

Underwritten by
AmTrust Specialty Limited

Cover4Caravans



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 right cover for **you**. If the details in the **schedule** are incorrect or the **policy** does not give the cover **you** want or if **you** have any queries, please contact **your insurance broker** immediately.

The **schedule** sets out the sums insured (the amount of cover **you** have) and the sections of the **policy** which apply to **you**. If **your** insurance needs to be changed during the **period of insurance** please let **your insurance broker** know as soon as possible. **You** must tell **your insurance broker** about any changes to the information **you** have given, 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 changed easily and **we** will issue a new **schedule** or endorsement each time the **policy** is altered. **Your insurance broker** may charge an administration fee to change **your policy**. Please see **your schedule** and Terms of Business Agreement for further information on what these charges are.

When **we** agreed to give **you** this insurance and worked out the premium, **we** have based it 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 incorrect, **you** must inform **your insurance broker** 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 broker** 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. If **you** need a copy of this document in braille, large print or in audio format please tell **your insurance broker**.

This **policy** is underwritten by AmTrust Specialty Limited, whose registered office is Exchequer Court, 33 St Mary Axe, London, EC3A 8AA, 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. Claims Administrator

The company whose details are shown on **your schedule**, who will deal with **your** claim.

4. Contents

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

5. Geographical Limits

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

6. 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.

7. Insurance Broker

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

8. In Use

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

9. Loss of, or Damage to/Loss or Damage

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

10. 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.

11. Period of Insurance

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

12. 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.

13. Policy

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

14. 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 **Claims Administrator**, the **policy** number and any **policy** excess which may apply.

15. 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**.

16. Standard Caravanning Equipment

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

17. Unoccupied

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

18. 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.

19. We, Us, Our

AmTrust Specialty Limited

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.

20. You, Your

The person/people named in the **schedule**.

Policy Cover

What is covered.

You will be covered for **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 damage 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

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 **policy** benefit.

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 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 insured elsewhere.
- c. **We** will not pay if the liability is the result of **you** or anyone in **your immediate family's** death, injury or illness.
- d. **We** will not cover public liability arising 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.
11. fire as a result of a log burner or open fire, if the terms and conditions of this **policy** have not been complied with.

We will not pay for 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:

1. the first £100 of each 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. for **loss or damage** if the **caravan** is being used as a **permanent residence**;
5. for **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. for **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. 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** will not provide cover and will not be liable to pay any claim or provide any benefit under this insurance if providing the cover, payment of the claim or providing the 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.
12. Open Fires and Log Burner Condition
You must make sure that;
 - a. The open fireplace is fitted with a safety spark screen;
 - b. At least one metre around the open fireplace or log burner is cleared and maintained at all times;
 - c. The fire is put out at least one hour before leaving the **caravan**;
 - d. The chimney and/or flue is inspected every twelve months by a professional and any issue found by the inspection is repaired immediately at **your** own cost;
 - e. A maintained fire extinguisher is kept no more than five metres away from the fireplace;
 - f. Treated or painted woods are not burned;
 - g. All firestarters, logs and other fuel is stored in metal lidded containers or outside at least ten metres away from the **caravan**.

Claims Procedure and Conditions

If **you** want to make a claim, please contact the **Claims Administrator**, detailed in **your schedule**

The **Claims Administrator** will provide **you** with a claim form.

When sending in a claim please 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:**

- a. Give full details of injury or **loss or damage** as soon as possible and whatever happens within:
 - seven (7) days if caused by riot or civil commotion; or
 - thirty (30) days if it is caused by anything else
- b. Tell the police immediately and get 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 the **Claims Administrator** every letter, claim, writ or summons without answering them;
- d. Give at **your** own expense, all reports, certificates, plans, specifications, quantities, information and help the **Claims Administrator** ask for;
- e. Give the **Claims Administrator** all information and evidence, including written estimates and proof of ownership and value, that they 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. Get rid 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. Agree that **you** are responsible for anything 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;
- 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 fix 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 **caravan** secure.

