

Underwritten by  
**AmTrust Europe Limited**

**Cover4**Caravans



# Static Caravan Insurance

## Policy Document



# Introduction

Welcome to **your** Cover4Caravans Static **Caravan policy**.

This document, the **schedule** and any endorsements set out the terms of the contract between **you** and **us**. Please read the **policy**, **schedule** and any endorsements to make sure they provide the cover **you** require. If they are not correct, or do not meet **your** needs, or if **you** have any queries, please immediately contact **your insurance intermediary**.

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 to be changed during the **period of insurance** please let **your insurance intermediary** know as soon as possible. **You** must tell **your insurance intermediary** immediately about any changes to the information **you** have provided, for example, the use of **your caravan**, security arrangements and the sums insured or **site address** shown on **your schedule**. If **you** do not, **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. **Your insurance intermediary** may charge an administration fee to amend **your policy**.

In deciding to accept this **policy** and in setting the terms and premium, **we** have relied on the information **we** have asked for. **You** must take care when answering the 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 or misleading information **we** may treat this **policy** as if it never existed and decline all claims.

If **we** establish that **you** carelessly provided **us** with false or misleading information it could adversely affect **your policy** and any claim. For example, **we** may:

- Treat this **policy** 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;
- Have charged **you** the incorrect premium for providing **your** cover. If this is the case, **we** could reduce the amount of any claim payment with an adjustment, using the same proportionate difference between the actual premium charged and the higher premium due. For example, if the initial premium **you** paid was £200, but if accurate information had been provided, **your** premium would have been £400, a claim for an amount of £1,000 would be reduced to £500; or
- Cancel **your policy** in accordance with **our** Cancellation Rights – Page 14.

If **you** become aware that information **you** have given **us** is inaccurate, **you** must inform **your insurance intermediary** as soon as possible.

**You** have 14 days to review **your policy** wording and consider its full terms. If **you** are not totally happy with the **policy** and have not made a claim, simply contact **your insurance intermediary** who will arrange the cancellation for **you**. 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.

Please keep **your policy** wording in a safe place. **You** may need to refer to it if **you** need to make a claim or if **you** need assistance.

This **policy** is underwritten by AmTrust Europe Limited, whose registered office is at Market Square House, St James's Street, Nottingham, NG1 6FG, are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA reference number: 202189

# Contents

Definitions .....4

Policy Cover .....6

Policy Benefits.....7

Public Liability .....8

General Exclusions .....9

General Conditions ..... 10

Claims Procedure and Conditions ..... 11

Settling Claims ..... 13

Cancellations..... 14

Complaints Procedure ..... 15

Data Protection & Privacy Statements..... 17

# Definitions

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

## 1. Accidental Damage

Damage caused suddenly and as a result of an external, visible and unexpected cause.

## 2. Caravan

The structure of the static **caravan** described in the **schedule** together with an awning, standard fixtures and fittings and furnishings included in the manufacturers' original specification, or supplied with the static **caravan** or fitted by the manufacturer at a later date.

Additional structures including skirting, veranda, patio, decking all contained within the boundaries of **your** plot which belong to **You** or for which **You** are responsible.

**Your** sum insured (as shown on **your schedule**) should cover the full cost of the static **caravan** as described above.

## 3. Contents

Household goods, personal belongings, clothing, televisions, video, audio, and other items in **your caravan** which belong to **you**, or for which **you** are legally responsible. A single article limit of £500 applies.

## 4. Geographical Limits

United Kingdom (England, Scotland, Wales, Northern Ireland), the Isle of Man and the Channel Islands.

## 5. 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.

## 6. Insurance Intermediary

The company who sold the **policy** to **you** and who **you** pay **your** premium to.

## 7. In Use

When **you** or **your immediate family** or anyone **you** have given prior permission to use or visit **your caravan** for holiday purposes.

## 8. Loss of, or Damage to/Loss or Damage

Accidental loss, damage or destruction, theft or attempted theft.

## 9. Money

Cash, bank and 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.

## 10. Period of Insurance

The period of time covered by the **policy** as shown in the **schedule**.

## 11. Permanent Residence

Any **caravan** not occupied by **you** or **your immediate family** for holiday purposes, but occupied by **you** or **your immediate family** as a main domestic residence whether temporary or permanent.

## 12. Policy

This document which becomes a valid policy when **we** give **you your schedule**.

## 13. Schedule

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

## 14. Site Address

A supervised or serviced **caravan** site where the owner of the site, their agent or a full time warden or other employee is permanently on site, declared to **us** and accepted by **us** and shown in **your schedule**.

