



# **Caravan Insurance** **Policy Booklet**



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## Welcome to Caravanwise

Caravanwise Limited was established in 1998 to arrange insurance cover for touring caravans, folding campers and static holiday caravans. Our specialisation in one field of insurance means that we really understand your needs and endeavour to provide you with a friendly and efficient service.

Caravanwise is based in Christchurch in Dorset.

We have worked with ABC Insurance to design this policy to provide general cover for owners of Touring, Static Holiday and Folding caravans. This policy also includes specific sections and additional covers that Touring caravans and Static Holiday caravan owners may need to have covered.

ABC Insurance is part of the Liverpool Victoria group of companies. Founded in 1843 Liverpool Victoria, which also trades as LV=, is the UK's largest friendly society and a major provider of insurance and financial services products. As a friendly society and mutual, Liverpool Victoria exists wholly for the benefit of its members. It has no shareholders taking a share of its profits. Instead it invests its profits in making its products competitive and delivering an outstanding customer service.

This booklet contains details of your insurance cover and forms part of the insurance contract for your caravan. It should be read in conjunction with your schedule of insurance which may have endorsements that vary the cover of the main policy wording. You should carefully read the policy to ensure that you understand the cover provided and if you have any questions or would like to amend your cover please don't hesitate to call us on **0800 328 2084** or **01425 280 078**.

If you would like to learn more about Caravanwise, ABC Insurance or Liverpool Victoria please visit our websites at:

**[www.caravanwise.co.uk](http://www.caravanwise.co.uk)**

**[www.abcinsurance.co.uk](http://www.abcinsurance.co.uk)**

**[www.LV.com](http://www.LV.com)**

## **Your Caravanwise Policy**

This policy is underwritten by Liverpool Victoria Insurance Company Limited.

This booklet is your Policy document; please keep it in a safe place.

Please read this Policy, Schedule and any Endorsements carefully. It is our agreement with you based on the information you gave us or the information given on your behalf, which is recorded in the Statement of Fact. If you have any queries or wish to change your cover, you should contact Caravanwise immediately.

Liverpool Victoria Insurance Company will provide insurance for your Caravan within the terms and conditions of this policy for those sections shown in the schedule against loss, damage, accident or liability occurring during any period of insurance for which you have paid or agreed to pay and we have accepted the premium.

### **Insured values**

It is your responsibility to make sure the amounts you are insured for represent the full value of your property.

If you do underinsure, payment made following a claim may be reduced. For example, if the sum insured is equal to 75% of the amount needed to reinstate you following a loss, the insurer will only pay 75% of your claim. You can increase your sums insured at any time by contacting Caravanwise Limited.

### **The laws that apply to this contract**

Unless your insurer agrees with you in writing to apply the laws of another country, English law will apply to this contract. All communications will be in English.

## Fraud Prevention & Detection

Your insurer will check your information against a range of registers and anti fraud databases for completeness and accuracy. We may also share your information with law enforcement agencies, other organisations and public bodies.

If we find that false or inaccurate information has been given to us, or we suspect fraud, we'll take appropriate action. If fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations, including those from other countries, may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of insurance
- checking details of job applicants and employees

Please contact Liverpool Victoria Insurance Company at GFC, Liverpool Victoria Insurance Company, County Gates, Bournemouth, BH1 2NF if you want to receive details of the registers and fraud prevention agencies.

## How to make a claim

To make a claim please call Caravanwise on 0800 328 2084.

### Firstly, follow these simple steps:

1. Check you are covered by looking at this booklet and your schedule.
2. Provided the damage is covered by the policy you may authorise repairs to the Caravan as long as the estimated cost of the repair does not exceed £250. However you will have to provide Liverpool Victoria Insurance Company with a detailed estimate immediately.
3. Call Caravanwise as soon after the incident as possible – please have your policy details and information about the claim ready when you call.
4. Speak to Liverpool Victoria Insurance Company before you make any arrangements for replacement or repair of the caravan if the loss or damage exceeds £250. You can contact them on 0800 633 5814.
5. Don't forget to tell the police when your property is lost, stolen or maliciously damaged. Liverpool Victoria Insurance Company will need the crime reference number the police give you before we can progress with a claim of this nature.

