



Caravan and Camping Guard

Insurance Policy

ONECALL Claims Helpline open 24 hours a day, 365 days a year 0845 122 3019

Personal Lines | Commercial Lines | Protection



Introduction

This is **your** insurance policy. It is a contract of insurance between **you** and **us**, and is made up of this booklet and **your schedule**. It is based on the statements and information **you** gave **us** or the information that was given on **your** behalf when **you** applied for the insurance. That information may have been given to **us** on a **proposal form** or during a phone conversation. **We** used that information to assess the cover **we** would provide for **you** and to set the premium and policy conditions **we** need for that cover. **We** will send **you** a copy of the proposal form that **you** filled in if **you** ask **us** to.

You should read this **policy** booklet and **your schedule** together. Please check them carefully to make sure they give **you** the cover **you** want. **You** have 14 days from when **you** receive **your policy** documents or enter into this contract, whichever is later, to write to **us** if **you** want to cancel **your policy**. This is known as a cooling off period. If **you** cancel **your policy** during this period of time, provided **you** have not made a total loss claim, **we** will refund **your** full premium.

If **your** needs change or any of the information on which the contract is based changes, **we** might need to alter the **schedule**. Under the **policy** conditions, **you** must tell **us** about any changes. **We** will update the contract every time **we** agree to an alteration. **We** will give **you** a new **schedule** each time **we** renew the contract or make an alteration. If **you** ask **us** to, **we** will send **you** a new **policy** booklet when **you** renew **your** policy.

We agree to insure **you** under the terms and conditions set out in this **policy** booklet and the sections shown in the **schedule** for loss, damage, injury or liability that happens during the **period of insurance**. The **schedule** tells **you** which sections of this **policy** booklet apply. Opposite each heading of cover on those pages **you** will find some exceptions that tell **you** what is not insured under that heading. There are also some general exclusions on page 15 that apply to all of the contract of insurance.

You agree to pay the premium and to keep to the conditions of the policy.

Thank you for choosing Ageas Insurance.

Signed for and on behalf of
Ageas Insurance Limited



Mark Cliff
Managing Director

Words written in bold have special meanings. These meanings are explained in the definitions on page 7.

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How to make a claim

Telephone the Ageas Caravan & Camping helpline on 0845 122 3019. This line is open 24 hours a day, 365 days a year.

The claims handler will ask **you** for **your** name, policy number and full details of the claims circumstances. The claims handler will provide advice on procedures and documentation required.

Depending on the type and/or value of the claim the claims handler may elect to instruct a loss adjuster or engineer. Loss adjusters and engineers are independent experts who will arrange to visit **you** and/or inspect **your caravan**. They will assess **your** claim and report back to **us** with their findings.

If the **caravan** itself has been stolen **we** will need:

- The original purchase invoice for the **caravan**.
- All the keys for the **caravan**.
- Keys for the **wheelclamp**.
- Any photographs of the **caravan**.
- An estimate for the replacement of the stolen **contents**.
- The C.R.I.S document.

Please see the 'claims conditions' and 'How we will settle your claim' sections of this **Policy** Booklet for more claims information.

General Information

Your policy

This is **your policy** which **you** should keep in a safe place.

We have divided **your policy** into four sections of cover. These sections of cover are optional and **you** should read **your schedule** to find out which apply to **your policy**.

In each section there are two main headings:

What is insured – these are the things that **you** are covered for.

What is not insured – these are the things **you** are not covered for.

You should also read **your policy** conditions and exclusions which appear at the back of the **policy** booklet. These apply across all sections of **your policy**.

Words written in **bold** have special meanings. These meanings are explained in the policy definitions section of **your** policy booklet on page 7.

Change in circumstances

You must immediately write to **us** and tell **us** about any change that could affect this insurance. If **you** do not tell **us** about any change to a material fact, this insurance will no longer be valid. (Material facts are ones that might influence **our** decision to insure **you**, the conditions of the insurance or the premium **we** want to charge. If **you** are not sure whether a fact is material, **you** should tell **us** about it).

