

Insurer

This insurance policy is underwritten by Liverpool Victoria Insurance Company Limited.

Cancellation

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your requirements, you have the right to cancel the policy and receive a full return of the premium paid. For your cancellation rights outside the statutory cooling off period please refer to the document of insurance.

How to Complain

If you have a complaint about your Policy or the service received from Caravanwise; please contact Caravanwise, who arranged this Policy for you. You can contact them on **0800 328 2084**. Should you be unhappy with service provided by Liverpool Victoria Insurance Company please contact them by phone on **0800 633 5386** or write to them at: Liverpool Victoria Insurance Company, **69 Park Lane, Croydon, CR9 1BG**.

If we are unable to resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter. The Financial Ombudsman Service address is: **Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR**. Telephone: **0800 023 4567**.

Website; www.financial-ombudsman.co.uk

E-mail: complaint.info@financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

Compensation

If the insurer is unable to meet their liabilities to policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation, depending on what kind of insurance you have; Compulsory insurance: (e.g. third party motor) 100% of the claim. Non Compulsory insurance: (e.g. caravan insurance) 90% of the claim.

You can get further information from: **Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU**.

Telephone: 0207 741 4100. Email: enquiries@fscs.org.uk. Web www.fscs.org.uk

ABC and Liverpool Victoria

ABC and ABC insurance are registered trademarks and are trading styles of the Liverpool Victoria group of companies. Liverpool Victoria Insurance Company Limited, registered in England and Wales number 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202965.

Registered address:

Liverpool Victoria Insurance Company,

County Gates,

Bournemouth BH1 2NF.

Tel: **01202 292333**

Caravanwise Limited

Caravanwise is a registered trademark of Caravanwise Limited.

Caravanwise Limited Registered in England and Wales number 3560388

Authorised and regulated by the Financial Conduct Authority. FCA Register number 304081.

Registered address:

100 Ringwood Road

Walkford

Christchurch BH23 5RF

Tel: **0800 328 2084**

English law will apply to this contract.

(6626-2016)



CARAVANwise

Touring, Static Holiday and Folding Caravan Insurance

Our quick guide to your Caravan insurance provides a summary of the cover and options available. It does not show details of all the policy benefits and limits, terms, conditions and exclusions. Please refer to the document of insurance for full details together with your schedule of insurance, which shows what cover you have chosen, and any excesses and endorsements that apply.

Period of Insurance. The length of time covered is shown in the schedule and is for 12 months in a row. The policy is renewable each year.

Section 1: Your Caravan Policy

What is covered	What is not covered
<ul style="list-style-type: none">• The Touring Caravan or Static Holiday Caravan stated in the schedule of insurance while being used in accordance with the description of use in the schedule of insurance and up to the Sum Insured shown in the schedule of insurance.• Audio & visual equipment and personal effects, clothing & luggage, if cover is shown in your schedule of insurance.	<ul style="list-style-type: none">• The amount of any excess shown on the schedule of insurance;• Any amount over £250 for loss of metered electric as a result of unauthorised occupation of the caravan;• Loss or damage to the Caravan if at the time of the incident it was being towed by you or a person not licenced to do so;• Any one item of personal effects, clothing and luggage, audio and visual equipment or sports equipment with a value exceeding £500;• Valuables over £50;• Theft or accidental loss from the caravan, folding camper or trailer tent when left unattended without being securely locked and all windows tightly closed and locked;• By wear and tear, deterioration, insect, mildew, vermin, atmospheric conditions, frost, action of light or anything that happens gradually;• By mechanical, electrical or computer breakdown, or failure;• To tyres by punctures, cuts, bursts or application of brakes;• To audio and visual equipment (but not televisions or radios) left in the Caravan when the Caravan site is closed to holiday occupation;• While being used as a permanent residence or for any trade, business or profession;• Loss or damage to unfixed portable generators unless in use, or secured in the caravan, towing vehicle or locked building;• Malicious damage caused by any hirer or person using your caravan with your permission. <p>Static Holiday Caravans only</p> <ul style="list-style-type: none">• Loss by theft of any personal effects, clothing and luggage, audio and visual equipment or sports equipment unless you or your family are in residence in the Caravan at the time of the loss or damage and the Caravan is securely locked and all windows are tightly closed and locked when not occupied;

Continued over

Section 1: Your Caravan Policy - continued

What is covered	What is not covered
	<ul style="list-style-type: none"> • Theft of any single axle Touring Caravan if left unattended for more than 2 hours and it has not been secured by means of a hitch lock and a wheel clamp; • Theft of any twin axle Touring caravan if left unattended for more than 2 hours and it has not been secured by means of a hitch lock and a wheel clamp plus an extra wheel clamp or active burglar alarm; • Theft of any Folding camper if left unattended for more than 2 hours and it has not been secured by means of a hitch lock a wheel clamp unless stored in a securely locked building.

