



# Caravan and Camping Guard

## Policy Wording

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**To make a claim, call 0845 122 3019**  
Please add this number to your mobile phone



# 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. **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 claim, **we** will refund **your** full premium, less an administration charge of £25 (subject to Insurance Premium Tax where applicable). If any claim has been made during the period of cover provided, **we** will also deduct the cost of any payments made from the refund due.

If **your** needs change or any of the information given on **your** proposal form or on a statement of insurance 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 18 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



François-Xavier Boisseau - CEO, Insurance  
Ageas Insurance Limited

Words written in bold have special meanings. These meanings are explained in the definitions on pages 9-10.



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# Important notice

## Protection against fraud

Insurance fraud has an impact on both **us** and **our** customers, so **we** take certain measures to prevent it.

### Fraud, misrepresentation and non-disclosure

A person is committing fraud if they or anyone else insured by this policy or acting on their behalf knowingly:

- Provide answers to **our** questions which are dishonest, inaccurate or misleadingly incomplete
- Mislead **us** in any way for the purpose of obtaining insurance, or more favourable insurance terms, or a reduced premium or to influence **us** to accept a claim
- Make a fraudulent or false claim in full or in part:
  - by providing false information in order to influence **us** to accept a claim;
  - by exaggerating the amount of the claim; or
  - by supplying false or invalid documents in support of a claim.

### How we deal with fraud to protect us and our customers

If **we** find that fraud has been committed **we** will have the right to:

- void the policy and may not refund any premium
- refuse to pay the whole of a claim if any part is in any way fraudulent, false or exaggerated
- recover any costs incurred by **us**, including investigation and legal costs
- recover the cost of any previously paid claims

In addition, **we** may:

- inform the police, which could result in prosecution
- inform other organisations as well as anti-fraud databases

# 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 CRiS 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 pages 9-10.

### Change in circumstances

**Your policy** is based on the answers on the statement of insurance (or given on **your** proposal form). **You** must tell **us** of any changes to the answers **you** have given as soon as possible. Failure to advise of a change to **your** answers may mean **your policy** is invalid and claims may not be paid.

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.

These changes may result in a change to **your** premium and/or **excess**. **We** will not request from **you** or refund to **you**, any difference in premium following a change being made to **your policy** during the **period of insurance** if it is less than £10.

# Complaints procedure

Should there ever be an occasion where **you** need to complain, **we** will sort this out as quickly and fairly as possible. If **your** complaint is about the way **your policy** was sold to **you**, please contact **your** insurance agent to report **your** complaint.

If **you** have a complaint regarding **your** claim, please telephone **us** on the number shown in **your** claims documentation. Alternatively, **you** can write to **us** at the address shown below or email **us** through **our** website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints) (please include **your policy** number and claim number if appropriate).

Customer Service Adviser  
Ageas Insurance Limited  
Ageas House  
Hampshire Corporate Park  
Templars Way  
Eastleigh  
Hampshire  
SO53 3YA

## Service standards

**We** will try to resolve **your** complaint by the end of the next working day. If **we** are unable to do this, **we** will write to **you** within five working days to either:

- Tell **you** what **we** have done to resolve the problem; or
- Acknowledge **your** complaint and let **you** know when **you** can expect a full response. **We** will also let **you** know who is dealing with the matter.

**We** will always aim to resolve **your** complaint within four weeks of receipt. If **we** are unable to do this **we** will give **you** the reasons for the delay and indicate when **we** will be able to provide a final response.

## Financial Ombudsman Service

If **we** cannot resolve the differences between **us**, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS).

**You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with **our** final response, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint.

**You** can contact the Financial Ombudsman Service at the address below, however, they will only consider **your** complaint once **you've** tried to resolve it with **us**.

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Using this complaints procedure will not affect **your** legal rights.

## 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](http://www.fscs.org.uk) or telephone **020 7741 4100**.

# Data Protection Notice

Please read this notice carefully as it contains important information about **our** use of **your** personal information. In this notice, **we**, **us** and **our** mean Ageas Insurance Limited. **Your** personal information means any information **we** hold about **you** and any information **you** give **us** about anyone else. **You** should show this notice to anyone else insured or proposed to be insured under **your policy** as it will also apply to them. It explains how **we** use all the information **we** have about **you** and the other people insured under **your policy**. Please note that if **you** give **us** false or inaccurate information this could give **us** the right to avoid **your insurance policy** or it could impact **your** ability to claim.