## 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 **01425 280 078**.

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.

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 or email [abccomplaints@LV.com](mailto:abccomplaints@LV.com).**

Please quote the Policy Number on all correspondence. A copy of Liverpool Victoria Insurance Company's complaint handling procedure is available on request.

If Liverpool Victoria Insurance Company cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving their final response letter.

The Financial Ombudsman Service address is:

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

Telephone: **0800 023 4567**

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

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

## Definitions

The following words or expressions carry the meaning shown below wherever they appear in this Policy.

<b>Audio &amp; Visual Equipment</b>	Radios, televisions, digital-satellite set-top boxes, satellite receivers and aerials and any form of recording equipment all contained in the caravan or towing vehicle.
<b>Axle Wheel locking device (wheel clamp)</b>	A locking receiver fixed to the caravan axle with a locking plate of proprietary make that covers part of the wheel.
<b>British Isles</b>	Great Britain, the Channel Islands, the Isle of Man, Northern Ireland and the Republic of Ireland.
<b>Caravan</b>	The Touring Caravan, Folding Camper or Static Holiday Caravan identified in the schedule of insurance.
<b>Computer Equipment</b>	Personal computers, laptops and their associated devices including scanners, projectors and printers, iPads and other tablets, iPods and similar devices, all including software and downloaded information. Computer equipment also includes: mobile phones, PDA's, games consoles and satellite navigation devices, including handheld variations of all of these.
<b>Contents</b>	Audio & Visual Equipment and Personal Effects, Clothing & Luggage.
<b>Credit Cards</b>	Credit cards, cheque guarantee cards and cash dispenser cards issued in the British Isles.
<b>Document of Insurance</b>	This booklet.
<b>Europe</b>	Any member country of the EU, any country within the European continent west of the Ural mountains and European countries with a Mediterranean coastline.
<b>Excess</b>	The first part of any claim which you must pay.
<b>Family</b>	Your spouse/civil partner, children (including foster children) and any other member of your family permanently residing with you.
<b>Hitchlock</b>	A security device of proprietary make that locks over the hitch of the Caravan to prevent connection to the tow ball.
<b>Insured/You/Your</b>	The person or persons named in the Schedule.



## Definitions (continued)

<b>Money</b>	Coins and bank notes used as legal tender, cheques, postal, money orders, unused postage stamps (not in a collection), savings stamps and certificates, trading stamps (affixed in a book), premium bonds, luncheon vouchers, travellers cheques, travel tickets, season tickets (when not recompensed by the issuing authority), gift, record or similar tokens all belonging to you or your family and held for private purposes.
<b>Outside furniture</b>	Items of furniture suited for use outside, i.e. such that it will not be damaged by exposure to rain, sun or other outdoor elements. This includes furniture such as chairs, tables, sofas or loungers and hammocks. Outside Furniture does not include heaters (portable or otherwise) and barbeques.
<b>Personal Effects, Clothing &amp; Luggage</b>	Clothing, luggage and personal articles designed to be worn or carried on or about the person, contained in the Caravan or towing vehicle.
<b>Schedule</b>	This identifies you, the period of insurance, those sections of Caravan insurance you have selected, sums insured and any endorsements that apply.
<b>Sports equipment</b>	Items of equipment and specialist clothing which are usually worn, carried or used in the course of participating in a recognised sport. Sports equipment does not include pedal cycles, waterborne craft or outboard motors.
<b>Static Holiday Caravan</b>	A caravan designed specifically for fixed site use and not to be towed on the road. It is permanently sited and securely anchored on a holiday caravan site. This includes its fixtures and fittings, equipment, bedding, furniture, furnishings, household linen, utensils, steps, balconies and decking that are in or attached thereto and, also, adjacent locked store belonging to it. Equipment includes gas bottles, batteries and generators. Static Holiday Caravan does not include awnings.
<b>Touring Caravan</b>	A caravan, folding camper or trailer tent designed to be towed on the road and its attached fixtures, fittings and equipment, bedding, furniture, furnishings, household linen, steps and utensils. Equipment includes gas bottles, batteries, generators, stabilisers and wheel clamps. Touring Caravan does not include awnings or motor movers which may be covered under a more specific section.