In particular **you** must tell **us**:

- if **you** or **your family** receive a county court judgement or conviction, or are prosecuted (except for motoring offences where a prison sentence has not been served);
- any increase in the value of **your contents**;
- any change of **caravan**;
- any change of address;
- any change in occupation for **you** or any other person named in **your schedule**.

Please remember if **you** don't tell us about **your** changes, it may affect any claim **you** may make.

Complaints Procedure

If **you** have experienced a problem with any part of **our** service, **we** will sort this out as quickly and fairly as possible.

What you should do first

If **your** complaint is about the way **your policy** was sold to **you**, contact **your** insurance adviser to report **your** complaint. If **you** have a complaint about a claim, call **your** claims handler first. **You** will find the claims handler's name and phone number on any letters they have sent to **you**.

If your problem has still not been sorted out

Step 1 Contact **our** Customer Service Adviser who will make sure that **your** complaint is dealt with at a senior level. **You** can write to us at the address below or e-mail us through **our** website at www.ageas.co.uk/complaints (please include your **policy** number if appropriate).
Customer Service Adviser, Ageas Insurance Limited, Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA.

Step 2 If this matter has still not been sorted out, **you** can write to Mark Cliff, Managing Director at the same address.

Step 3 If you are not satisfied with our final decision, **you** can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Using this complaints procedure will not affect your legal rights.

Words written in **bold** have special meanings. These meanings are explained in the policy definitions section of your policy booklet on page 7.

Service standards

We will reply to any letter **you** send **us** within two working days of receiving it. In **our** letter **we** will tell **you** who will be dealing with your complaint and when **you** should expect a reply.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If **we** cannot meet **our** obligations **you** may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claim with no upper limit. For further information see www.fscs.org.uk or telephone 020 7892 7300.

Data Protection Notice

Please read this notice carefully as it contains important information about our use of **your** personal information. In this notice, **we** and **us** and **our** means the Ageas Group in the UK which includes Ageas Insurance Limited and any holding companies, subsidiaries and other linked companies. **Your** personal information means any information **we** hold about **you** or anyone else in connection with any product or service **we** are providing to **you**.

By taking out this insurance policy, **you** confirm that **we** may use **your** personal information for the purposes explained below.

You should show this notice to anyone else whose name **you** give to **us** in connection with **your** insurance policy as it will also apply to them.

How we use your personal information

We will use **your** personal information to manage **your** insurance policy, including handling underwriting and claims and issuing renewal documents and providing renewal information to **your** insurance adviser.

We may also use **your** personal information and the information about **your** use of our products and services to carry out research and analysis.

We may have to share **your** personal information with other insurers, regulatory authorities or agents providing services on **our** behalf.

We will only release **your** personal information to others if:

- **we** need to do this to manage your policy with **us** (as set out above);
- **you** have given permission to receive promotional material;
- **we** need to prevent fraud (as mentioned above);
- **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); or
- There are any other circumstances where **you** have given **your** permission.

If **we** change the way that **we** use **your** personal information, **we** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible.

Sharing information to prevent fraud

We may share **your** personal information with operators of registers used by the insurance industry to check information that is given to **us** and prevent fraudulent claims. These include the Claims and Underwriting Exchange register, run by Insurance Database Services Limited. **We** may pass information relating to **your** insurance policy and any incident (such as accident or theft), to these registers.

Dealing with others on your behalf

To help **you** to manage **your** insurance policy, subject to passing security questions, **we** will deal with **you** or **your** husband, wife or partner or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf in connection with **your** policy.

Sensitive information

Some of the personal information that we ask **you** to provide is known as sensitive personal data. This will include information relating to **your** health, race, religion and any criminal convictions that **you** have. **We** will only use sensitive personal data about **you** to manage **your** policy and to provide the services described in **your** policy documents.

Monitoring and recording calls

We may monitor or record telephone calls for training purposes, to improve **our** service and to prevent or detect fraud. **We** may also use CCTV recording equipment in and around **our** premises.