## 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 health issues, race, religion and any criminal convictions. **We** need to use sensitive personal data to provide **you** with quotes, arrange and manage **your policy** and to provide the services described in **your policy** documents (such as dealing with claims).

## How we use your personal information

**We** are part of the Ageas group of companies. **We** may share **your** personal information with other companies in the group for any of the purposes set out in this notice. If you want to know more about the Ageas group please go to [www.ageas.co.uk](http://www.ageas.co.uk).

**We** will use **your** personal information to arrange and manage **your insurance policy**, including handling underwriting and claims and issuing renewal documents and information to **you** or **your** insurance adviser. **We** will also use **your** personal information to assess **your** insurance application and provide information to credit reference agencies.

**We** may have to share **your** personal information with other insurers, statutory bodies, regulatory authorities, our business partners or agents providing services on our behalf and other authorised bodies.

**We** will share **your** personal information with others:

- if **we** need to do this to manage **your policy** with **us** including settling claims;
- for underwriting purposes, such as assessing **your** application and arranging **your policy**;
- for management information purposes;
- to prevent or detect crime, including fraud (see below);

- if **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); and/or
- if **you** have given **us** permission.

**You** can ask for further information about **our** use of **your** personal information. If **you** require such information, please write to the Data Protection Officer at the address set out below.

## Preventing and detecting crime

**We** may use **your** personal information to prevent crime. In order to prevent crime **we** may:

- check **your** personal information against **our** own databases;
- share it with fraud prevention agencies. **Your** personal information will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when **you** make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, **we** will share **your** relevant personal information with them. The information **we** share may be used by those companies when making decisions about **you**. **You** can find out which fraud prevention agencies are used by **us** by writing to our Data Protection Officer at the address set out below; and/or
- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd. **We** may pass information relating to **your insurance policy** and any **incident** (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

## Dealing with others on your behalf

To help **you** manage **your insurance policy**, subject to answering 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** or a claim relating to **your policy**. For **your** protection only **you** can cancel **your policy** or change the contact address.

## Data Protection Notice - continued

### Marketing

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

**We** will only use **your** personal information to market **our** products and services to **you** if **you** agree to this.

### Monitoring and recording

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

### Further information

**You** are entitled to receive a copy of any of **your** personal information **we** hold. If **you** would like to receive a copy, or if **you** would like further information on, or wish to complain about, the way that **we** use **your** personal information, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA giving **your** name, address and insurance **policy** number. **We** may charge **you** a small fee for this.

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.

**You** have the right to complain to the Information Commissioner's Office at any time if **you** object to the way **we** use **your** personal information.



# 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 guests.

## 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, gift cards, luncheon vouchers, saving stamps, saving certificates, travel tickets and travellers' cheques.

## Period of insurance

The period of time covered by this **policy**, as shown in **your schedule** or until cancelled. Each renewal represents the start of a new **period of insurance**.

## 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.

## Definitions - continued

### Vermin

Badgers, foxes, squirrels, rodents and other wild animals and birds (whether a protected species or not), which by their nature cause harm, damage or carry disease.

### We, us, our

Ageas Insurance Limited  
Ageas House, Hampshire Corporate Park  
Templars Way  
Eastleigh  
Hampshire  
SO53 3YA  
Registered in England and Wales No 354568.

### 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 shown in the **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 9).

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

## Section 1 Caravan - Additional cover

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

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

## Section 1 Caravan - Additional cover - continued

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

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

# Section 2 – Caravan contents

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

## Section 2 Caravan contents - continued

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

What is covered	What is not covered
<p><b>Continental use</b></p> <p>The territorial limits of <b>your policy</b> are automatically extended to cover <b>contents</b> while on the <b>Continent of Europe</b> for a period of 100 days in any one <b>period of insurance</b>. The cover also applies while the <b>caravan</b> 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"><li>• The total <b>excess</b> shown on <b>your schedule</b> under Section 2 for additional cover.</li><li>• Loss or damage specifically excluded elsewhere under Section 2.</li><li>• Any claim which occurs while <b>your caravan</b> is let for hire or reward or is being used by anyone other than <b>you</b> or <b>your family</b>.</li></ul>