## Definitions (continued)

<b>We/us/our</b>	Caravanwise Limited.
<b>Valuables</b>	Jewellery, watches, furs, items made of gold, silver and other precious metals, cups, trophies and the like, pictures, paintings, drawings, sculptures, firearms and other works of art, stamp, coin, and medal and similar collections of intrinsic value.

## Section 1: Your Caravan Policy

<b>What is covered</b>	<b>What is not covered</b>
	<i>The amount of any excess shown on the schedule of insurance</i>
<ul style="list-style-type: none"> <li>The Touring Caravan or Static Holiday Caravan stated in the schedule 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.</li> <li>Audio &amp; visual equipment and personal effects, clothing &amp; luggage, if cover is shown in your schedule</li> <li>Loss of metered electric as a result of unauthorised occupation of the caravan.</li> </ul>	<ul style="list-style-type: none"> <li>Any property more specifically insured under another insurance policy;</li> <li>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.</li> <li>Any one item of personal effects, clothing and luggage, audio and visual equipment or sports equipment with a value exceeding £500;</li> <li>Any amount over £250 for loss of metered electric as a result of unauthorised occupation of the Caravan.</li> <li>Valuables over £50;</li> <li>Pedal Cycles and their accessories;</li> <li>Waterborne craft and outboard motors;</li> <li>Contact or corneal lenses;</li> <li>Cameras, camcorders and their equipment and accessories, binoculars and similar optical instruments;</li> <li>Motor driven vehicles of any kind or their accessories;</li> <li>Money, credit cards and documents including driving licences and passports;</li> <li>Computer equipment;</li> <li>Theft or accidental loss from the Touring Caravan, Static Caravan, folding camper or trailer tent when left unattended without being securely locked and all windows tightly closed and locked. Details of the security requirements can be found in the general conditions section of this document (page 23).</li> </ul>

(continued overleaf)

What is covered	What is not covered
	<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• 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 or a wheel clamp unless stored in a securely locked building.</li> <li>• Theft of any Caravan where we have requested a security alarm or tracking device unless it has been set and in operation.</li> </ul>

## Extra Cover Touring Caravans

Included as Standard.

This Section also insures you for:	What is not covered
<p><b>A. Additional Costs</b></p> <p>Following loss or damage to the Caravan the insurer will pay the costs of:</p> <ul style="list-style-type: none"> <li>• it's protection and removal to the nearest competent repairers and return to your home or the Caravan's permanent site;</li> <li>• disconnection and reconnection of services at the permanent site;</li> <li>• if the Caravan is damaged outside the United Kingdom and cannot be economically repaired before you intend to return home the insurer will only pay the cost of: <ul style="list-style-type: none"> <li>– removing the Caravan to the port of embarkation;</li> <li>– any additional freight charges from that port to the United Kingdom;</li> </ul> </li> </ul>	<p>The loss of any customs deposit as a result of any wilful act by you.</p>

## Extra Cover Touring Caravans (continued)

This Section also insures you for:	What is not covered
<ul style="list-style-type: none"> <li>– returning the Caravan from the United Kingdom port to your home;</li> <li>– any customs duty you have to pay on the Caravan following temporary importation into any country in Europe.</li> </ul>	
<p><b>B. Alternative Accommodation</b></p> <p>Additional payments while the Caravan is being used by you or your family for touring or holiday purposes for hiring another Caravan or other alternative accommodation if the Caravan becomes uninhabitable as a result of loss or damage.</p>	<p><b>Touring Caravans</b> Any amount over £50 per day and a total of £1,500 in any one period of insurance.</p> <p><b>Static Holiday Caravans</b> Any amount over £50 per day and a total of £2,500 in any one period of insurance.</p>
<p><b>C. Getting your Caravan home</b></p> <p>In the event of the policy holder being unable to drive due to illness or injury, when away on a booked holiday in the Touring Caravan and no one else on the holiday being able to tow the Caravan, the insurer will pay the costs of returning the Caravan to the home or storage address.</p>	<p>Any amount over £1000</p>
<p><b>D. Outside furniture</b></p> <p>Outside furniture in awnings is covered, while the Caravan is in use, up to an overall limit of £500.</p>	<ul style="list-style-type: none"> <li>• Theft or loss of items from an awning other than outside furniture.</li> <li>• The amount of any excess shown on the schedule</li> </ul>

