



Chilli Underwriting Static Caravan Policy underwritten by Zenith Insurance Plc.



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Introduction



Welcome to the Chilli Underwriting Static Caravan Policy.

This document, the **schedule**, any **statement of fact** or **proposal form** and any **endorsements** set out the terms of the contract between **you** and **us**. The contract is based on the information **you** provided on **your statement of fact** or signed **proposal form**, and any other information given either verbally or in writing by **you** or on **your** behalf at the time **you** applied for insurance.

You must read this policy, the **schedule** and any **endorsements** together. Please read all three documents to make sure they provide the cover **you** require. If they are not correct, or do not meet **your** needs, please immediately return the policy documents 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 tell **us** about any changes **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 this policy, **you** have 14 days to review the documentation and consider the full terms of the insurance. If **you** are not totally happy with the policy and have not made a claim, simply write to **us** at the address on the back cover of this policy document requesting that **your** insurance is cancelled and that any monies paid be returned. **We** will then cancel **your** insurance.

Nobody other than **you** (the Insured) and the **company** has any rights that they can enforce under this contract.

You and **we** can choose the law that will apply to this contract. Unless specifically agreed otherwise, this insurance shall be subject to English Law.

The terms and conditions of this policy and all other information concerning this insurance are communicated to **you** in the English language and **we** undertake to communicate in this language for the duration of the policy.

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.

Gary Humphreys
For Authorised Insurer
Zenith Insurance Plc

Authorised Insurers, registered in Gibraltar No 84085.

Registered Office: 846-848 Europort, Gibraltar

This insurance is administered by Alan Blunden & Company Limited trading as Chilli Underwriting who are authorised and regulated by the Financial Conduct Authority No. 309694

Zenith Insurance Plc is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority in respect of underwriting insurance business in the UK (Register Number 211787).

Zenith Insurance Plc is a member of the Association of British Insurers

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.

Definitions

The words or phrases shown below have the same meaning whenever they appear in this policy document or in the schedule or endorsements. So that you can easily identify these words and phrases they are shown in **bold** print throughout this policy document

Accidental Damage

The sudden and unintentional physical damage that happens unexpectedly.

Caravan

The structure of the static **caravan** described in the **schedule** together with standard fixtures and fittings and furnishings (including awnings) which were included in the manufacturers' original specification, and any additions or alterations which have been notified to **us** and accepted by **us**.

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. **Valuables** are not included within this definition of **contents**. A single article limit of £500 applies.

Endorsement(s)

A change in terms of this insurance, which replaces or alters the standard insurance wording.

Excess

An amount **you** have to pay towards the cost of a claim under this insurance. **You** have to pay this amount regardless of the circumstances leading to the claim.

In use

A period during which a **permitted user** is using or visiting **your caravan** for holiday purposes, this will not exceed 24 consecutive hours when the **caravan** is not being used for occupation by the **permitted user**.

Insurance intermediary

The **intermediary** who has placed this insurance with **us**, acting on **your** behalf as **your** agent and through whom all matters concerning this insurance are handled.

Money

Cash, bank and currency notes, cheques, 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 a **permitted user** for holiday purposes, but occupied by **you** or a **permitted user** as a main domestic residence whether on a temporary or permanent basis.

Permitted User(s)

- a) A member of **your** immediate family and **your** friends

Your mother, step-mother, father, step-father, son, step-son, daughter, step-daughter, brother, step-brother, sister, step-sister, grandmother and grandfather, aunts and uncles and **your** friends; and

- b) A hirer

A person who has entered into a contract with **you** to hire **your caravan** for holiday purposes only and who is occupying and using **your caravan** solely for holiday purposes.

There is no cover under this policy for the use of the caravan as a **permanent residence**.

Proposal form

The application for insurance and declaration completed by **you** or on **your** behalf. **We** have relied on the information provided on this form in entering into this contract of insurance.

Schedule

The document **we** give **you** which makes the **policy** valid and shows details of **you**, **your** address, the **caravan**, the sums insured, the **site address**, the policy number and any **excess** which applies.