Further information

You are entitled to receive a copy of the information **we** hold about **you**. If you would like a copy of **your** information, please contact **our** Data Protection Officer, quoting **your** name, address and insurance policy number. Please note that **we** are entitled to charge **you** a small administrative fee for doing this.

Words written in **bold** have special meanings. These meanings are explained in the policy definitions section of **your** policy booklet on page 7.

Definitions

The words shown below have been given specific meanings. Whenever they appear in your policy in bold type, they will have that meaning.

Audio Equipment

Cassette players, compact disc players, iPods, Hi-Fi systems, mini-disc players, radios, tape players and speakers, but not radio telephones, mobile phones or CB radios.

British Isles

England, Scotland, Wales, The Channel Islands and the Isle of Man.

Camping equipment

Tents, luggage trailer, **utensils**, furniture and furnishings used in connection with camping, which **you** and **your family** own.

Contents (camping)

Personal possessions, bedding, household linen and luggage, which **you** and **your family** own.

Contents (caravan)

Personal possessions, bedding, household linen and luggage, **utensils**, furniture and furnishings that are not fitted to the **caravan**, which **you** or **your family** own.

Caravan

The **caravan** or trailer tent shown in **your schedule** plus, awnings, external steps, toilet tents and portable toilets, fixtures and fittings including refrigerators, cookers, generators, gas bottles, **wheel clamps**, hitchlocks, stabilisers, batteries, aerials, water tanks and other similar **caravan** attachments.

Continent of Europe

Northern Ireland, Eire and the rest of Europe.

Excess

The amount **you** must pay of each claim.

Family

The person **you** are married to or live with as if **you** were married, **your children**, foster children and any other person who permanently lives with **you**, but not lodgers or any other paying guest.

Fixed site

A caravan site where **your caravan** is kept at all times.

Maximum claim limit

The most **we** will pay for any one claim under any section (or its extension) as shown in the **schedule**.

Money

Coins, bank notes and postage stamps in current circulation, cheques, postal and money orders, luncheon vouchers, saving stamps, saving certificates, travel tickets and travellers' cheques.

Period of insurance

The period shown in **your schedule** or any further period for which **we** have accepted **your premium**.

Permanent Residence

A **caravan** that is used as a residence for more than 2 months in a row.

Personal possessions

Clothes and personal articles people normally wear or carry, portable electrical equipment, televisions and video recorders.

Policy

This booklet, and the **schedule** make up **your insurance policy**. **You** should read them together as if they are one document.

Registered caravan site

A site in the **British Isles** which has been given a licence by the local council to allow caravans to be kept on it.

Schedule

The document that shows **your name** and address, the period of insurance, the sections of this **policy** booklet that apply, the **excess**, the premium **you** must pay, the property to be insured, the maximum claim limit and details of any extension or endorsements. **We** issue a **schedule** with each new contract of insurance, when **you** renew the **policy** and when **we** change the **policy** cover.

Utensils

Crockery, cutlery and portable cooking equipment.

Valuables

Articles made at least partly of gold, silver or other precious metals, jewellery, pearls, gemstones and furs.

We, us, our

Ageas Insurance Limited
Ageas House
Tollgate
Eastleigh
Hampshire SO53 3YA
Registered Number 354568 (England)

Wheel clamp

An item which locks onto a wheel to prevent the wheel from being turned or removed.

You, your

The person or people whose names appear in **your schedule**.

Section 1 – Caravan

(This section applies only if it is shown in your **schedule**)

Caravan maximum claim limit

Your maximum claim limit for **your caravan** should equal its current market value. This includes all items listed under the definition of caravan (see page 7) .

