

Static Caravan Insurance Policy

In Association with



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Welcome to Your Static Caravan Insurance Policy

Your insurers

Thank **You** for choosing this Static Caravan Insurance which is arranged and administered by Adrian Flux Insurance Services Group with UK General Insurance Ltd on behalf of: Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

Adrian Flux Insurance Services Group & UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Please take time to read the contents of this policy including how to make a claim.

The proposal or statement of facts and declaration made and signed by **You** is the basis of and shall form part of this contract.

We will provide insurance within the terms and conditions of this policy for those Sections shown in the **Policy Schedule** against loss, damage, accident or liability occurring during any **Period of Cover** for which **You** have paid or agreed to pay and **We** have accepted the **Premium**.

The policy, the **Policy Schedule** and any **Endorsements** are to be read as one document. The insurance applies throughout the United Kingdom except where **We** say otherwise.

Cancellation

If **You** decide that for any reason, this **Policy** does not meet **Your** insurance needs then please return it **Your** agent within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **Your** agent will then refund **Your** premium in full. This is exclusive of any charges that may be retained by **Your** agent. Please refer to **Your** terms of business for full details.

If **You** wish to cancel **Your** policy after 14 days, **You** will be entitled to a pro- rata return of **Premium** provided no claims have been made or are pending.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

Provided the **Premium** has been paid in full **You** will be entitled to a proportionate rebate of **Premium** in respect of the unexpired period showing on the insurance.

If either **You** or **We** cancel the insurance policy, **Your** agent may retain charges and commission. Please refer to **Your** terms of business for full details.

For and on behalf of UK General Insurance Ltd



Karen Beales
Managing Director – Personal Lines

Introducing Your Policy

This is **Your** policy please keep it in a safe place.

Please read the policy, **Policy Schedule** and any **Endorsements** carefully. If **You** have any queries or wish to change **Your** cover, **You** should contact **Your** agent on 0344 381 6508.

Insured Values

It is up to **You** to make sure the amounts **You** are insured for represent the full value of **Your Caravan** and **Caravan Contents**.

If **You** do underinsure, payment made following a claim will be adjusted to reflect the percentage of underinsurance. **You** can increase **Your Sums Insured** at any time by contacting **Your** agent.

Changes in Your Circumstances

It is important that **You** keep **Your** agent advised of any change in **Your** circumstances. **Your** policy has been based on the information **You** have given **Your** agent in the proposal and **You** must advise **Your** agent immediately of changes such as:

- A change of **Caravan**
- A change in **Your** home or **Licensed Holiday Static Caravan Site** address
- Whether **You** or any member of **Your Family** be declared bankrupt or are convicted of any criminal offence
- A change in the usage of the **Caravan**.

How to make a claim

If **You** need to make a claim simply contact **Our Claims Helpline** for immediate assistance and advice.

The **Claims Helpline** operates 24 hours a day, 7 days a week on: **0333 400 9984**
Alternatively **You** can E-mail: office@lucas-solutions.com

You will be asked to provide details of **Your** claim to one of the advisors. This notification must be within 14 days of the incident that has led to the claim.

You may take action of a temporary nature to protect the **Caravan** and make good any damage as a result of the claim such as boarding up damaged windows and doors.

Where possible, **You** should keep proof of purchase/receipts, estimates for repair or replacement of damaged articles and any damaged articles for the **Claims Administrator** to inspect.

Any incident of vandalism, theft or loss must be reported to the Police immediately and a crime reference number obtained.

If any person is claiming against **You** or **Your Family**, any correspondence **You** receive should not be answered but must be sent to the **Claims Administrator** without delay. Do not attempt to negotiate any claim without **Our** written consent. Do not admit liability or promise to make any payment.

You will be required to produce bona fide proof of ownership of **Your Caravan** and **Caravan Contents** in the event of a claim. Do not therefore leave any important documents in **Your Caravan**.

UK General Limited is an insurer's agent and in the matters of a claim, act on behalf of the **Insurer**.

Failure to advise Your agent of any changes might prejudice any claim, You may make or the validity of the policy.

Policy Definitions

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

Accidental Damage

Sudden and unexpected damage, occurring at a specific time and caused by external means.

Caravan

The structure of the static caravan described in the **Policy Schedule**, together with awnings, standard fixtures and fittings, furniture and furnishings included in the manufacturer's specification or any additions noted to **Your** agent prior to purchasing the policy.

Caravan Contents

Personal items including clothing and household goods whilst contained in the **Caravan** or in temporary use outside of the **Caravan** but within its plot boundary, and belonging to **You** and **Your Family / Friends**.

Claims Administrator/Helpline

Lucas Claims Solutions Ltd
Bloomfield House
3 Balloo Place
Bangor
BT19 7BP
Tel: 0333 400 9984
Email: office@lucas-solutions.com

Computer Virus

A set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. This includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'

Consequential Loss

We will only pay costs which are incurred as a direct consequence of the event which led to the claim **You** are making under this policy. For example, We will not pay mobile telephone call charges following the loss of a mobile telephone.