Site/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 in attendance at the **site**. This is the **site** and **site address** which has been declared to and accepted by **us** and is shown in **your schedule**.

Standard caravanning equipment

Items **you** would reasonably take with **you** when using **your caravan**. TV, video, audio and other electronic or electrical equipment, personal belongings, pedal cycles and **valuables** are not included within this definition of **standard caravanning equipment**.

Statement of fact

The form that shows the information that **you** gave **us** or that was given on **your** behalf at the time **you** applied for insurance. **We** have relied on the information provided on this form in entering into this contract of insurance.

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, china, glass, porcelain, jewellery, fur, watches, video or photographic equipment, computers, tablet computers, laptops, personal digital assistants (PDAs), binoculars, telescopes, digital camcorder, mobile phones, pictures, works of art, antiques, stamp, medal and coin collections, sporting equipment, portable audio equipment, food and drink.

We, Us, Our, Company

Markerstudy Insurance Services Limited for and on behalf of the Authorised Insurer.

Markerstudy Insurance Services Limited is registered in England and Wales (No. 2135730) and authorised and regulated by the Financial Conduct Authority (No. 475572).
Registered office 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB

You, Your, Policyholder(s)

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

Policy Cover

Section A – Cover for Loss or Damage to Your Caravan

What is covered

We will cover **you** against loss or damage to the **caravan** and its **contents** which happens during the **period of insurance** at the **site address** and is caused by one or more of the insured perils shown below:

Insured Perils:

- fire or explosion; or
- storm, flood or earthquake, lightning or thunderbolt; or
- **accidental damage** (but only to the **caravan**); or
- criminal acts or vandalism; or
- theft or attempted theft; or
- water or oil escaping from fixed water or heating systems. **We** will also cover water or oil escaping from domestic appliances or storage tanks

Section B – Additional extensions

What is covered

We will pay the extra costs of the following after an incident involving loss or damage insured by this policy:

1. Emergency Removal

If **your caravan** suffers loss or damage covered by this policy **we** may meet the additional costs necessarily and reasonably incurred in:

- disconnecting the **caravan** from the services at the **site address** and removing it.
- re-delivery of the **caravan** and its reconnection to the services at the **site address** shown in the **schedule**.

2. Loss of Use

If **you** or a **permitted user** are staying in **your caravan** and are unable to continue to do so as a result of loss or damage caused by an insured peril, as long as such loss or damage is admitted as a valid claim under this policy, **we** will also consider a claim under the policy for the extra amounts **you** reasonably have to pay for:

- hotel accommodation costs, (not including the costs of 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.

3. Loss of income

If **your caravan** suffers loss or damage covered by this policy and cannot be used as planned whilst repairs are being undertaken or a replacement **caravan** is being sourced, **we** will pay the net loss of hiring charges for any advance bookings already made for the period that **your caravan** is unavailable due to the loss or damage covered by the policy. 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 made and deposits paid and make these available on request.

You will need to provide receipts and other supporting documentation as proof of any claim **you** may make under the additional extensions shown above.

Exceptions to sections A and B

What is not covered

These sections of your insurance policy do not cover the following:

1. The first £100 of each and every claim.
2. More than £500 for any one single **contents** item.
3. Loss of or damage to:
 - **contents** while outside the **caravan**;
 - the **contents** while the **caravan** is not **in use** other than loss or damage to **standard caravanning equipment**;
 - **contents** of the **caravan** which are not owned by **you**;
 - tyres unless the loss or damage is caused by an insured peril;
 - the **caravan** while it is being transported;
 - **money, valuables**, firearms, wines, spirits and tobacco goods;
 - caravan generators or damage to the **caravan** resulting from using such generators;
 - **contents** caused by accidental means;
 - garden fences, outbuildings and all items being kept in outbuildings.
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 resulting from water leaking in through windows, doors, ventilators, body joints or seals;
 - chewing, scratching, tearing or fouling by pets or other animals;
 - deception unless deception is used only to gain access or entry to the **caravan**.
5. Theft or malicious damage involving anybody who has **your** permission to be in the **caravan**.
6. Theft or attempted theft of **contents** unless there is visible evidence of forcible and violent entry or exit to or from the **caravan**.
7. Theft of garden fences, outbuildings and their **contents**.
8. 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.
9. Lost, stolen or damaged keys or locks are excluded under this cover.
10. The costs to remove and replace any part of the **caravan** to find and repair the source of any water or oil leaks.