## 15. Standard Caravanning Equipment

Items **you** would reasonably take with **you** when using **your caravan**, excluding electrical equipment, personal belongings and **valuables**.

## 16. Unoccupied

Any period exceeding 24 consecutive hours when the **caravan** is not **in use**.

## 17. Valuables

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

## 18. We, Us, Our

AmTrust Europe Limited  
Market Square House,  
St James's Street,  
Nottingham,  
NG1 6FG

Registration Number: 1229676.

Financial Services Register Number: 202189.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Tel: 0115 941 1022 Fax: 0115 941 1316

Email: [nottingham@amtrusteu.co.uk](mailto:nottingham@amtrusteu.co.uk)

## 19. You, Your

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

# Policy Cover

## What is covered.

We will cover **you** against **loss or damage** to the **caravan** and its **contents** which happens during the **period of insurance** within the **geographical limits** caused by:

- fire or explosion;
- storm, flood, earthquake, lightning or thunderbolt;
- **accidental damage** (to the **caravan** only);
- malicious acts or vandalism;
- theft or attempted theft.

## What is not covered

### 1. **Loss or damage to:**

- **your contents** while outside the **caravan**;
- **contents** as a result of theft, unless there is evidence of forcible and violent entry or exit to or from the **caravan**;
- electronic or electrical equipment whilst left in the **caravan** when it is not **in use**;
- the **contents** while the **caravan** is not **in use** except **standard caravanning equipment**;
- **contents** owned by the hirer of the **caravan**;
- tyres unless caused by an insured event;
- the **caravan** while it is being transported;
- **money, valuables**, firearms, wines, spirits and tobacco goods;
- china, glass or porcelain.

### 2. **Accidental damage to contents and valuables**

### 3. **We will not pay for loss or damage to caravan generators or damage to the caravan resulting from using generators.**

### 4. **We will not pay for loss or damage to the caravan resulting from awnings being left up and attached to the caravan whilst the caravan is not in use.**

### 5. **Loss of, or damage to your caravan keys and replacement locks to doors and/or windows over £250 for any one claim.**

### 6. **Loss or damage caused by:**

- theft or malicious damage by anybody who has **your** permission to be in the **caravan**;
- theft or attempted theft from the **caravan** unless there is evidence of forcible and violent entry or exit to or from the **caravan**;
- theft of, or loss or damage to, garden fences, outbuildings and their **contents**.

# Policy Benefits

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

1. If **your caravan** suffers **loss or damage** by an insured event at **our** option **we** will meet the additional costs necessarily and reasonably incurred in:
  - disconnecting and removing the **caravan** to a repairer **we** have agreed.
  - re-delivery from the repairer and reconnection of the **caravan** to **you** at the **site address** shown in the **schedule**.
2. If **you** cannot stay in **your caravan** as a result of **loss or damage** while **in use**, and **you** decide to continue with **your** holiday, **we** may pay the extra costs **you** reasonably have to pay for:
  - hotel accommodation costs (but not including 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.
  - loss of hire costs – if **your caravan** suffers **loss or damage**, **we** will pay the net loss of hiring charges actually booked before the **loss or damage** occurred.

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 and deposits paid and make these available on request.

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

3. Loss of Keys  
**We** will pay up to a maximum of £250 in respect of replacement locks and keys to doors and/or windows for **your caravan** following **loss of your caravan** keys. The policy excess is not applicable in respect of this extension.

# 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 cover 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 **your** personal representative must keep to the terms, conditions and exclusions of this section.

**We** will pay up to £5,000,000 in connection with any one incident.

## What is not covered

- a. **We** will not cover public liability arising directly or indirectly whilst the **caravan** is being transported.
- b. **We** will not cover **loss or damage** to property **you**, **your immediate family** or **your** domestic employees own or are looking after or if it is more specifically insured elsewhere.
- c. **We** will not pay if the liability arises from death, injury or illness of **you** or **your immediate family**.
- d. **We** will not cover public liability arising directly or indirectly while **you** are using the **caravan** as part of **your** job.



# General Exclusions

## 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 expense or costs that are indirectly caused by the insured event;
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.

## We will not pay for any loss or damage:

1. 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; or

- b. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.

## We will not pay for:

1. the first £100 of each and every claim;
2. more than £500 for any one single item insured under **contents**;
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 bespoke part and replacements cannot be matched;
4. **loss or damage** if the **caravan** is being used as a **permanent residence**;
5. **loss or damage** caused by water damage or resulting from water leaks, if the water and central heating systems have not been drained during the closing of the **site address**;
6. **loss or damage** if the **caravan** is used for something other than for private, social, domestic and pleasure purposes or being used for residential purposes;
7. any **loss or damage** which happens before the start of this **policy**;
8. any **loss or damage** caused deliberately by **you** or **your immediate family**.