## Optional Cover – Touring Caravans

Your schedule tells you if this section of cover is included

What is covered	What is not covered
<p><b>Awning</b> If shown on the schedule your awning is covered for loss or damage up to the sum insured shown on the schedule, which must represent the replacement value.</p> <p>If the awning is damaged beyond economic repair; it will be replaced with a new one that is the same, or if not available, an equivalent make and model.</p>	<p><i>The amount of any excess shown on the schedule of insurance</i></p> <p>Loss or damage to your awning if it has been left erected while you, your family or friends are not at the Caravan for more than 7 days. The awning must be less than 15 years old at the point of the claim.</p>
<p><b>Motor Mover</b> If shown on the schedule your motor mover is covered for loss or damage up to the sum insured shown on the schedule, which must represent the new replacement and re-fitting value.</p>	<p>Any damage resulting from mechanical failure, breakdown or use outside of the manufacturers specification will not be covered.</p>

## Static Holiday Caravan Extra Cover

Included as Standard

What is covered	What is not covered
<p><b>Domestic Services</b> Accidental damage to pipes carrying gas, water, sewage, and drainage together with telephone and electricity cables from the Static Holiday Caravan to the mains supply is covered.</p>	<ul style="list-style-type: none"> <li>Any amount over £3000</li> </ul>
<p><b>Fridge and freezer contents</b> Food and drink rendered unusable due to the breakdown of the appliance is covered.</p>	<ul style="list-style-type: none"> <li>Any amount over £100</li> <li>If the appliance is more than 10 years old at the point of the claim</li> <li>If the failure was due to a deliberate act by the supply authority</li> </ul>
<p><b>External Store</b> Loss of contents and effects from an adjacent locked store together with damage to the store is covered.</p>	<ul style="list-style-type: none"> <li>Any amount over £1000</li> <li>Valuables</li> <li>Any one item of personal effects, clothing and luggage, audio and visual equipment or sports equipment with a value exceeding £500</li> <li>Anything excluded under Section 1, General Exclusions or General Exclusions.</li> </ul>
<p><b>Replacement locks</b> If you lose your Static Caravan keys the insurer will pay for replacement locks.</p>	<ul style="list-style-type: none"> <li>Any amount over £250</li> </ul>

(continued overleaf)

## Static Holiday Caravan Extra Cover (continued)

What is covered	What is not covered
<p><b>Ground rent</b></p> <p>If your Static Holiday Caravan is uninhabitable as a result of loss or damage covered by this policy the insurer will pay the ground rent payable for the period during which it remains uninhabitable.</p>	<ul style="list-style-type: none"><li>• Any amount over £2500</li></ul>
<p><b>Loss of Hiring Charges</b></p> <p>If Static Holiday Caravan Holiday Lettings is shown on your schedule, and if the Caravan becomes uninhabitable as the result of a loss covered by this policy; the insurer will pay for loss of hiring charges for bookings accepted prior to the loss or damage.</p> <p>You are required to keep a complete record of all names and addresses of hirers, intended periods of hire, charges paid or chargeable and identification of which Caravan is being hired out if you insure more than one Caravan with Caravanwise.</p>	<ul style="list-style-type: none"><li>• Any amount over £50 per day for a maximum of 30 days</li></ul>

## Description of use

Type of Use	What is not covered
<p><b>Touring Caravan Cover</b> While being used for Social Domestic or Pleasure Purposes:</p> <ul style="list-style-type: none"> <li>• 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;</li> <li>• while being towed or transported by any caravan manufacturer, supplier, repairer or engineer or any road vehicle recovery service in connection with their business</li> </ul>	<ul style="list-style-type: none"> <li>• Where the caravan is outside of Europe, or</li> <li>• In Europe but outside of the British Isles for more than 180 days in any one period of insurance.</li> </ul> <p>This also includes the journey by recognised sea routes to and from the United Kingdom</p>
<p><b>Static Holiday Caravan Cover</b></p> <ul style="list-style-type: none"> <li>• <b>Private Use</b> The use of your Static Holiday Caravan by you, your family or friends with your permission for holiday use only. If a charge is made for this use we would consider this to be a holiday let.</li> <li>• <b>Holiday Lettings</b> 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.</li> </ul>	

