



Caravan Insurance Policy Booklet

Contents

Welcome	2
Your Policy	3
How to make a claim	4
Definitions	5
Section 1: Your Caravan Policy	7
Further Benefits of Cover Touring Caravans	8
Optional Cover – Touring Caravans	10
Further Benefits of Cover Static Holiday Caravan	11
Description of Use	13
Section 2: Liabilities	14
Section 3: Personal Accident	15
Basis of Settlement	16
General Exclusions	18
General Conditions	20
Important Information	24
How to cancel	24
Financial Services Compensation Scheme	25
How to complain	25
Privacy Policy	26

Welcome

Caravanwise Limited, the Distributor of this policy, was established in 1998 to arrange insurance for 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, Dorset. You can learn more about Caravanwise by visiting <https://www.caravanwise.co.uk>

Caravanwise Limited acts for Highway Insurance Company Limited in selling and administering this policy.

Highway Insurance Company Limited has designed 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.

Highway Insurance Company Limited, registered in England and Wales number 3730662 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202972.
Registered address: 57 Ladymead, Guildford GU1 1DB. Tel. 0330 1239970.

LV= and Liverpool Victoria are registered trademarks of Liverpool Victoria Financial Services Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria General Insurance group of companies.

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 Caravanwise on 01425 280 078 or 0800 328 2084.

Your Policy

This policy is underwritten by Highway 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.

Highway Insurance Company Limited 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, at the time of any loss or damage, the sum insured for your caravan is not enough to replace it we may proportionally reduce the amount of any claim payment made by the percentage of underpayment of premium which has arisen as a result of the shortfall in the sum insured. For example, if the premium you have paid for your insurance is equal to 75% of what your premium would have been if your sum insured was enough to reinstate your caravan, then we may pay up to 75% of any claim made by you. If however the correct sum insured is shown to exceed our acceptance terms and criteria we may refuse to pay your claim.

The laws that apply to this contract

This contract will be governed under the laws of England and Wales, and any reference we make to specific statutes will mean the UK statute and equivalent laws in the Channel Islands or Isle of Man.

How to make a claim

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

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 Highway 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 Highway before you make any arrangements for replacement or repair of the caravan if the loss or damage exceeds £250. You can contact them on 0330 678 5007
5. Don't forget to tell the Police when your property is lost, stolen or maliciously damaged. Highway will need the crime reference number the police give you before we can progress with a claim of this nature.

Definitions

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

Audio & Visual Equipment	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.
Alarm (Security Alarm)	An audible Alarm permanently fixed to the Caravan that is made active when the caravan is unattended.
British Isles	Great Britain, the Channel Islands, the Isle of Man, Northern Ireland and the Republic of Ireland.
Caravan	The Touring Caravan, Folding Camper or Static Holiday Caravan identified in the schedule of insurance.
Computer Equipment	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.
Contents	Audio & Visual Equipment and Personal Effects, Clothing & Luggage.
Credit Cards	Credit cards, cheque guarantee cards, debit and cash dispenser cards issued in the British Isles.
Document of Insurance	This booklet.
Europe	The European Union, Albania, Andorra, Bosnia and Herzegovina, Iceland, Liechtenstein, Macedonia, Moldova, Monaco, Montenegro, Norway, San Marino, Serbia and Switzerland and journeys between these countries.
Excess	The first part of any claim which you must pay.
Family	Your spouse/civil partner, children (including foster children) and any other member of your family permanently residing with you.
Hitchlock	A security device of proprietary make that locks over the hitch of the Caravan to prevent connection to the tow ball.
Insured/You/Your	The person or persons named in the Schedule.

Definitions (continued)

Money	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.
Outside furniture	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.
Personal Effects, Clothing & Luggage	Clothing, luggage and personal articles designed to be worn or carried on or about the person, contained in the Caravan or towing vehicle.
Schedule	This identifies you, the period of insurance, those sections of Caravan insurance you have selected, sums insured and any endorsements that apply.
Sports equipment	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.
Static Holiday Caravan	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.
Tracking Device	A tracking system that locates a Caravan using GPS, mobile telecommunications or radio signal positioning technology linked to a 24 hour monitoring centre. It must be permanently active or have the ability to be remotely triggered in the event of theft.