# General Conditions

1. **You** must keep to the terms and conditions of this **policy**.
2. It is a condition of this **policy** that 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 the closing of the **site address**.
4. **You** must take all reasonable steps to prevent or reduce **loss or damage** to the **caravan** 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 tell **us** immediately of any changes to the information **you** have provided. (This includes any changes in **site address** and security arrangements).

If **you** do not, **your policy** may not be valid.

8. If **you** make a fraudulent claim under this insurance contract:
  - a. **We** are not liable to pay the claim; and
  - b. **We** may recover from **you**, any sums paid by **us** to **you** in respect of the claim; and

- c. **We** may, by notice to **you**, treat the contract as having been terminated with effect from the time of the fraudulent act.

If **we** exercise **our** right under clause (8)(c) above:

- a. **We** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act.  
  
A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
- b. **We** need not return any of the premiums 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 amount **we** pay as **your** claim.
10. Under UK law **you** and **we** can choose the law that will apply to this contract. Unless **you** and **we** have agreed otherwise, this contract will be governed by English law.
11. **We** shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit under this insurance if the provision for such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

# Claims Procedure and Conditions

AmTrust Europe Claims Department

0115 934 9818

(lines are open 9am - 5pm Mon – Fri,  
calls are charged at standard rate)

Please contact **us** and **we** will provide  
**you** with a claim form.

When submitting a claim please  
provide **your policy** number. When  
**you** become aware of an event which  
is likely to result in a claim under this  
**policy**:

## 1. You must:

- a. Provide 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  
and obtain a crime reference  
number if the **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, unless **we** ask **you**  
to do so;
- 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  
accordingly;
- 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.

## 4. You may do the following:

Carry out temporary emergency  
repairs to make good the **caravan**  
following damage caused by an  
insured event. 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

Our acceptance of liability for any such temporary repair will always be subject to the terms and conditions of this **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 or damage** or liability as this **policy**, **we** will pay only **our** share of the claim.

# Settling Claims

## 1. The Caravan

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

### a. New For Old Cover

If **you** suffer a total loss and the **caravan** is within ten years of age from the date of manufacture **we** may replace the **caravan** with a new **caravan** of the same make and model. **Your** sum insured (as shown in the schedule), must cover the costs of a new **caravan** of the same make and model. **You** must be able to provide proof of purchase.

### b. Caravans Over Ten Years Old

**We** will pay the current market 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 or agreed by **us**), taking into account the age of the **caravan** and any deduction to reflect pre-accident condition.

## 2. The Contents

**We** will pay the cost of repairing damaged items or pay the cost of replacing lost or damaged items with items of similar quality.

**We** will deduct an amount for wear, tear and loss in value to **contents**:

Amount deductible	Age of contents
10%	12-24 months
15%	25-36 months
20%	37-48 months
25%	49+ months

## 3. The sums insured

If the sum insured on the **caravan** and **contents** at the time of **loss or damage** are less than the cost of replacement **you** will have to pay a proportionate share of the claim accordingly.

$$X = \frac{\text{Premium Actually Charged}}{\text{Higher Premium}} \times 100$$

# Cancellations

## Our Cancellation Rights

### 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.

### 2. If you pay a monthly premium:

**We** may cancel the **policy** by writing to **you** at **your** last known address confirming that all cover will end 7 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).

**Your policy** will also end automatically if **you** do not pay any premium when it becomes due. If this happens, **you** will be contacted requesting payment within 14 days. If **we** do not receive payment within this period, **you** will be written to again notifying **you** that **your policy** will be cancelled.

The reasons **we** may cancel **your** insurance include:

- a change in circumstances, where cover can no longer be provided;
- lack of cooperation or failure to supply information/documentation;
- threatening or abusive behaviour.

If **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.

## Your Cancellation Rights

**You** have the right to cancel the cover within a period which begins 14 days from the commencement/renewal of cover or on receipt of **policy** documentation, whichever is the latter (this period is referred to as the “cooling off period”). **You** should exercise this right by contacting **your insurance intermediary** and as long as **you** have not made a claim during the “cooling off period”, **we** will refund **your** premium. No return of premium will be given if a claim has occurred during the “cooling off period”.

### Your insurance intermediary contact details:

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

Tel: 01702 606 301

Email:  
cover4caravans@alanblunden.co.uk

**You** can also cancel this insurance at any time during the **period of insurance** by contacting **your insurance intermediary**. Any return premium due to **you** will depend on how long this insurance has been in force, less any cancellation fee **your insurance intermediary** may charge. No return of premium will be given if a claim has occurred during the **period of insurance**.

