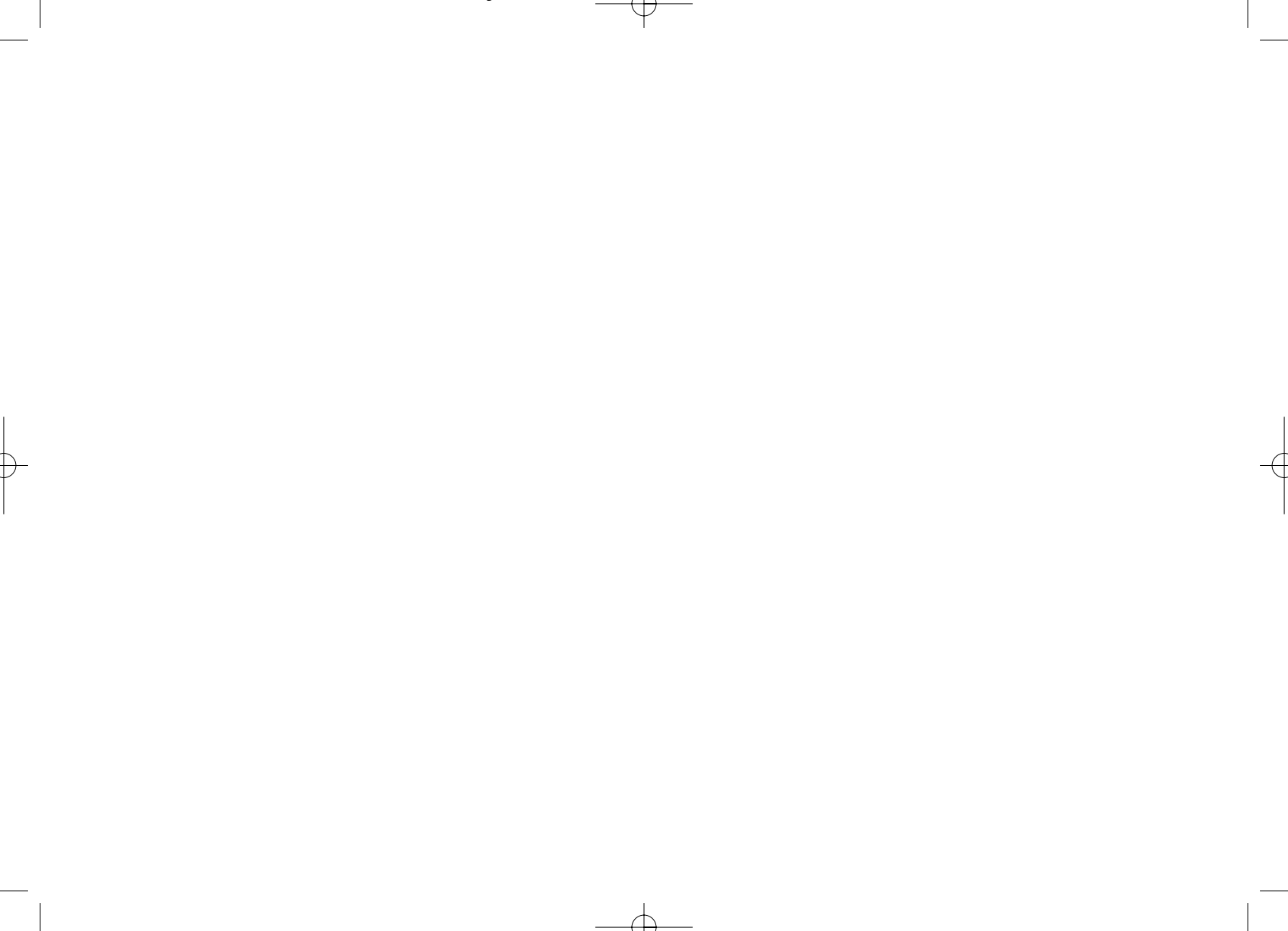
Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA.

Telephone: 020 7327 5693

Fax: 020 7327 5225

E-mail: Complaints@Lloyds.com







cover4caravans@alanblunden.co.uk



7th Floor, Maitland House,
Warrior Square, Southend On Sea,
Essex, SS1 2NB

Tel: 0800 970 7172
Fax: 01702 600546

Reg No. 347 6249

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