Causes covered

What is covered	What is not covered
<p>Loss or damage to your caravan</p> <p>Loss or damage to your caravan while anywhere in the British Isles. The cover also applies while your caravan is being towed.</p> <p>If your caravan cannot be towed, due to loss or damage covered under this section, we will pay the reasonable cost of:</p> <ul style="list-style-type: none">• protection and removal to the nearest competent repairer; and• delivery, after it has been repaired, to your home address or the address where your caravan is normally kept.	<ul style="list-style-type: none">• The total caravan excess shown on your schedule under Section 1. <p>Loss or damage:</p> <ul style="list-style-type: none">• while your caravan is being towed by anyone other than you, a member of your family or anyone travelling with you;• while your caravan is being used as a permanent residence;• to fixtures and fittings by theft or malicious damage, while your caravan has been left unattended and not securely locked. (This exclusion does not apply to trailer tents);• arising from the use of a solid fuel or unsecured portable oil heating appliance;• by theft of a touring caravan unless at the time of the theft it was secured by a wheel clamp. This exclusion does not apply while your caravan is parked on a registered caravan site for a period of less than 15 days or while attached to a towing vehicle during a journey;• by theft, malicious persons or vandals to gas bottles or generators while outside your caravan unless securely padlocked to your caravan;• to tyres due to use of brakes or by punctures, cuts or bursts;• that has been happening gradually over a period of time;• loss of value;• caused by rot, fungus, mildew, insects, vermin, domestic pets, atmospheric or weather conditions, damp, rust, corrosion, the effect of light or anything which happens gradually; or• caused by mechanical or electrical breakdown or use which goes against the manufacturer's instructions.

Additional cover

We also include the following in **your caravan** insurance

What is covered	What is not covered
<p>Liability to third parties</p> <p>We will pay all amounts which you or any person you authorise to use your caravan legally have to pay for, causing:</p> <ul style="list-style-type: none">• death, bodily injury or disease to anyone; or• loss of or damage to property; <p>which is caused by an accident, involving your caravan, while anywhere in the British Isles and happening during the period of insurance.</p> <p>The most we will pay is £2,000,000 including costs and expenses you may have to pay as a result of the action or those you agree to pay with our written permission.</p> <p>If you die, your personal representative will receive the benefit of this cover.</p>	<ul style="list-style-type: none">• Death, bodily injury or disease to you and your family.• Loss or damage to property belonging to or held in trust or in the custody or control of you or your family. <p>Liability arising:</p> <ul style="list-style-type: none">• while your caravan is attached to a mechanically propelled vehicle;• while your caravan is being used as a permanent residence;• from the use of a solid fuel or unsecured portable oil heating appliance;• from any person you authorise to use your caravan who is insured under another policy; or• from any agreement or contract unless you or your family would have been liable if the agreement or contract did not exist. <p>In the above exclusions the use of the words 'you' and 'your family' extend to include any person and their family you authorise to use your caravan.</p>
<p>Loss of hire charges to fixed site caravans</p> <p>If you are unable to hire out your caravan due to loss or damage which occurs after the bookings were made we will pay you for loss of hire charges if:</p> <ul style="list-style-type: none">• you keep full written records of all hirings and that we can look at these details at any time; and• the loss or damage to your caravan is covered by Section 1 of your policy. <p>The maximum amount we will pay in respect of any one claim or in any one period of insurance, is shown in your schedule.</p>	
<p>Alternative accommodation</p> <p>We will pay you for the cost of hiring another caravan or the costs of alternative accommodation, whilst your caravan is being used for touring or holiday purposes by you or your family, if your caravan cannot be lived in as a result of loss or damage covered by Section 1 of your policy.</p> <p>The maximum amount we will pay in respect of any one claim or in any one period of insurance is shown in your schedule.</p>	