Section C - Public Liability

What is covered

We will insure any amounts which **you** legally have to pay for causing accidental bodily injury, death or disease or accidental loss or damage to property arising out of **you** owning, possessing or using the **caravan** or its **contents**.

We will also cover **you** or the **permitted user(s)** for any legal liability as owner or occupier of the **caravan** to compensate others if, following an accident, someone dies, is injured, falls ill or has their property damaged.

We will only pay for liability occurring during the **period of insurance** which results from incidents which happen at the **site address** as shown in **your policy schedule**.

In the event of **your** death or the death of the person seeking indemnity under this section of the policy **we** will also extend cover to apply to **your** or their personal representatives in respect of liability incurred. However **you** and they must keep to the terms, conditions and exceptions of this section.

The most **we** will pay under this section of the policy is £2,000,000 in connection with any one incident or series of incidents arising out of any one event.

As long as **you** have **our** permission beforehand **we** will also provide cover for legal defence costs **you** are required to pay in connection with any incident which is the subject of indemnity under this section of the policy. The cover for these legal defence costs will be in addition to the limit of liability for this section.

If **we** agree to pay legal defence costs under this section of the policy the choice and appointment of legal representation and the extent of any assistance that **we** provide will be entirely at **our** discretion. There will be no agreement to pay these costs unless **we** have confirmed this to **you** in writing.

Exceptions to Section C

What is not covered

This section of your insurance policy does not cover the following:

- a) Liability arising directly or indirectly whilst the **caravan** is being transported; or
- b) Liability arising directly or indirectly while the **caravan** is being used in connection with any business activity; or
- c) Liability that arises from death, injury or illness or loss of or damage to any property that falls within the scope of the compulsory insurance cover required under the Road Traffic Act; or
- d) Loss or damage to property **you** own or are looking after
- e) Loss or damage to property if it is more specifically insured elsewhere; or
- f) Liability arising from the use of the **caravan** by anyone other than **you** other than **your** legal liability arising out of **your** ownership or possession of the **caravan**; or
- g) Loss of or damage to any property **you**, the **permitted users** or **your** domestic employees own or that **you** or they are responsible for.

Section D - Settling Claims

1. 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 (caravans of less than five years old)

If **you** suffer a total loss and the **caravan** is within five 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 (as shown in the **schedule**), 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 **your caravan** is five or more 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*), which may be subject to a deduction to reflect pre-accident condition.

2. The contents

We will

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

A depreciation deduction of 10% per year from the original date of manufacture, up to a maximum of 6 years, will be made to the items claimed for under this section of the policy.

Proof of ownership will be required for these items.

For example:

Item purchase price £100

Age of item	Depreciation value of item
12-24 months	£90.00
25-36 months	£81.00
37-48 months	£72.90
49-60 months	£65.61
61+ months	£59.05

Section E - General Exclusions

These General Exclusions apply to the whole of the insurance policy.

What is not covered

1. Any losses, expenses or costs that are not directly caused by an insured peril.
2. Any loss, damage or liability caused by war, invasion, revolution, terrorism or any similar event.
3. Any loss or damage resulting from pressure waves from aircraft or other flying objects travelling at or above the speed of sound.
4. Any loss damage or legal liability or bodily injury directly or indirectly caused by or arising from:
 - ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous Static properties of any explosive nuclear equipment or any part of it.
5. Any loss, damage or liability if the **caravan** is not being kept at the **site address** shown on the **schedule**.
6. Any loss, damage or liability if the **caravan** is being used as a **permanent residence**.
7. Any loss or damage caused by or resulting from water leaks, if the water and central heating systems have not been drained during the off-season closure of the **site**.
8. Any loss, damage or liability if the **caravan** is used for anything other than for private, social, domestic and pleasure purposes.
9. Any loss, damage or liability which happens before the start of this **policy**.
10. Any loss, damage or liability caused deliberately by **you** or a **permitted user** of the **caravan**.