Definitions (continued)

Touring Caravan	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.
We/us/our	Highway Insurance Company Limited
Wheel Clamp	A security device of proprietary make, that locks around the wheel of the caravan, preventing it from rotating or that locks the wheel to the chassis of the caravan.
Valuables	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

What is covered	What is not covered
	<i>The amount of any excess shown on the schedule of insurance</i>
<ul style="list-style-type: none"> 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. Audio & visual equipment and personal effects, clothing & luggage, if cover is shown in your schedule 	<ul style="list-style-type: none"> Any property more specifically insured under another insurance policy; Loss or damage to the Caravan if at the time of the incident it was being towed by any person, including you, not licensed 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; Pedal Cycles and their accessories; Waterborne craft and outboard motors; Contact or corneal lenses; Cameras, camcorders and their equipment and accessories, binoculars and similar optical instruments; Motor driven vehicles of any kind or their accessories; Money, credit cards and documents including driving licences and passports;

What is covered	What is not covered
<ul style="list-style-type: none"> Loss of metered electric as a result of unauthorised occupation of the caravan. 	<ul style="list-style-type: none"> Any amount over £250 for loss of metered electric as a result of unauthorised occupation of the Caravan. Computer equipment; 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). 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 security 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 or a wheel clamp unless stored in a securely locked building. Theft of any caravan where you have told us you have and use an alarm or tracking device unless it has been set in operation when the loss occurred.

Further Benefits of Cover Touring Caravans

Included as Standard.

This Section also insures you for:	What is not covered
<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 and reconnection of services at the permanent site; 	<p>The loss of any customs deposit as a result of any wilful act by you.</p>

Further Benefits of Cover Touring Caravans (continued)

This Section also insures you for:	What is not covered
<ul style="list-style-type: none"> • 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"> – removing the Caravan to the port of embarkation; – any additional freight charges from that port to the United Kingdom; – returning the Caravan from the United Kingdom port to your home; – any customs duty you have to pay on the Caravan following temporary importation into any country in Europe. 	
<p>B. Alternative Accommodation</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>Touring Caravans Any amount over £50 per day and a total of £1,500 in any one period of insurance.</p> <p>Static Holiday Caravans Any amount over £50 per day and a total of £2,500 in any one period of insurance.</p>
<p>C. Getting your Caravan home</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 £1,000</p>
<p>D. Outside furniture</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"> • Theft or loss of items from an awning other than outside furniture. • The amount of any excess shown on the schedule

Optional Cover – Touring Caravans

Your schedule tells you if this section of cover is included

What is covered	What is not covered
<p>Awning 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>Motor Mover 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 manufacturer's specification will not be covered.</p>

Further Benefits of Cover - Static Holiday Caravan

Included as Standard

What is covered	What is not covered
<p>Domestic Services 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"> Any amount over £3,000
<p>Fridge and freezer contents Food and drink rendered unusable due to the breakdown of the appliance is covered.</p>	<ul style="list-style-type: none"> Any amount over £100 If the appliance is more than 10 years old at the point of the claim If the failure was due to a deliberate act by the supply authority
<p>External Store 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"> Any amount over £1,000 Valuables Any one item of personal effects, clothing and luggage, audio and visual equipment or sports equipment with a value exceeding £500 Anything excluded under Section 1, General Exclusions or General Exclusions.
<p>Replacement locks If you lose your Static Caravan keys the insurer will pay for replacement locks & keys.</p>	<ul style="list-style-type: none"> Any amount over £250

Further Benefits of Cover - Static Holiday Caravan (continued)

What is covered	What is not covered
<p>Ground rent</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"> Any amount over £2,500

Your schedule tells you if this section of cover is included

What is covered	What is not covered
<p>Loss of Hiring Charges</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"> Any amount over £50 per day for a maximum of 30 days

Description of use

Type of Use	What is not covered
<p>Touring Caravan Cover While being used for Social Domestic or Pleasure Purposes:</p> <ul style="list-style-type: none"> 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 manufacturer, supplier, repairer or engineer or any road vehicle recovery service in connection with their business 	<ul style="list-style-type: none"> Where the caravan is outside of Europe, or In Europe but outside of the British Isles for more than 180 days in any one period of insurance. <p>This also includes the journey by recognised sea routes to and from the United Kingdom</p>
<p>Static Holiday Caravan Cover</p> <ul style="list-style-type: none"> Private Use 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. 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. 	

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"> • accidental bodily injury (including death or disease) to any person and happening in the circumstances described below; • accidental loss or damage to property and happening in the circumstances described below. <p>Provided that: 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"> • Liability arising from: <ul style="list-style-type: none"> – any trade, business or profession; – by 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; – any action brought against you or your family in any court outside of Europe; • 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; • Liability which is insured by or would but for the existence of this Section be insured by another Policy; • Accidental bodily injury (including death or disease) to you or your family.

