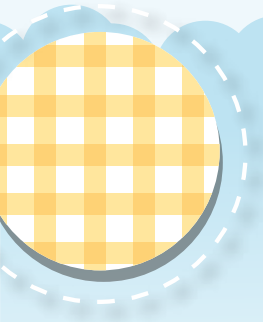




# Touring Caravan Insurance

## Policy Document



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## Data Protection Act 1998

**You** should understand that any information **you** have provided will be processed by **us**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

## Information you have given us

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If **we** establish that **you** deliberately or recklessly provided **us** with false information **we** will treat this insurance as if it never existed and decline all claims.

If **we** establish that **you** were careless in providing **us** with the information **we** have relied upon in accepting this insurance and setting its terms and premium **we** may:

- treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness;
- charge **you** more for **your** insurance or reduce the amount **we** pay on a claim in the proportion the premium **you** have paid bears to the premium **we** would have charged **you**; or
- cancel **your** policy in accordance with the cancellation condition on page 16.
- **we** or **your** insurance intermediary will write to **you** if **we**:
- intend to treat this insurance as if never existed; or
- need to amend the terms of **your** policy; or
- require **you** to pay more for **your** insurance.'

## COMPLAINTS PROCEDURE

**We** are committed to providing **you** with a high quality service and **we** want to make sure that **we** maintain this at all times. If **you** have any questions or concerns about **your** policy please contact:

Cover4Caravans  
Baxter Building  
80 Baxter Avenue  
Southend on Sea  
Essex  
SS2 6HZ

If **your** complaint is about a claim, please contact **your** claims handler whose details will be shown in **your** claims documents.

In the event that **you** remain dissatisfied, **you** can refer the matter to The Complaints Team at Lloyd's.

Their address is:

Complaints  
Lloyd's,  
One Lime Street,  
London EC3M 7HA

Tel No: 020 7327 5693  
Fax No: 020 7327 5225  
E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service.

Please quote the Contract Number as shown on **your** policy schedule.

The address is:

The Financial Ombudsman Service,  
Exchange Tower  
LONDON  
E14 9SR

Telephone: 0800 023 4567 from a land line or 0300 123 9 123 from a mobile phone or e-mail [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS will only consider **your** complaint if **you** are a private individual or a "micro enterprise". A "micro-enterprise" is defined as a business with an annual turnover not exceeding €2million and fewer than ten staff.

### **FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

If **we** are not able to meet our liabilities under this insurance, **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). **You** can get more information from the FSCS or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)

Novae Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## Introduction

Thank **you** for choosing Novae Syndicates Limited 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.

## 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 240 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-mile s 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**

Where **your caravan** has been left without an occupant (**You** or **your immediate family**) for more than 24 hours.

**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**

Novae Syndicates Limited

**Novae Syndicates Limited** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**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 - physical damage caused suddenly and accidentally, and not through wear and tear, breakdown or malfunction;
- 4 malicious acts or vandalism;
- 5 theft or attempted theft.

### Excluding

- a Theft of **contents** whilst outside the **caravan**, if not kept in an awning.
- 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**, whilst left **unattended** for more than 24 hours without Underwriters approval, unless the caravan is kept at your permanent **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 five years of age from the date of manufacture, **we** will 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 five years old**

If a) does not 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** will take 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;
- 5 Wet or dry rot, frost, vermin, insects, fungus or anything which happens gradually;
- 6 Water damage 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 01443 202 233 (Adjusting Associates LLP). When **you** become aware of an event which is likely to result in a claim under this policy:

### 1. Claims Notification

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 01443 202 233 (Adjusting Associates LLP).

When a claim or possible claim occurs, **you** must:

- a Notify the details of a claim as soon as it is practically possible.
- b To help prove **your** claim **we** will require **you** to supply full details of the claim and **we** may require **you** to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, utility bills, and deeds of **your** property including any supporting evidence and information that **we** require. **We** will only ask for information relevant to **your** claim and **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information as part of **your** claim.
- c In the event of theft, attempted theft, riot or malicious damage as soon as practically possible inform the Police, and offer them all reasonable assistance in the apprehension of the person(s) responsible and the recovery of any Property stolen; (Please ensure that **you** are given the crime reference number).
- d In respect of any Liability claim, every letter, claim, writ, summons and process shall be notified or forwarded to Insurers within 5 days of receipt. Notice shall also be given in writing to the Insurers within 5 days of the insured having notice of any impending prosecution, inquest or fatal accident inquiry in connection with any such occurrence.

### 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 documents. As long as there has not been a claim and no claim is pending **we** will refund the premium in full.

A. **We** can cancel this insurance by giving **you** 14 days' notice in writing where there is a valid reason for doing so. **We** will send our cancellation letter to the latest address **we** have for **you** and will set out the reason for cancellation in this letter. Valid reasons may include but are not limited to:

- Where **we** have been unable to collect a premium payment. In this case **we** will contact **you** in writing requesting payment by a specific date. If **we** do not receive payment by this date **we** will write to **you** again notifying **you** that payment has not been received giving **you** 7 day's notice of a final date for payment. This letter will also notify **you** that if payment is not received by this date **your** policy will be cancelled. If payment is not received by that date **we** will cancel **your** policy with immediate effect and notify **you** in writing that such cancellation has taken place;
- Where **you** are required in accordance with the terms of this policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend **our** interests. In this case **we** may issue a cancellation letter and will cancel **your** policy if **you** fail to co-operate with **us** or provide the required information or documentation by the end of the cancellation notice period;
- Where **we** reasonably suspect fraud; or
- Due to the use of threatening or abusive behaviour or language, or intimidation or bullying of staff or suppliers.

B. **You** may also cancel the insurance at any time by writing to **your** broker. Any return premium due to **you** will depend on how long this insurance has been in force and whether **you** have made a claim.

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Cover4Caravans

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 **Alan Blunden**  
Insurance Brokers

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