Section F - General Conditions

These General Conditions apply to the whole of the insurance policy.

1. **You** must keep to the terms and conditions of this policy.
2. 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 any off-season closure of the **site**.
4. **You** must take all reasonable steps to prevent or reduce loss or damage to the **caravan**, awning 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 tell **us** straight away, **your** claim 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. **We** will also retain any premium that **you** have paid.
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 claim settlement.

Section G – Claims Procedure and Conditions

If **you** wish to make a claim, **you** may either:

- contact the **insurance intermediary** who arranged cover for **you**, who will notify **us** of **your** claim; or
- contact **us** directly by calling **our** Claims Helpline on 03330 436531.

Ideally **you** should make contact within 24 hours of **you** becoming aware of the incident.

When submitting a claim form **you** must give **your** policy number.

When **you** become aware of an event which is likely to result in a claim under this policy:

1. You must:

- 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
 - fourteen (14) days of **you** being aware of the injury, loss or damage if from any other cause.
- 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;
- Immediately send **us** every letter, claim, writ or summons without answering them;
- Supply at **your** own expense, all reports, certificates, plans, specifications, quantities information and help **we** ask for;
- 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:

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

3. We may do the following:

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

The temporary emergency repairs which can be undertaken by **you** without prejudicing **your** position are limited to the necessary boarding up of the **caravan** following damage to windows, doors, fan lights and skylights to make the **caravan** secure.

Our acceptance of liability for any such temporary repairs 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; and
- 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.

Section H - 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 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 either:

- a) seven (7) days after the date of **our** letter (if **we** are cancelling the policy because a premium has not been paid); or
- b) fourteen (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.

Our Service Commitment

What to do if you have a complaint

We are dedicated to delivering a first class level of service to all of **our policyholders**. However, **we** accept that things can occasionally go wrong and would rather be told about any concerns **you** have so that **we** can take steps to make sure the service you receive meets **your** expectations in the future.

If a dispute regarding **your** policy or claim arises and cannot be resolved by reference to **your insurance intermediary** the following explains the procedures for resolving **your** complaint:

The resolution of complaints in relation to **your** policy (or any claim made under it) is delegated to Markerstudy Insurance Services Limited. If **you** have a complaint, please contact **our** service providers at the address below:

Complaints Handling
Markerstudy Insurance Services Limited
PO Box 727
Chesterfield
S40 9LH

Tel: 0344 705 0633
Email: complaints@markerstudy.com

When contacting Markerstudy Insurance Services Limited please provide:

- A policy number and/or claim number
- An outline of **your** complaint
- A contact telephone number

We will make every effort to resolve **your** complaint by the end of the third working day after receipt. If **we** cannot resolve **your** complaint within this time frame **we** will acknowledge **your** complaint within five working days of receipt and do **our** best to resolve the problem within four weeks by sending **you** a final response letter. If **we** are unable to do so, **we** will write to advise **you** of progress and will endeavour to resolve **your** complaint in full within the following four weeks. If **we** are still unable to provide **you** with a final response at this stage, **we** will write to **you** explaining why and advise when **you** can expect a final response. At this point **you** may refer **your** complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR.

You have the right of referral within 6 months of the date of **your** final response letter.

Whilst **we** and **our** 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.

How **we** use **your** information

*For the purpose of the following sections **we/us/our** means Chilli Underwriting and the insurer.*

We believe in keeping **your** information safe and secure. Full details of the Chilli Underwriting privacy policy can be found at www.cover4caravans.co.uk or by requesting a copy from **our** Data Protection Officer (contact details below).

Full details of what data **your** insurer collects and how they use it can be found in their privacy policy which **you** can access via www.markerstudy.com or by requesting a copy from **our** Data Protection Officer (contact details below).

This section provides **you** with some basic information and explains:

- A policy number and/or claim number
- What **we** do with **your** information
- How **we** may check the information **you** have provided to **us** against other sources such as databases
- Who **we** share **your** information with, and
- How **we** may use **your** information.