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"> a) Death: £20,000 b) Permanent loss of use of one or more arms or legs or permanent total loss of sight in one or both eyes: £20,000 c) Permanent total disablement from any one employment: £20,000 (payable after the disablement has lasted for 52 weeks) <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"> • Death, loss or disablement occurring more than 12 months after the injury has occurred • Any amount over £20,000 • No benefit shall be payable for an injury where the cause involves either directly or indirectly: <ul style="list-style-type: none"> - A drug controlled under the Misuse of Drugs Act 1971 or later revision unless taken as prescribed by a registered medical practitioner. - Alcohol - Mood altering drug whether legal or illegal unless taken as prescribed by a registered medical practitioner. - A criminal act by the insured or by the claimant - The use of any power tool. - Pregnancy or childbirth - Sickness or disease not resulting from bodily injury - Self Inflicted injury

Basis of settlement

This section describes how your insurer will deal with your claim.

If the loss or damage is covered by this insurance the insurer 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.

Your insurer 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.

Your insurer 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 your insurer 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 of the caravan then the proportionate remedy set out on page 3 of this document of insurance will apply.

Caravan contents/equipment

The insurer 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 “New for Old” is shown on your schedule, but the Caravan sum insured is not sufficient the most your insurer 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 of the caravan then the proportionate remedy set out on page 3 of this document of insurance will apply.

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

The insurer treats each separate item of a matching pair, set or suite of furniture, soft furnishings, bathroom suite or other fixtures and fittings as a single item. If an item that's part of a matching set or suite is damaged, the insurer will aim to repair it or provide an identical replacement. However, if it's not possible to provide a suitable repair or replacement, the insurer will only pay for the damaged item. The insurer will also 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've got a matching carpet or other floor covering in more than one room or area of your caravan, and this is separated by a break, then the insurer will treat each room or area as separate. The insurer will only pay for the damage to the carpet or floor covering in the room or area where the damage happened and the insurer 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.

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 instalments you will still be required to pay the remainder of the premium. Once the claim is settled the salvage becomes the property of Highway Insurance Company Limited.

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. Once the claim is settled the salvage becomes the property of Highway Insurance Company Limited.

General Exclusions

As well as the exclusions under the individual sections, the following will not be covered:

Under this policy, we will not pay for:

1. Gradual events

Any loss, damage or liability arising from wear and tear that you know is happening gradually over time.

2. Confiscation

Loss of or damage to any property due to its confiscation, requisition or destruction by order of any government, public or local authority.

3. Radioactive contamination

Any loss of or damage to property, indirect loss or legal liability directly or indirectly arising from:

- i) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- ii) The radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component.

4. Pollution and contamination

Any loss, damage or liability arising from pollution or contamination unless caused by:

- i) a sudden and unforeseen and identifiable accident; or
- ii) leakage of oil from a domestic oil installation at your caravan.

5. War risks

Any consequence of war, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

6. Existing damage

Any loss, damage, injury or accident occurring, or arising from an event, before cover commences.

7. Deliberate acts

Any loss, damage or liability caused on purpose by you or any person residing at your caravan.

8. Matching of items

If you make a claim for any damaged item that forms part of a matching set or suite or other article of uniform nature, colour or design, 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.

General Exclusions - continued

9. Direct loss or damage:

- i) Due to electronic failure.
- ii) Due to computer virus.
- iii) Due to electrical or mechanical breakdown.
- iv) Caused in the process of cleaning, restoration, maintenance, repair, dismantling or by dyeing.
- v) Caused by chewing, scratching, tearing or fouling by domestic pets.
- vi) Caused by scratching or denting.
- vii) Caused by vermin, insects or fungus.
- viii) Caused by rot, exposure to light or atmospheric or climatic conditions.
- ix) Arising from the cost of remaking any recorded material or the value of any information contained on it.
- x) By theft or conversion by any hirer or person using your Caravan with your permission.
- xi) Malicious damage caused by any hirer or person using your caravan with your permission.
- xii) Deliberately by you or your family using your caravan.
- xiii) To tyres by punctures, cuts, bursts, wear or application of brakes.
- xiv) 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.
- xv) By theft or attempted theft from the Caravan, trailer or towing vehicle when left unattended without being locked and all windows closed and locked;
- xvi) To audio and visual equipment (but not televisions or radios) left in the Caravan when the Caravan site is closed to holiday occupation.
- xvii) While being used as a permanent residence or for any trade, business or profession.
- xviii) To unfixed portable generators unless in use, or secured in the Caravan, towing vehicle or locked building;
- xx) By caravans that are home-made, custom built or from manufacturer's standard build.
- xxi) By riot, civil commotion or strikes outside Great Britain, the Channel Islands or the Isle of Man.
- xxii) By wear and tear, defective construction or faulty design, deterioration, insect, mildew, vermin, atmospheric conditions, frost, action of light or anything that happens gradually;

10. Indirect loss or damage

We will not pay for any losses that are not directly associated with the incident that caused you to claim, unless specifically stated in this policy.