Section 1 – Additional cover – continued

Additional cover

We also include the following in **your caravan** insurance

What is covered	What is not covered
<p>Continental use The territorial limits of your policy are automatically extended to cover your caravan while on the Continent of Europe for a period of 100 days in any one period of insurance. The cover also applies while your caravan is being towed.</p> <p>Cover is included during the period of transit between ports in these countries and also during the loading and unloading, provided that the transit is by a recognised sea passage of not longer than 65 hours in normal conditions.</p>	<ul style="list-style-type: none">The total excess shown in your schedule under Section 1 for additional cover.Loss or damage specifically excluded elsewhere under Section 1.Any claim which occurs while your caravan is let for hire or reward or is being used by anyone other than you or your family.
<p>Audio cover Your policy covers loss or damage to audio equipment permanently fitted in your caravan. The maximum amount that we will pay in respect of any claim is shown in your schedule.</p>	<ul style="list-style-type: none">Loss or damage to radio telephones, mobile phones or CB radios.The total excess shown in your schedule under Section 1.Loss or damage which occurs when your caravan is being let for hire or reward or is being used by anyone other than you or your family.Loss or damage that has been happening gradually over a period of time.
<p>Dispute arising from storing a caravan at your home address The cost of necessary and reasonable expenses incurred trying to find a storage site for a touring caravan if a neighbour or property developer requests that you move the touring caravan from the boundaries of your home. The maximum amount we will pay in respect of any one claim or in any one period of insurance is shown in your schedule.</p>	<ul style="list-style-type: none">Any expenses incurred if you know that the deeds of your house contain a covenant that stop you from keeping your caravan at your home address.The total excess shown in your schedule under Section 1.
<p>Expenses occurring from the sole person who can drive the caravan becoming ill We will pay necessary and reasonable expenses for alternative accommodation incurred as a result of the sole driver of a touring caravan being unable to tow the caravan and complete a journey as a result of illness. The maximum amount that we will pay in respect of any one claim or in any one period of insurance is shown in your schedule.</p>	<ul style="list-style-type: none">You travelling against medical advice or to get medical treatment.At the time of the journey you were under the influence of alcohol or drugs, unless the drugs here prescribed by and taken on the instructions of a doctor (except to treat drug addiction).

Section 2 – Caravan contents

(This section applies only if it is shown in your **schedule**)

Contents maximum claim limit

Your **maximum claim limit** for **your contents** should be enough to replace, as new, all of the insured items. **You** should take off an amount for wear and tear and loss of value on clothing and household linen.

What is covered	What is not covered
<p>Loss or damage to contents Your policy covers loss or damage to your contents while in your caravan or in any private motor vehicle which is towing your caravan or to which it is attached, while anywhere in the British Isles.</p> <p>Specified items as listed on your schedule.</p>	<ul style="list-style-type: none">The total contents excess shown in your schedule under Section 2.Theft from awnings and toilet tents or theft of clothing, personal possessions and luggage from unattended trailer tents. <p>Loss or damage:</p> <ul style="list-style-type: none">while your caravan is being towed by anyone other than you, a member of your family or anyone travelling with you;while your caravan is being used as a permanent residence;by theft or malicious damage when your caravan has been left unattended and not securely locked. (This does not apply to trailer tents);arising from the use of a solid fuel or unsecured portable oil heating appliance;to money, valuables, documents, mobile phones, laptop computers, video cameras, contact lenses, pedal cycles, sailboards, surfboards or water craft of any description and accessories or equipment to any of these;to contents while your caravan is being used by anyone other than you and your family;to contents, other than bedding, utensils, furniture and furnishings, while your caravan is not being used for touring or holiday purposes;caused by wear and tear, loss of value, scratching or denting;caused by rot, fungus, mildew, insects, vermin, domestic pets, atmospheric or weather conditions, damp, rust, corrosion, the effect of light or anything which happens gradually; orcaused by electrical or mechanical breakdown or use which goes against the manufacturer's instructions.

Section 2 – Caravan contents – continued

Additional Cover

We also include the following in **your caravan contents** insurance.

What is covered	What is not covered
<p>Continental use</p> <p>The territorial limits of your policy are automatically extended to cover contents while on the Continent of Europe for a period of 100 days in any one period of insurance. The cover also applies while the caravan is being towed.</p> <p>Cover is included during the period of transit between ports in these countries and also during the loading and unloading provided that the transit is by any recognised sea passage of not longer than 65 hours under normal conditions.</p>	<ul style="list-style-type: none">• The total excess shown on your schedule under Section 2 for additional cover.• Loss or damage specifically excluded elsewhere under Section 2.• Any claim which occurs while your caravan is let for hire or reward or is being used by anyone other than you or your family.