### Static Holiday Caravan cover

Cover is provided when the Static Caravan is:

- i. Stationary on the fixed holiday caravan site described in the Schedule;
- ii. Temporarily removed to any other location for storage, maintenance or repair;
- iii. Being transported directly between the site or other location to another fixed site but only for a maximum of two journeys not lasting longer than 48 hours each in any one Period of Insurance.



## Section 2: Liabilities

Your schedule tells you if this section of cover is included.

What is covered	What is not covered
<p>The insurer will indemnify you or your family against sums which you become legally liable to pay as damages, occurring during the period of insurance:</p> <ul style="list-style-type: none"> <li>• accidental bodily injury (including death or disease) to any person and happening in the circumstances described below;</li> <li>• accidental loss or damage to property and happening in the circumstances described below.</li> </ul> <p><b>Provided that:</b> The Caravan stated or referred to in the Schedule is being used in accordance with the Description of Use.</p> <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.</p>	<ul style="list-style-type: none"> <li>• Liability arising from:               <ul style="list-style-type: none"> <li>– any trade, business or profession;</li> <li>– by any wilful or malicious acts by you or your family;</li> <li>– the Caravan while attached by any means to a vehicle;</li> <li>– an accident caused by your caravan or trailer becoming detached from any towing vehicle;</li> <li>– any action brought against you or your family in any court outside of Europe;</li> </ul> </li> <li>• Liability for loss or damage to property belonging to you or your family or held in trust by you or in your custody or control;</li> <li>• Liability which is insured by or would but for the existence of this Section be insured by another Policy;</li> <li>• Accidental bodily injury (including death or disease) to you or your family.</li> </ul>

The total amount the insurer will pay in respect of all damages arising from one source or original cause will not exceed the limit of cover shown in your schedule against the corresponding contingency.

The insurer will in addition pay legal costs and expenses recoverable by the claimant and all costs and expenses agreed by them in writing.

### Personal Representatives

Should you or a member of your family die having incurred liability for an event covered by this Section the legal personal representatives will have the benefit of this Section.

## Section 3: Personal Accident Benefit

Your schedule tells you if this section of cover is included.

What is covered	What is not covered
<p>Following injury to You, or any member of your family permanently residing with you, while in the Caravan for holiday purposes, hitching it, loading it or directly working on it which proves to be permanent within 12 months of such injury the insurer will pay the following benefits:</p> <ul style="list-style-type: none"> <li>• Death: £20,000</li> <li>• Permanent loss of use of one or more arms or legs or permanent total loss of sight in one or both eyes: £20,000</li> <li>• Permanent total disablement from any one employment: £20,000 (payable after the disablement has lasted for 52 weeks)</li> </ul> <p>The maximum total benefit payable under this section will be £20,000. Benefit shall not be payable under more than one item listed a) to c) in this section.</p>	<ul style="list-style-type: none"> <li>• Death, loss or disablement occurring more than 12 months after the injury has occurred</li> <li>• Any amount over £20,000</li> <li>• No benefit shall be payable for an injury where the cause involves either directly or indirectly:               <ul style="list-style-type: none"> <li>- A drug controlled under the Misuse of Drugs Act 1971 or later revision unless taken as prescribed by a registered medical practitioner.</li> <li>- Alcohol</li> <li>- Mood altering drug whether legal or illegal unless taken as prescribed by a registered medical practitioner.</li> <li>- A criminal act by the insured or by the claimant</li> <li>- The use of any power tool.</li> <li>- Pregnancy or childbirth</li> <li>- Sickness or disease not resulting from bodily injury</li> <li>- Self-inflicted injury</li> </ul> </li> </ul>

## **Basis of settlement**

### **This section describes how we will deal with your claim.**

If the loss or damage is covered by this insurance we will agree with you whether to;

- arrange for repair or replacement using one of our suppliers or;
- pay the cost of the repair or;
- make a cash payment.