11. Loss by deception

Apart from deception used to gain entry to your caravan.

12. Defects and faults

Any direct loss or damage arising from defective design, defective materials, faulty materials, faulty workmanship or failure to follow manufacturers' instructions.

General Exclusions (continued)

13. Software, data, files, downloads and mobile phone call costs

Any loss, damage or liability arising from:

- i) The erasure, distortion, mislaying or misfiling of any software, data, files and downloads.
- ii) Mobile phone call costs.

14. Loss of value and depreciation

Resulting from the repair or replacement of lost or damaged property.

15. Sonic bangs

Loss or damage directly caused by pressure waves from aircraft or other aerial device travelling at sonic or supersonic speeds.

16. Terrorism

Any loss, damage or liability arising from any act of terrorism directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with biological, chemical or nuclear pollution or contamination.

General Conditions

1. Misrepresentation & Fraud

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;
- makes a fraudulent payment by bank account and/or card;

We may:

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

Where fraud is identified we will:

- 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. Other insurers may also access this information.

General Conditions (continued)

2. Compliance with terms

Our liability to make payment under this policy will be conditional upon your compliance with all of the terms and conditions of this policy.

3. Sanctions

LV= can't provide you with cover and won't be liable to pay any claim if doing so exposes LV= to any sanction, prohibition or restriction under United Nations resolutions. This also includes the trade or economic sanctions, laws or regulations of the United Kingdom, European Union or United States of America. If you are found to be subject to, or associated with, such sanctions we may cancel or void your policy (treat it as if it never existed), including all other policies which you may have with us, and apply a cancellation charge.

4. Other insurance

If any loss, damage or liability arising under this policy is also covered or covered in part by any other insurance, we will be liable only for our rateable proportion for such loss, damage or liability.

5. Your duty to prevent loss or damage

You must keep your caravan and contents in sound condition and in good repair. You should consult a suitably qualified expert if you are unsure whether or not you are complying with this condition.

You must take all practical and reasonable steps to safeguard your caravan and contents against loss or damage and to prevent accidents.

If loss or damage occurs to your property, you must promptly take all reasonable steps to prevent further loss or damage.

6. Your obligations when making a claim

In the event of a claim or possible claim under this policy, you must not negotiate, admit fault or make any offer, promise or payment without our written consent or make your own arrangements for repair or replacement, other than where the cost of repair to the Caravan is less than £250

You must also:

- i) Inform the police as soon as possible and obtain a crime reference number or loss report number as appropriate if the loss or damage is caused by theft or attempted theft, riot, civil commotion, strikes, labour disturbances, malicious acts, vandalism or loss of property or money.
- ii) Tell us as soon as reasonably possible and give us full details. In the event of loss or damage by riot, you must tell us within 30 days of the riot.
- iii) Give us written notice as soon as possible, but no later than seven days, after you know about any pending prosecution, inquest or fatal inquiry in connection with anything that occurs for which there may be liability under this policy.
- iv) Send us, as soon as reasonably possible, every relevant letter, claim, writ, summons or process. We will refund your reasonable costs.

General Conditions (continued)

- v) As soon as reasonably possible after the injury, loss or damage, provide us with details of the claim, including any detailed particulars, proofs or certificates, or original valuations, receipts or proofs of purchases pre-dating the loss, or other documents that we may reasonably require.
- vi) Retain any damaged contents or parts of caravan so that we may inspect them.
- vii) Give us any information and assistance that we might reasonably require.

7. Our rights when you make a claim

- i) We may nominate one of our specialist suppliers to repair or replace the property claimed for. Where you prefer to use your own tradesperson, or we elect to settle the claim by cash payment, the amount we pay you will not exceed what we would have paid our supplier, except when our supplier is unable to repair or replace the property.
- ii) In an emergency, we may enter the caravan where the loss or damage has occurred. To safeguard the insured property against further loss or damage, we may take and keep possession of the insured property and dispose of any salvage. No property may be abandoned to us.
- iii) We may exercise sole control at our cost over dealing with any third party claim and its associated legal proceedings relevant to it. We will keep you informed of all developments.
- iv) We may pursue in your name, but for our benefit and at our cost, any claims for damages or other costs.