Section 3 – Camping equipment

(This section applies only if it is shown in your **schedule**)

Camping equipment maximum claim limit

Your maximum claim limit for the **camping equipment** should be enough to replace, as new, all **your camping equipment**.

What is covered	What is not covered
<p>Loss or damage to your camping equipment Your policy covers loss or damage to your camping equipment while anywhere in the British Isles.</p>	<ul style="list-style-type: none">The total camping equipment excess shown on your schedule under Section 3. <p>Loss or damage:</p> <ul style="list-style-type: none">while the camping equipment is being used by anyone other than you or your family;to tyres due to use of brakes or by punctures, cuts or bursts;caused by wear and tear or loss of value;caused by rot, fungus, mildew, insects, vermin, domestic pets, atmospheric or weather conditions, damp, rust, corrosion, the effect of light or anything which happens gradually;caused by electrical or mechanical breakdown or use contrary to the manufacturer's instructions.

Additional cover

We also include the following in **your camping equipment insurance**.

What is covered	What is not covered
<p>Continental use The territorial limits of this policy are extended to cover your camping equipment, while on the Continent of Europe, for a period of 100 days in any one period of insurance.</p> <p>Cover is included during the period of transit between ports in these countries and also during the loading and unloading provided that the transit is by any recognised sea passage of not longer than 65 hours under normal conditions.</p>	<ul style="list-style-type: none">The total excess shown on your schedule under Section 3 for additional cover.Loss or damage specifically excluded elsewhere under Section 3.

Section 4 – Camping contents

(This section applies only if it is shown in your **schedule**)

Contents maximum claim limit

Your maximum claim limit for the **contents** should be enough to replace, as new, all of the insured items. You should take off an amount for wear and tear and loss of value on clothing and household linen.

What is covered	What is not covered
<p>Loss or damage to your contents Your policy covers loss or damage to your contents while they are being used in connection with camping. This cover applies anywhere in the British Isles. The maximum we will pay for any one item is shown in your schedule. Specified items listed in your schedule.</p>	<ul style="list-style-type: none">The total contents excess shown in your schedule under Section 4.Theft of contents from unattended tents. <p>Loss or damage:</p> <ul style="list-style-type: none">to money, valuables, documents, mobile phones, video cameras, contact lenses, pedal cycles, sailboards, surf boards or watercraft of any description and accessories or equipment relating to any of the above;caused by wear and tear or loss of valuecaused by rot, fungus, mildew, insects, vermin, domestic pets, atmospheric or weather conditions, damp, rust, corrosion, the effect of light or anything which happens gradually;caused by electrical or mechanical breakdown or use contrary to the manufacturer's instructions.

Additional cover

We also include the following in your **camping contents** insurance.

What is covered	What is not covered
<p>Continental use The territorial limits of your policy are automatically extended to cover contents while on the Continent of Europe, for a period of 100 days in any one period of insurance. Cover is included during the period of transit between ports in these countries and also during the loading and unloading provided that the transit is by any recognised sea passage of not longer than 65 hours under normal conditions.</p>	<ul style="list-style-type: none">The total excess shown on your schedule under Section 4 for additional cover.Loss or damage specifically excluded elsewhere under Section 4.

General policy exclusions

In addition to the exclusions that apply to the individual sections of **your policy** the following exclusions apply to the whole of **your policy**.

You are not covered for the following.

War risks

War, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power.

Sonic bangs

Damage caused by aircraft and other flying objects travelling at or above the speed of sound.

Radioactive contamination

Injury, loss or damage that is caused by the following:

- Ionising radiation or radioactive contamination from any nuclear fuel or from the nuclear waste arising from burning nuclear fuel.
- The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of the equipment.

Northern Ireland

Any liability, loss or damage that is caused by riot, civil disturbances, strikes, industrial action or malicious acts committed in Northern Ireland by people acting for any political organisation or illegal association.