Agreeing to pay 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** have 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 National Caravan Guide to Caravan Values or agreed by **us**), taking into account the age of the **caravan** and any deduction to reflect it's condition before the accident.

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** as follows:

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 replacing it **you** will have to pay **your** share of the claim.

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

4. Important Information

Your chosen **caravan** sum insured (shown in the **schedule**) must cover the cost of the current market value of the **caravan** and is the maximum amount **we** will pay.

The **contents** sum insured as shown on **your schedule** is the maximum amount **we** will pay.

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 14 days from the start/renewal of cover or when **your policy** documentation arrives, whichever is the latest (this period is referred to as the “cooling off period”).

You should cancel **your policy** by contacting **your insurance broker** 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 taken place during the “cooling off period”.

Your insurance broker 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 broker**. Any return premium due to **you** will depend on how long this insurance has been in force, less any cancellation fee **your insurance broker** 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 broker** who sold the **policy** to **you**.

IF YOUR COMPLAINT IS ABOUT YOUR CLAIM

At AmTrust Specialty 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:

AmTrust Specialty Limited
Complaints Department
New Castle House
Castle Boulevard
Nottingham
NG7 1FT

Tel. No. 0115 934 9852

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

Email: asl.complaints@amtrustgroup.com

We will contact **you** within five 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

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

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 or be contacted on
0207 741 4100.

Data Protection & Privacy Statements

AmTrust Specialty Limited (AmTrust) will keep **your** personal information safe and private.

AmTrust follows all laws that protect **your** privacy. Under the laws, AmTrust is responsible for handling **your** personal information as Data Controller. Here is a simple explanation of how and why it does this. For more details visit the website at www.amtrustinternational.com/dpn

What AmTrust does with your personal information

There are different reasons for using **your** information. AmTrust will need it to:

- give **you** this **policy**.
- contact **you** to ask if **you** want to continue with the **policy**.
- protect both **you** and AmTrust against fraud and money laundering.
- follow the law and any regulations that apply.

AmTrust might need **your** information:

- to run through its computer systems to see if it can offer **you** this **policy**.
- to help **you** if you have any queries or want to make a claim.
- to give **you** information, products, or services that **you** ask for.
- for research or statistics.

Some personal information is very private or sensitive. For example, information about **your** health or any criminal convictions **you** might have. AmTrust might need this kind of information to decide if it can offer **you** this **policy**, or to help **you** with a claim. It will only use this type of information for these specific reasons and will follow any rules that it has to.

AmTrust might need to share **your** information with companies and people who provide a service to it, or to **you** on its behalf. It will only do this if the law allows it to. This includes, for example:

- companies in the AmTrust group and people it works with.

- reinsurers, insurance brokers, insurance reference bureaus and agents.
- credit and fraud agencies.
- medical professionals.
- regulators, and anyone it might need to share the information with by law.

AmTrust might send **your** information outside the UK and European Economic Area for processing and storage. This can include to the USA and Israel. It makes sure that **your** information is stored safely and processed in line with the law and this notice.

You can ask AmTrust to:

- provide **you** with the information it has about **you**.
- restrict or stop processing **your** information in certain occasions.
- if there are any mistakes or updates, **you** can ask AmTrust to correct them.
- delete **your** information (although there are some things it cannot delete).
- give **your** information to someone else involved in **your policy**.
- not use **your** information for marketing.

If **you** think AmTrust has done something wrong with your information, **you** should speak to the local data protection authority.

AmTrust will:

- not keep **your** information longer than it needs to. This is usually up to 10 years after **your policy** ends.
- only keep **your** information longer than 10 years if there is a business or regulatory reason for doing so.

If **you** have questions about how AmTrust uses **your** information, contact its Data Protection Officer. The contact details are on the website - www.amtrustinternational.com/dpn

Cover4Caravans



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

T: 01702 606 301
E: cover4caravans@alanblunden.co.uk



www.cover4caravans.co.uk



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