Policy Excesses

Touring Caravan (and Folding Camper) claims	£50
Static Holiday Caravan claims	£100

Optional Cover - Touring Caravans

What is covered	What is not covered
<p>Awning</p> <p>If shown on the schedule of insurance your awning is covered for loss or damage up to the sum insured shown.</p> <p>Motor Mover</p> <p>If shown on the schedule of insurance your motor mover is covered for loss or damage up to the sum insured.</p>	<p>All Claims - the amount of any excess shown on the schedule of insurance:</p> <ul style="list-style-type: none"> • Loss or damage to your awning if it has been left erected while you, your family or friends are not in the caravan for more than 7 days; • The awning must be less than 15 years old at the point of the claim; • Any damage to the motor mover resulting from mechanical failure, breakdown or use outside of the manufacturers specification.

Extra Cover - Touring Caravans

This Section also insures you for:	No excess applies to claims under this section
<p>A. Additional Costs</p> <p>Following loss or damage to the Caravan the insurer will pay the costs of;</p> <ul style="list-style-type: none"> • its protection and removal to the nearest competent repairers and return to your home or the Caravan's permanent site; • disconnection of services at the permanent site; • Repatriation from abroad –see policy for full terms. <p>B. Alternative Accommodation</p> <p>If in use and the Caravan becomes uninhabitable as a result of loss or damage.</p>	<p>What is not covered</p> <p>The loss of any customs deposit as a result of any wilful act by you.</p> <p>Touring Caravans</p> <p>Any amount over £50 per day and a total of £1,500 in any one period of insurance.</p> <p>Static Holiday Caravans</p> <p>Any amount over £50 per day and a total of £2,500 in any one period of insurance.</p>

Extra Cover - Static Holiday Caravans

This Section also insures you for:	No excess applies to claims under this section
<p>Domestic Services</p> <p>Accidental damage to pipes and cables to mains supplies and drainage.</p> <p>Fridge and freezer contents</p> <p>External Store - Loss of contents</p> <p>Replacement locks if keys are lost</p> <p>Loss of Hiring Charges</p> <p>If Holiday lettings is shown on your schedule of insurance and the caravan become uninhabitable as the result of a loss covered by this policy.</p>	<p>What is not covered</p> <p>Domestic services claims - any amount over £3,000</p> <p>Fridge and freezer contents claims - any amount over £100 or where appliance is more than 10 years old.</p> <p>External store claims - any amount over £1000 and a single article limit of £500.</p> <p>Replacement locks claims - any amount over £250.</p> <p>Hiring Charges claims - any amount over £50 per day for a maximum of 30 days.</p>

Section 2: Liabilities

What is covered	No excess applies to claims under this section
<p>Liability cover is provided for incidents that occur in or around the caravan as a result of its use by you; your relatives or hirer. Limit of cover £2,000,000.</p>	<p>What is not covered</p> <p>Liability arising from;</p> <ul style="list-style-type: none"> - Any trade, business or profession; - Any wilful or malicious acts by you or your family; - The Caravan while attached by any means to a vehicle; - An accident caused by your caravan or trailer becoming detached from any towing vehicle.

Section 3: Personal Accident Benefit

What is covered	No excess applies to claims under this section
<p>Following injury to you or any member of your family permanently residing with you, while in the Caravan for holiday purposes:</p> <ol style="list-style-type: none"> Death £20,000 Permanent loss of use of limb or eye £20,000 Permanent total disablement £20,000. 	<p>What is not covered</p> <ul style="list-style-type: none"> • Death, loss or disablement occurring more than 12 months after the injury has occurred; • Any amount over £20,000. <p>See policy booklet for full exclusions</p>

Use of Touring Caravan

While being used for Social domestic and Pleasure Purposes:

- by you or your family, or on loan to any relative or friend of yours, while being towed behind any motor vehicle or whilst detached from the vehicle;
- while being towed or transported by any caravan manufacture, supplier or repairer.

In the British Isles or in Europe for a maximum of 180 days in any one period of insurance.

Use of Static Holiday Caravan

a. Private Use The use of your static holiday caravan by you, your family or friends with your permission for holiday use only.

b. Holiday Lettings The use of your static holiday caravan by you, your family or friends with your permission and you may advertise and let the caravan for holiday use only.