We will make a deduction for wear and tear for claims relating to the structure of your caravan where:

- the caravan is older than 1 year from new unless “new for old” cover is shown on the schedule.

We will also take off an amount for wear and tear if the;

- item is not in a good condition; or
- the item is not replaced.

The most we will pay is the market value of your Caravan or trailer, up to the caravan sum insured shown on your schedule. If the Caravan sum insured is less than the market value we will pay the same percentage of the claim that the Caravan is to the market value.

### **Caravan contents/equipment**

We will make a deduction for wear and tear or depreciation where:

- any item of linen and clothing is over 2 years old;
- the sum insured is less than the total cost of replacement as new.

### **New for old**

If “New for Old” is shown on your schedule, and the sum insured is sufficient, in the event that the Caravan is damaged beyond economic repair or stolen and not recovered the replacement will be on a like-for-like basis with a new caravan of the same make and model or if not available one of equivalent specification, features and functions.

New for old may be selected for Touring Caravans up to 10 years old and for Static Holiday Caravans up to 20 years old.

You need to ensure you cover it for the full replacement value of a new caravan of the same, or equivalent, make and model.

If the Caravan sum insured is not sufficient the most we will pay is the market value of your Caravan or trailer, up to the caravan sum insured shown on your schedule. If the Caravan sum insured is less than the market value we will pay the same percentage of the claim that the Caravan is to the market value.

## **Basis of Settlement (Continued)**

Items of contents, personal effects, awnings and accessories are replaced on a like-for-like basis with new items of equivalent specification, features and functions. The exceptions to this are clothing and linen which are subject to a deduction for wear and tear.

### **Obsolete Parts**

Where a claim for damage results in a requirement for parts or accessories that are no longer manufactured or unobtainable, the insurers liability is limited to the last known price list price plus a fitting charge.

### **Matching Sets and Suites**

If you make a claim for any damaged item that forms part of matching flooring, bathroom suite or kitchen, we will contribute 50% towards the cost of replacing any undamaged items which are part of the same set or suite if a repair or replacement for the damaged item is not available.

Fitted flooring – if you make a claim for damaged flooring that matches an adjoining room, we will contribute 50% towards the cost of replacing the undamaged flooring in the adjoining room if repair or replacement of the damaged flooring is not available. We will not pay for replacing flooring to other undamaged rooms.

### **Alternative accommodation**

You are required to keep all receipted bills or other proof of additional expenses.

### **Total loss procedure**

Should the Caravan be subject to a total loss claim the policy will be cancelled from the date of the loss, without a refund of premium. If you are paying by installments you will still be required to pay the remainder of the premium.

### **Static Holiday Caravan Re-siting Costs**

In the event of a total loss the most the insurer will pay for site clearance, delivery and re-siting costs for your static holiday caravan as shown on your schedule of insurance.

## General Exclusions

These exclusions apply to the whole of your policy.

Loss or damage caused:

- by riot, civil commotion or strikes outside Great Britain, the Channel Islands or the Isle of Man;
- by wear and tear, defective construction or faulty design, deterioration, insect, mildew, vermin, atmospheric conditions, frost, action of light or anything that happens gradually;
- by mechanical, electrical or computer breakdown, or failure;
- by theft or conversion by any hirer or person using your Caravan with your permission;
- malicious damage caused by any hirer or person using your caravan with your permission;
- deliberately by you or your family using your caravan;
- to tyres by punctures, cuts, bursts, wear or application of brakes;
- by confiscation, detention or seizure by customs or other officials or authorities;
- to personal effects, clothing and luggage, audio and visual equipment, valuables or sports equipment while the Static Caravan is not being used by you or your family;
- by theft or attempted theft from the Caravan, trailer or towing vehicle when left unattended without being locked and all windows closed and locked;
- 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;
- to unfixed portable generators unless in use, or secured in the Caravan, towing vehicle or locked building;
- by caravans that are home-made, custom built or modified from manufacturers standard build.

We will not pay for:

Any claim arising from:

- war, civil war, terrorism (by nuclear and/or chemical and/or biological and/or radiological means), rebellion or revolution;
- pollution or contamination unless arising from oil leaking from any fixed heating installation or from any domestic appliance in your home during the period of insurance;
- any direct or indirect loss or damage to the caravan or its contents or equipment as a result of the caravan being used for illegal activities;
- loss or damage caused by deception, fraud or trickery.