# Section 3 – Camping equipment

(This section applies only if shown in the **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><b>Loss or damage to your camping equipment</b> Your <b>policy</b> covers loss or damage to <b>your camping equipment</b> while anywhere in the <b>British Isles</b>.</p>	<ul style="list-style-type: none"><li>The total <b>camping equipment excess</b> shown on <b>your schedule</b> under Section 3.</li></ul> <p>Loss or damage:</p> <ul style="list-style-type: none"><li>while the <b>camping equipment</b> is being used by anyone other than <b>you</b> or <b>your family</b>;</li><li>to tyres due to use of brakes or by punctures, cuts or bursts;</li><li>caused by wear and tear or loss of value;</li><li>caused by rot, fungus, mildew, insects, <b>vermin</b>, domestic pets, atmospheric or weather conditions, damp, rust, corrosion, the effect of light or anything which happens gradually;</li><li>caused by electrical or mechanical breakdown or use contrary to the manufacturer's instructions.</li></ul>

## Additional cover

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

What is covered	What is not covered
<p><b>Continental use</b> The territorial limits of this <b>policy</b> are extended to cover <b>your camping equipment</b>, while on the <b>Continent of Europe</b>, for a period of 100 days in any one <b>period of insurance</b>. 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"><li>The total <b>excess</b> shown on <b>your schedule</b> under Section 3 for additional cover.</li><li>Loss or damage specifically excluded elsewhere under Section 3.</li></ul>



# Section 4 – Camping contents

(This section applies only if shown in the **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><b>Loss or damage to your contents</b></p> <p><b>Your policy</b> covers loss or damage to <b>your contents</b> while they are being used in connection with camping. This cover applies anywhere in the <b>British Isles</b>. The maximum we will pay for any one item is shown in <b>your schedule</b>. Specified items listed in <b>your schedule</b>.</p>	<ul style="list-style-type: none"> <li>The total <b>contents excess</b> shown in <b>your schedule</b> under Section 4.</li> <li>Theft of <b>contents</b> from unattended tents.</li> </ul> <p>Loss or damage:</p> <ul style="list-style-type: none"> <li>to <b>money, valuables</b>, 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;</li> <li>caused by wear and tear or loss of value</li> <li>caused by rot, fungus, mildew, insects, <b>vermin</b>, domestic pets, atmospheric or weather conditions, damp, rust, corrosion, the effect of light or anything which happens gradually; or</li> <li>caused by electrical or mechanical breakdown or use contrary to the manufacturer's instructions.</li> </ul>

## Additional cover

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

What is covered	What is not covered
<p><b>Continental use</b></p> <p>The territorial limits of <b>your policy</b> are automatically extended to cover <b>contents</b> while on the <b>Continent of Europe</b>, for a period of 100 days in any one <b>period of insurance</b>.</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"> <li>The total <b>excess</b> shown on <b>your schedule</b> under Section 4 for additional cover.</li> <li>Loss or damage specifically excluded elsewhere under Section 4.</li> </ul>

# 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.
- Consequential or indirect losses (that is any loss, damage or additional expense, which happens as a result of, or is a side effect of, the event for which **you** are insured). This includes but is not limited to the following:
  - loss of earnings, travel costs, loss assessor fees, the cost of preparing a claim, compensation for stress and/or inconvenience.

## 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 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.
- Any loss, damage, injury or accident that commenced before this **policy** came into force.

# General policy conditions

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

## Claims conditions

### 1 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.

## 2 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.

## General policy conditions - continued

### 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**.

### 3 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.

### 4 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.

### 5 Your contract of insurance

**Your policy** is based on the statement of insurance, or 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 accurate as far as **you** know. The insurance will not be valid if:

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

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

### 6 The law that applies

Unless **we** have agreed differently with **you** in writing, this contract will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

### 7 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.

### 8 No claims discount

As long as a claim has not been made during the **period of insurance** immediately before **your** renewal, **we** will include any available discount in **your** renewal premium. **You** may not transfer this discount to any other person. If a claim is made during the **period of insurance**, at renewal any available discount will be reduced or removed. This means that **you** may have to pay a higher renewal premium. In addition **we** may increase **your excess** from renewal.

### 9 Cancelling the policy and cooling off period

An administration charge of £25 (subject to Insurance Premium Tax) applies to all cancellations.

**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 claim, **we** will refund **your** full premium, less the administration charge. If any claim has been made during the period of cover provided, **we** will also deduct the cost of any payments made from the refund due.

**You** may cancel **your policy** any time after the cooling-off period by telephoning or 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**, less the administration charge. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

**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**. As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your policy**, less the administration charge. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

### 10 Language

The contractual terms and conditions and other information relating to this contract will be in the English language.



**To make a claim, call 0845 122 3019**  
Please add this number to your mobile phone

**Ageas Insurance Limited**

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Registered in England and Wales No 354568

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