Please contact Caravanwise if you have any questions about what we describe in this section.

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.

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.

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.

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. Provided no claim has been made we will return any premium paid less the Caravanwise non-refundable administration charge. 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. Caravanwise will also deduct a cancellation fee as set out in their terms of business information document.

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. Caravanwise will also deduct a cancellation fee as set out in their terms of business information document.

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 such as third party motor insurance, is covered for 100% of the claim. Non-compulsory insurance, such as home insurance, is covered for 90% of the claim.

You can get further information from: Financial Services Compensation Scheme,
PO Box 300, Mitcheldean, GL17 1DY
Telephone 0800 678 1100
www.fscs.org.uk

How to Complain

Should there ever be an occasion where you need to complain, we will endeavour to resolve this as quickly and fairly as possible.

However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list. Please state, your name, the nature of your complaint, and, if applicable, the policy and/or claim reference.

If you wish to make a complaint about your policy administration and documents, you should contact your broker; Caravanwise Limited, 100 Ringwood Road, Walkford, Christchurch, BH23 5RF Telephone: 0800 328 2084 Email: admin@caravanwise.ltd.uk

If you wish to make a complaint about a claim please contact; Complaints, LV Brentwood, PO Box 9104, BOURNEMOUTH, BH1 9DB
Phone: 0800 681 6376 for Text Phone please dial 18001 first.
Lines open: Monday to Friday 9am - 5pm (Calls will be recorded).
Email: complaints@lvbroker.co.uk

When we receive your complaint if we cannot deal with it immediately we will:

- Write to you to acknowledge your complaint.
- Let you know when you can expect a full response.
- Let you know who is dealing with the matter

In most instances, we'll be able to address your complaint within the first few days of this being notified to us. On occasion, further investigation may be necessary, but we'll provide you with a full written response to your complaint within eight weeks of notification.

In the unlikely event that we haven't responded to your complaint within eight weeks or you're not happy with our final response you have the right to take your complaint onto the Financial Ombudsman Service but you must do so within six months of the date of our final response. The Ombudsman is an impartial complaints service, which is free for customers to use and taking your complaint to the Ombudsman does not affect your right to take your dispute to the courts.

How to Complain (continued)

You can find out more information about how to complain to the Ombudsman online at: www.financial-ombudsman.org.uk.

Alternatively, you can write to the Ombudsman at:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: 0800 0234567 or 0300 1239123

Email: complaint.info@financial-ombudsman.org.uk

Please note that if you don't refer your complaint within the six months, the Financial Ombudsman Service won't have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

Privacy Policy

A summary of how we use personal information

Highway Insurance Company Limited the data controller of any personal information given to us about you or other people named on the policy, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

Highway Insurance Company Limited is part of Liverpool Victoria General Insurance Group (LVGIG), and LVGIG is part of the Allianz Group. More information can be found at www.lv.com/insurance/terms/lv-companies.

If you have any questions about how we use your personal information, view our privacy policy at LV.com/GIDATA, if you don't have access you can write to us at: GI Customer Support, LV=, County Gates, Bournemouth, BH1 2AT.

You can also contact our Data Protection Officer: Data Protection Officer, 57 Ladymead, Guildford, Surrey, GU1 1DB, or via email at GIdataprotection@LV.co.uk.

Under data protection law, you have rights we need to make you aware of. The rights available to you depend on our reason for processing your information.

You have the right to:

- access the personal information we hold about you, or anyone on the policy
- correct personal information you think is inaccurate or to update information you think is incomplete
- have personal information deleted in certain circumstances
- restrict us processing personal information, under certain circumstances
- receive personal information in a portable format. This only applies to information you have provided to us
- object to us processing personal information, under certain circumstances
- You can also ask us to review an automated decision.

You can call Caravanwise on:

Freephone:

0800 328 2084

To make a claim call Caravanwise:

Freephone:

0800 328 2084

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

44 1425 280 078

www.LVbroker.co.uk/customers



Highway Insurance Company Limited, registered in England and Wales number 3730662 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202972. Registered address: 57 Ladymead, Guildford GU1 1DB. Tel. 0330 1239970. LV= and Liverpool Victoria are registered trademarks of Liverpool Victoria Financial Services Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria General Insurance group of companies.