- Any claim arising from:
  - ionising radiation or contamination from nuclear fuel or waste, or from the burning or explosion of nuclear fuel;
  - the radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor, or other nuclear assembly or its component part;
  - any weapon or device using atomic or nuclear fission or fusion or radioactive force or matter.”

## General Conditions

### Your duty

The insurer will only provide cover under this insurance if:

- you or any other person claiming under this insurance has met all the terms and conditions that apply; and
- the information you or anyone else covered by this insurance gave them when applying for, amending or renewing this insurance (as shown on your Statement of Fact), and when making a claim, is true.

### Taking care of your property

You or any person in charge of your property must take steps and precautions to:

- maintain your property in good condition;
- and protect your property from damage or loss; and
- recover lost property.

You must give the insurer or their agents access to examine your property.

### Changes in your circumstances

It is important that you keep us advised of changes in your circumstances where the information differs to that provided when the insurance started or was last renewed. The insurer has based your policy on the information you have given us in the Statement of Fact and you must advise us immediately of changes such as:

- change of Caravan;
- change in the permanent site;
- whether you or any member of your family have been declared bankrupt or have received a conviction for any offence except for driving; or
- a change of storage or home address.

You must have asked everyone covered by this insurance all the questions to get the information we have asked for, and tell us as soon as possible about any changes which have happened since the insurance started or was last renewed. Failure to do so may prejudice any claim you may make and invalidate this insurance.

## General Conditions (continued)

### Holding Cover

If you have sold your Caravan and are in the process purchasing a new Caravan, we will keep this policy in force for you for a maximum of 28 days. If you have not purchased a new Caravan within this time we will cancel the policy. If a claim has been made in the current period of insurance no refund of the unused proportion of the premium will be allowed. If you are paying by installments you will still be required to pay the remainder of the premium.

### Other insurances

If there is any other insurance covering the same claim, the insurer will only pay their share of the claim, even if another insurer refuses the claim.

### Misrepresentation

If you or anyone representing you:

- provides us with misleading or incorrect information to any of the questions asked when applying for, amending or renewing this insurance;
- deliberately misleads us to obtain cover, gain a cheaper premium or more favourable terms;
- provides us with false documents.

We may:

- agree to amend your details to record the correct information, apply any relevant policy terms and conditions and collect any additional premium due including any premium adjustment charge;
- reject a claim or reduce the amount of payment we make;
- cancel or void your policy (treat as if it never existed), including all other policies which you have with us and apply a cancellation charge.

Where fraud is identified we will also:

- not return any premium paid by you;
- recover from you any costs we've incurred;
- pass details to fraud prevention and law enforcement agencies who may access and use this information.



## General Conditions (continued)

### Claims Fraud

If you or anyone representing you:

- Makes a claim or part of any claim that is fraudulent, false or exaggerated;

We may:

- Reject the claim or reduce the amount of payment we make;
- Cancel your policy from the date of the fraudulent act and not return any premium paid;
- Recover from you any costs we've incurred relating to the fraudulent claim and any further claims notified after the date of the fraudulent act;
- Pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also access this information.

### Theft of Touring Caravans, folding campers or trailer tents

All security devices must be manufactured by a professional manufacturer.

The Touring Caravan, folding camper or trailer tent must only be stored at the storage address shown on the schedule when not in use.

### Accident and claims procedure

You or any other person claiming under this insurance must:

- give us full details of the incident as soon as possible;
- send to us immediately all communications for other people involved which must not have been replied to;
- immediately tell us of and send to us any notice of intended prosecution, inquest, fatal inquiry or any writ, summons or process which must not have been replied to;
- give us all the information, evidence and help we or the insurer needs;
- tell the police immediately when property is lost, stolen or maliciously damaged and provide us with the crime reference number;
- tell us if any lost or stolen property is subsequently recovered.

You or any other person must not, without our permission:

- negotiate or admit responsibility; or
- make any offer, promise or payment; or
- make your own arrangements for repair or replacement, other than where the cost of repair to the Caravan is less than £250.