Pollution

Pollution or contamination by any substances, forces or emissions (such as radiation) or organisms, or any combination of them, if the pollution or contamination:

- did not happen suddenly;
- was the result of an intentional act;
- was expected or should have been expected;
- happened before the **policy** started; or
- is not reported to us as soon as possible and within 30 days of the end of the period of insurance in which it happened.

Terrorism

Any loss or damage (including related cost or expense) caused by any act of terrorism no matter whether any other cause or event contributes at the same time or in any other order to the loss. For the purpose of this exclusion, an act of terrorism means using or threatening to use:

- force or violence (or both);
- biological, chemical or nuclear force.

The act must be carried out by any person or group of people, whether acting alone or on behalf or in connection with any organisation or government, for political, religious or similar purposes, including the intention to influence any government or to put the public or any section of the public in fear.

However, losses caused by or resulting from riot, strike, civil commotion and malicious damage are not excluded. We will not cover any action taken to control or prevent terrorism.

Riot and civil commotion

- Loss, damage, injury or legal liability directly or indirectly caused by or contributed by riot or civil disturbance outside England, Scotland, Wales, the Channel Islands and the Isle of Man.

Reduction in market value

- Reduction in the market value of any property following its repair or reinstatement.

Other exclusions

- Any loss arising as a result of the loss or damage **you** are claiming for. This is known as consequential loss (that is, any loss which happens as a result of, or is a side effect of, the event for which you are insured). For example, **you** are not covered for loss of earnings.
- Any criminal or deliberate act by **you**, **your family** or any one you have authorised to use **your caravan**.
- Property **you** or **your family** have more specifically insured in another **policy**.
- Property being used for other than social, domestic and pleasure purposes.
- Any property **you** or **your family** use or hold in trust in connection with any business profession or trade.
- Property legally held by customs or other officials.

General policy conditions

These conditions apply to all sections of **your policy** and **you** must meet them before **we** make a payment.

Claims conditions

If you need to make a claim, you must do the following as soon as possible:

- Contact **our** claims helpline on 0845 122 3019 to report the incident.
- Tell the police as soon as reasonably possible if **you** suspect theft or malicious damage.
- Take all practical steps to get back any property which has been lost.
- Obtain an estimate for repairs from a local **caravan** repairer if **your caravan** is damaged.
- Carry out temporary repairs to prevent further loss.
- Retain all invoices/ receipts for work carried out.
- Send everything **we** have asked for relating to the claim to **us** within 30 days of the discovery of the claim.
- Give **us** any help and information that **we** may need.
- Immediately send **us** any written claim which is made against **you**, and give **us** full details of any verbal claims made against **you**.
- **You** will not leave property for **us** to deal with unless **we** agree.
- The **caravan** should be drained of any water at the end of the summer season.

You must not:

- Throw away, get rid of or destroy any items that are damaged until **we** say so.
- Admit or deny responsibility for any incident.
- Negotiate or settle any claims made against **you** by anyone else, unless **we** agree in writing that **you** can.
- Leave any caravan documentation in the **caravan** when the **caravan** is not being used as a temporary home.

We can negotiate, defend or settle, in **your** name and on **your** behalf, any claims made against **you**. **We** can also take legal action in **your** name, but for **our** benefit, to get back any payment **we** have made under this **policy**.

We will respond to all new claims within 3 days and **we** will answer any correspondence within 5 working days of receiving it.

We will not pay for any claim that is in any way fraudulent or exaggerated, or if **you** or anyone acting for **you** uses fraud to get benefits under the policy. If **you** do, **we** will cancel the policy and **we** will not refund any premiums.

How we will settle your claim

Section 1 – Caravan

We will settle any claim under this section in the following ways:

- If an Engineer inspects the damage to **your caravan** and makes a decision that **your caravan** can be repaired, **we** will pay the cost of repairing this damage. Any repair cost will be paid directly to the repairer. **You** will be responsible for payment of any **policy excess**.
- If **your caravan** is stolen and remains missing or an Engineer makes a decision that **your caravan** is beyond economical repair (written off), **we** will pay **you** the market value of **your caravan** or the maximum claim limit shown on **your schedule**, whichever is lower. **You** will be responsible for payment of any **policy excess**.
- If, within 12 months of buying **your caravan** as brand new, **your caravan** is:
 - (i) stolen and not recovered; or
 - (ii) damaged beyond economical repair,

We will either:

- (i) replace **your caravan** with a new **caravan** of the same make and model (or the nearest equivalent), or
- (ii) send **you** a cheque for the cost of replacing **your caravan** as brand new at the time of loss.

