



Chilli Underwriting Static Caravan Insurance

This insurance is arranged and administered by Alan Blunden & Company Limited trading as Chilli Underwriting, Baxter Building, 80 Baxter Avenue, Southend on Sea, Essex SS2 6HZ who are authorised and regulated by the Financial Conduct Authority (No.309694).

The Insurer

The policy is underwritten by Zenith Insurance Plc. Authorised Insurers, registered in Gibraltar (Reg. No. 84085). With registered office at Suite 846-848 Europort, Gibraltar. Zenith Insurance Plc is authorised by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No.211787).

Policy Summary

This policy summary provides an overview of cover for the Chilli Underwriting Static Caravan policy. It does not include the full terms and conditions of the policy, which can be found in the policy wording. Please ensure that you read the policy wording and fully understand the terms and conditions.

The policy provides cover for 12 months following acceptance of the proposal form and payment of the premium or agreement to pay the premium. This policy will be governed by and construed in accordance with English Law.

Key features and benefits

For your ease of reference, the policy section names are shown in brackets.

- 1) Cover against loss or damage to the caravan caused by an insured peril (Section A).
- 2) Emergency Removal - If you suffer an insured loss away from your home, the policy will cover the costs of removing your caravan to the nearest approved repairer. The policy will also pay for re-delivery once your caravan has been repaired (Section B).
- 3) Loss of use - If you or a permitted user cannot stay in your caravan as a result of loss or damage, the policy will pay for hotel accommodation up to £75 a day for up to 14 days or alternatively it will pay for you to hire another caravan for up to £75 per day for up to 14 days (Section B).
- 4) Loss of income – If your caravan has been pre-booked by a hirer and cannot be used as planned as a result of loss or damage covered by the policy we will pay loss of hiring charges for up to £75 per day for up to 14 days (Section B).

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

- 5) Excess – Low £100 excess

- 6) Public Liability - The Insurer will cover you for up to £2,000,000 for any amounts you legally have to pay for causing accidental bodily injury or death or accidental damage to property arising out of you owning or using your caravan (Section C).
- 7) Hire or Reward – We will cover for liability, loss or damage whilst your caravan is let for hire or reward, but will not cover for theft or malicious damage by the hirer, his family or any person the hirer lawfully allows access to the insured caravan (Section B).

General conditions

- All four corners of the Static caravan must be anchored firmly to the ground at all times.
- The water and central heating systems must be drained during the off-season closure of the site.

Exclusions and Limitations

- Loss or damage to contents while the caravan is out of use except for standard caravanning equipment.
- Loss or damage to tyres unless caused by an insured event.
- Loss or damage to the caravan whilst being transported.
- Loss or damage to china, glass or porcelain, money, valuables (for example watches, computers, laptops, binoculars, mobile phones, video or photographic equipment, digital camcorders, portable audio equipment), firearms, wines, spirits, and tobacco goods.
- Wear, tear and loss in value
- Any loss, damage or liability if the caravan is being used as a permanent residence.

Claims Procedure

If you wish to make a claim, you may either contact the intermediary/broker who arranged cover for you or the Insurer's UK service providers, direct on their 24 hour telephone helpline on **03330 436531**. **Please make contact within 24 hours of you becoming aware of the incident.**

Correspondence should be sent to the Insurer's UK service providers, Zenith Insurance Management UK Limited at Chester House, Harlands Road, Haywards Heath, West Sussex, RH16 1LR

Claims Settlement

- 1) New for old cover - If your static caravan is under five years old from the year of manufacture, you should insure your caravan for the same amount as it would cost to replace your caravan with a new one. The policy automatically gives five years new for old cover so if you have a total loss claim within the first five years from the date of manufacture then we will replace your caravan with a brand new one.
- 2) Caravans over five years old - We will pay up to 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*).

Cooling off Period

After accepting this insurance you have 14 days to review the policy wording. If you are not totally happy with the policy and you have not made a claim you can write to us requesting that your insurance is cancelled and that any monies paid be returned. We will then cancel your insurance.

Mid Term Adjustments & Cancellations

A £15 plus IPT Insurer Fee applies to all mid-term adjustments and Cancellations.

Written confirmation of the cancellation of the policy may be given at anytime by you or by us, as detailed in the policy wording under the heading "Cancellation". We will give you a minimum of 14 days notice of cancellation to enable you to find alternative cover. You may cancel the policy by giving us written instructions.

Complaints Procedure

In the first instance these should be referred to the insurance intermediary arranging the insurance.

If you are not satisfied with his or her answer, please make contact with the Insurer's UK service providers at Complaints Handling, Zenith Insurance Management UK Limited, PO Box 730, Chesterfield, S40 9LL, Tel: 0344 705 0630 or e-mail: complaints@zenith-insurance.co.uk. You will need to quote your policy number shown in the Schedule.

In the event that the Insurer's service providers have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst the Insurers and their UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

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

You can check the above details on the Financial Services Register by visiting the FCA website: www.fca.org.uk or by contacting the FCA on 0800 111 6768.

Zenith Insurance Plc, who underwrite this insurance are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the Insurer cannot meet its obligations. This depends upon the type of insurance and 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 0800 678 1100 or 020 741 4100.