## **General Conditions (continued)**

The insurer will be entitled to:

- have total control to carry out, defend and settle any claim;
- take proceedings in your name or in the name of any other person claiming under this insurance, at their own expense and for their own benefit to recover any payment the insurer has made.

## Important Information

### Cancellation (Cooling off period)

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. The return of the premium will be made within 30 days of your request to cancel the policy.

### Cancelling your Policy (Outside the cooling-off Period)

You may cancel this insurance by contacting your broker. If you have not made a claim you will be entitled to a refund of the premium paid less a deduction for the days you have been covered. This deduction will be calculated on a pro-rata basis and will be subject to Insurance Premium Tax where applicable.

We or your Insurers may cancel this insurance by giving you seven days' notice in writing to your last known address where there is a valid reason for doing so.

Valid reasons may include, but not limited to;

- if you don't pay an additional premium or an instalment that is due;
- if you or anyone else covered by this insurance hasn't met all the terms and conditions of this policy;
- a change in your circumstances means that we can no longer provide cover;
- where we identify misrepresentation or fraud or any attempt to gain an advantage under this insurance to which you're not entitled;
- if you do not provide us or your broker with documents we have requested.

If we do this, we will refund part of your premium that applies to the remaining period of insurance, unless fraud has been identified where we will not refund any premium. Where a refund is given this is calculated on a pro-rata basis and will be subject to Insurance Premium Tax.

### Premium default

If you do not pay a premium or premium instalment this insurance will not provide cover from the date the payment was due.

## 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 0800 678 1100

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

[www.fscs.org.uk](http://www.fscs.org.uk)

## How Liverpool Victoria Insurance Company use your information

### Data Protection Act 1998 and Insurance Administration

This information explains how Liverpool Victoria Insurance Company may use your details and tells you about the systems Liverpool Victoria Insurance Company use that allow them to detect and prevent fraudulent applications and claims. The savings that are made helps us to keep premiums down.

How we may use your personal data is controlled by the requirements of the Data Protection Act 1998. Liverpool Victoria Insurance Company is registered for the purpose of processing personal data.

Information provided to us may be held on computer, paper file or other format, whether or not you purchase a policy. We will hold this information for a period of time to ensure we have a clear and complete history of insurance enquiries, applications, policy records and transactions.

We and our agents (e.g. service providers that we have agreements with both within and outside the European Economic Area) may use this information (some of which may be sensitive data) to process and administer your insurance. It may also be used or disclosed to regulators to monitor and enforce our compliance with any regulation. Occasionally, your personal information may be disclosed to select third parties who are helping us improve our service.

If you move to a new insurer we may confirm certain details about your insurance to them. We will only do this if we are sure it is a genuine request.

If we receive a request for policy information by an individual other than the policy holder we will check that the policy holder has given permission to do this.

We will not use sensitive personal data for marketing purposes.

Liverpool Victoria Insurance Company and Caravanwise may record calls for training purposes.

### Access to the personal information we hold about you

You can ask for a copy of the personal information we hold about you by writing to: **CCA Department, Liverpool Victoria Insurance Company, County Gates, Bournemouth, BH1 2NF.**

This is subject to the provisions of The Data Protection Act 1998 and payment of a fee.





## **You can call Caravanwise on:**

### **Freephone:**

0800 328 2084

## **To make a claim call:**

### **Freephone:**

0800 328 2084

### **Or if you're calling from outside of the UK:**

44 1425 280 078

#### **Caravanwise**

Caravanwise is a registered trademark of Caravanwise Limited. Caravanwise, registered in England number 3560388, is authorised and regulated by the Financial Conduct Authority, register number 304081. Our permitted business is selling and administering general insurance contracts. Registered Address Caravanwise, 100 Ringwood Road, Walkford, Christchurch, Dorset, BH23 5RF. Tel: 01425 280078, Web: [www.caravanwise.co.uk](http://www.caravanwise.co.uk), Email: [admin@caravanwise.ltd.uk](mailto:admin@caravanwise.ltd.uk)

#### **ABC Insurance**

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Registered address: County Gates, Bournemouth BH1 2NF. Tel: 01202 292333.

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