The maximum **we** can pay in these circumstances is the **maximum claim limit** shown on **your schedule** 10%, less your **excess** amount. The **maximum claim limit** on your **caravan** will not be reduced following the payment of a claim.

Sections 2, 3 and 4

We will settle any claims under these sections in the following ways:

- make a payment for the amount of loss or damage to these items; or
- pay the cost of repairing or replacing these items.

We will not pay more than the **maximum claim limit** shown on **your policy schedule** for these items and any single item limit.

All items are replaced on a new for old basis, except for clothing and household linen for which a deduction will be made for wear and tear.

The **maximum** claim limit for items covered under these sections will not be reduced following the payment of a claim.

Matching pairs or sets

We treat each separate item of a matching pair or set, or set of furniture, sanitary suite or fittings, soft furnishings or other fixtures and fittings, as a single item. We will only pay for lost or damaged items. We will not pay for the cost of replacing, recovering or remodelling undamaged pieces, or pieces which have not been lost or damaged, just because it forms part of a set, suite or one of a number of items similar in nature, colour or design. If an item in a set is lost or damaged, the other pieces of the set may lose some value, even if they have not been physically damaged themselves. This loss of value is not covered by the policy.

Your duty of care

We will only provide the insurance described in your policy if:

- anyone claiming under your policy has met all the relevant conditions;
- as far as you know, the information that you gave on your proposal form is true and complete; (If someone else filled in the proposal form for you, that person must be acting for you at the time and you are responsible for the information they gave);
- the certificate of motor insurance in respect of the towing vehicle does not prohibit the towing of a trailer;
- the caravan being towed does not exceed 7 metres in length excluding the towbar and coupling and 2.3 metres in width unless arrangements have been made with the police.

You and your family must keep your property in a good state of repair and take all reasonable steps to prevent injury, loss or damage.

Other insurance

If you claim for any liability, loss or damage that is also covered by any other insurance policy, we will only pay our share of the claim.

Basis of the contract

This contract is made up of the proposal form and declaration, this policy booklet and the schedule.

When you arranged this insurance you signed a declaration on the proposal form to say that the information on the form and any other information you gave to us is true and correct as far as you know.

The insurance will not be valid if:

- any information you have given us is not true and correct; or
- you do not keep to the conditions of the policy.

You cannot make a claim if the insurance is not valid.

The law and language that applies

Unless we have agreed differently with you in writing, the law of England and Wales apply to this contract and all contractual terms and conditions of the policy will be received in English.

Rights of third parties

Nothing contained in this contract gives anyone else any rights under the Contracts (Rights of Third Parties) Act 1999 or any legislation that amends the Act.

No claims discount

If you have not made a claim during the period of insurance immediately before you renew your policy, we will include any available discount in your renewal premium. You may not transfer this discount to any other person.

Cancelling the policy and cooling off period

You have 14 days from when you receive your policy documents or enter into this contract, whichever is later, to write to us if you want to cancel your policy. This is known as a cooling-off period. If you cancel your policy during this period of time, provided you have not made a total loss claim, we will refund your full premium.

You may cancel your policy any time after the cooling-off period by writing to us. As long as you have not made a claim, we will refund you for the time that was left on your policy.

We or anyone we authorise can cancel this policy at any time by sending you fourteen days' notice in writing. We will send the notice to the last known address we have for you.

We will refund your premium for the time that was left on your policy as long as you have not made a claim.

Notes

Ageas Insurance Limited

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Ageas Insurance Limited is authorised
and regulated by the Financial Services
Authority