# Complaints Procedure

## IF YOUR COMPLAINT IS ABOUT THE WAY YOUR POLICY WAS SOLD TO YOU

If **you** have a query or complaint regarding the way the **policy** was sold, or the administration of **your policy**, **you** should refer to **your insurance intermediary** who sold the **policy** to **you**.

## IF YOUR COMPLAINT IS ABOUT YOUR CLAIM

At AmTrust Europe Limited, **we** are committed to providing a high level of service at all times but, if **you** believe that **we** have not delivered the service **you** expected, **we** want to hear from **you** so **we** can try to put things right. If **you** wish to make a complaint about a claim under **your policy** please contact:

Complaints Department  
Amtrust Europe Limited  
Market Square House  
St James's Street  
Nottingham  
NG1 6FG

Tel. No. 0115 934 9852

(lines are open 9am – 5pm Mon – Fri,  
calls are charged at standard rate)

Email. [complaints@amtruste.co.uk](mailto:complaints@amtruste.co.uk)

**We** will contact **you** within three days of receiving **your** complaint to inform **you** of what action **we** are taking. **We** will try to resolve the problem and provide **our** response within four weeks. If it will take **us** longer than four weeks, **we** will explain the current position and let **you**

know when **you** can expect **our** response.

## REFERRING YOUR COMPLAINT TO THE FINANCIAL OMBUDSMAN SERVICE

In the event that **you** are unhappy with **our** response to **your** complaint, or **you** have not received **our** response within 8 weeks of the date **we** received **your** complaint, **you** may be eligible to refer **your** case to the Financial Ombudsman Service, who can review complaints from 'eligible complainants', but **you** must do so within 6 months of receiving **our** final response. Further information can be found at: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The Financial Ombudsman Service exists to help resolve complaints when **we** have not been able to resolve matters to **your** satisfaction and the service they provide is free and impartial. Their contact details are as follows:

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

Telephone: 0800 023 4567 (calls to this number are free on mobile phones and landline) or 0300 123 9123 (Calls to this number cost no more than calls to 01 and 02 numbers).

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

This complaints procedure does not affect any legal rights.

## Financial Services Compensation Scheme (FSCS)

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends upon the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Conduct Authority or the FSCS. The FSCS can be visited on the internet at: [www.fscs.org.uk](http://www.fscs.org.uk) or be contacted on 0207 741 4100.



# Data Protection & Privacy Statements

## 1. Data protection

**We** are committed to protecting and respecting **your** privacy in accordance with the current Data Protection Legislation ("Legislation"). For the purposes of the Legislation, the Data Controller is Amtrust Europe Limited. Below is a summary of the main ways in which **we** process **your** personal data, for more information please visit **our** website at [www.amtrusteurope.com](http://www.amtrusteurope.com).

## 2. How we use your personal data and who we share it with

**We** may use the personal data **we** hold about **you** for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for offering renewal, research or statistical purposes and to provide **you** with information, products or services that **you** request from **us** or which **we** feel may interest **you**. **We** will also use **your** data to safeguard against fraud and **money** laundering and to meet **our** general legal or regulatory obligations.

## 3. Sensitive personal data

Some of the personal information, such as information relating to health or criminal convictions, may be required by **us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **us** to be able to provide insurance or manage a claim.

Such data will only be used for the specific purposes set out in **our** notice.

## 4. Disclosure of your personal data

**We** may disclose **your** personal data to third parties involved in providing products or services to **us**, or to service providers who perform services on **our** behalf. These include **our** group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, solicitors/ barristers, accountants, regulatory authorities, and as may be required by law.

## 5. International transfers of data

**We** may disclose **your** personal data to destinations outside the European Economic Area ("EEA"). Where **we** transfer **your** personal data outside of the EEA, **we** will ensure that it is treated securely and in accordance with the Legislation.

## 6. Your rights

**You** have the right to ask **us** not to process **your** data for marketing purposes, to see a copy of the personal information **we** hold about **you**, to have **your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **us** to provide a copy of **your** data to any controller and to lodge a complaint with the local data protection authority.

## 7. Retention

**Your** data will not be retained for longer than is necessary, and will be managed in accordance with **our** data retention **policy**. In most cases the retention period will be for a period of ten (10) years following the expiry of the insurance contract, or **our** business relationship with **you**, unless **we** are required to retain the data for a longer period due to business, legal or regulatory requirements. If **you** have any questions concerning **our** use of **your** personal data, please contact The Data Protection Officer, Amtrust International - please see website for full address details.



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