We are both governed by the Data Protection legislation applicable in the United Kingdom.

How **we** may collect **your** information

We may collect details about **you** from

- Information **you** give to brokers
- Information **you** give **us** in online forms and other forms
- Other sources such as Google Earth and social media
- Third parties and other sources
- Telematics systems.

What information **we** may collect about **you**

We collect details including details about **your** health, personal circumstances, claims history, credit history, motoring history and other relevant details. **We** may collect information on **you** from databases such as the electoral roll and county court judgment records.

How **we** may share **your** information

In order to provide **our** services to **you**, **we** may share **your** information with insurance companies, solicitors, regulators, business partners and suppliers. **We** may also have a legal obligation to provide **your** information, in certain circumstances, with regulators, police and other public bodies.

Information **you** supply may be used for the purposes of insurance administration by **us** and third parties. These third parties may share **your** information with their own agents.

How **we** may use **your** information

We may use **your** information for a number of purposes. These include:

- Providing **you** with **our** services
- Dealing with **your** claim
- Carrying out checks such as fraud checks and credit checks
- Providing **you** with information about **our** products and services.

We give details about some of these processes below.

Driving Licence checks

We may also provide **your** (or any named third party) driving licence number (DLN) and other details to the DVLA to confirm licence status, entitlement and relevant restriction information and endorsement/conviction data.

Searches may be carried out prior to **your** policy commencing and at any point during **your** insurance policy including any mid-term adjustment and renewal stage. For details relating to information held about **you** by the DVLA please visit www.dvla.gov.uk.

The DVLA may also be used to search **your** (or any named third party's) no claims discount (NCD) details against a no claims discount database to obtain information in relation to **your** NCD entitlement.

We may pass details of **your** no claims discount to certain organisations to be recorded on a NCD database.

Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Bureau (MIB). MID and the data stored on it, including **your** personal details, may be looked at and used by certain statutory and/or authorised bodies including the Police, the DVLA, the Insurance Fraud Bureau and other bodies permitted by law.

If **you** are involved in an accident (in the UK or abroad), insurers and/or the MIB may search the MID to obtain relevant information.

Persons pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds **your** correct registration number. If it is incorrectly shown on the MID **you** are at risk of having **your** vehicle seized by the Police. **You** can check that **your** correct registration details are shown on the MID at www.askmid.com

Fraud Prevention and Detection

We carry out fraud checks on **our** customers. **We** do this in order to prevent fraud and also to help **us** make decisions about the provision, pricing and administration of insurance.

When carrying out these checks, **we** will search against fraud detection databases.

We may pass details about **you** to some of these databases.

Law enforcement agencies, financial service providers, fraud prevention agencies, police and other organisations may also access these databases.

Claims History

We may process data relating to **your** claims history for the purposes of assessing any claim **you** may make.

The aim is to help **us** to check information provided and also to prevent fraudulent claims. When **you** tell **us** about an incident **we** will pass information relating to it to these databases. **We** may search these databases when **you** apply for insurance, in the event of any incident or claim, or at time of renewal.

Credit Searches and Accounting

In assessing an application for insurance or policy renewal, **we** may search files made available to **us** by credit reference agencies. They keep a record of that search.

Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud.

Transfers

Sometimes **your** information may be transferred outside the European Economic Area by **us**, by the organisations with whom **we** share **your** information or by the servants and agents of these organisations. If **we** do this **we** will ensure that anyone to whom **we** pass it provides an adequate level of protection.

Your Rights as a Data Subject

Under Data Protection Laws **you** have certain rights; these include for example, a right to understand what data **we** hold on you and a right to ask **us** to amend that data if it is incorrect. If **you** would like to exercise any of **your** rights please contact **our** Data Protection Officer (contact details below).

Data Protection Officer

If **you** have any questions about how **we** use **your** data, or to exercise any of **your** data rights please contact **our** Data Protection Officer at

Data Protection Officer

Chilli Underwriting

Baxter Building

Baxter Avenue

Southend on Sea

Essex

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This insurance is administered by Alan Blunden & Company Limited trading as Chilli Underwriting who are authorised and regulated by the Financial Conduct Authority.