Electronic Data

The facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment

Endorsement

A specific term, condition or variation to the policy.

Excess

The first amount of each and every claim as detailed on the **Policy Schedule** for which **You** are responsible. Any **Sum Insured** limit will apply after deduction of the **Excess**.

Family / Friends

Your spouse / partner, children or parents, other relatives and **Friends** as long as they have **Your** express permission to do so, and no formal hire agreement exists.

Immediate Vicinity

The area within the plot boundary of the **Caravan** as defined by the **Licensed Holiday Static Caravan Site**.

In Use

When **You** or **Your Family / Friends** are using or visiting **Your Caravan** for holiday purposes.

Policy Definitions Continued

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

Licensed Holiday Static Caravan Site

The address at which **Your Caravan** is permanently sited and which is approved by the appropriate local council and is registered as a **Licensed Holiday Static Caravan Site**.

Limit of Indemnity

The amount **We** will pay in respect of any one claim and during any one **Period of Insurance** as detailed in the **Policy Schedule**.

Money

Cash, bank or currency notes, cheques, money and postal orders, postage stamps, savings stamps and certificates, premium bonds, luncheon vouchers, travellers-cheques, phone cards, season tickets, gift tokens or vouchers, documents, promotion vouchers and air mile vouchers.

New for Old

The cost of replacing **Your Caravan** with its new equivalent in the event of total loss including fees and associated costs. Please note the maximum amount **We** will pay is limited to the **Sum Insured** as stated on **Your Policy Schedule**.

Personal Possessions

Wearing apparel and personal articles designed to be worn or carried on or about the person.

Period of Insurance

The policy commences from the date shown on **Your Policy Schedule** (the date **Your** application is accepted by **Us**) for the period for which the **Premium** has been paid.

Permanent Residence

Any **Caravan** not occupied by **You** or **Your Family / Friends** for holiday purposes, but occupied by **You** or **Your Family / Friends** as a main domestic residence whether temporary or permanent.

Policy Schedule

Confirmation of cover confirming details of the **Insured**, **Period of Insurance**, type of policy and the **Limit of Indemnity**.

Premium

The amount payable either as a single or monthly payment that **You** have agreed to pay **Us** in respect of insurance cover under this policy.

Sum Insured

The amount declared by **You** under the **Sum Insured** section of the **Policy Schedule**.

Territorial Limits

The United Kingdom of Great Britain, Northern Ireland, Channel Islands and Isle of Man.

Terrorism

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- Involves violence against one or more persons; or
- Involves damage to property; or
- Endangers life other than that of the person committing the action; or
- Creates a risk to health or safety of the public or a section of the public; or
- Is designed to interfere with or to disrupt an electronic system.

Valuables

Any article made from precious metal, china, glass, porcelain, jewellery, fur, watches, video or photographic equipment, computers, binoculars, telescopes, mobile phones, pictures, works of art, antiques, stamp, medal and coin collections, sporting / fishing equipment and portable audio equipment.

We /Us /Our / Insurer

UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE.

You / Your

The person/s named on the **Policy Schedule** as the insured.

Section 1 - Caravan and Contents

What is covered

Your Caravan

We will insure the **Caravan** owned by **You** whilst sited on the **Licensed Holiday Static Caravan Site** specified in the **Schedule** for loss or damage as a result of **Accidental Damage**, fire, lightning, explosion, earthquake, theft, malicious acts or vandalism, escape of water or oil from fixed water or heating systems, storm, flood, subsidence, falling trees, aerials or masts.

Settlement is limited to a maximum of the **Sum Insured** as stated on **Your Policy Schedule** and is subject to depreciation (unless **You** have selected the **New for Old** cover option).

Your Caravan Contents

We will insure the **Caravan Contents** for loss or damage as a result of fire, explosion, lightning and earthquake, theft, malicious acts or vandalism, escape of water or oil from fixed water or heating systems, storm, flood, subsidence, falling trees, aerials or masts.

Settlement is limited to a maximum of the **Sum Insured** as stated on **Your Policy Schedule** and is subject to depreciation.

What is NOT covered

- The amount of the **Excess** shown in the **Policy Schedule**
- **Accidental Damage to Caravan Contents**
- Loss or damage to **Money, Valuables**, firearms, wines, spirits and tobacco goods
- Theft of **Caravan Contents** unless there is evidence of forcible and violent entry or exit to or from the **Caravan**
- Theft of **Caravan Contents** whilst outside the **Caravan**
- Theft of electronic or electrical equipment whilst left in the **Caravan** when it is **not In Use**
- Theft where security requirements as specified within **Your Policy Schedule** are not in force
- Any theft or loss arising from deception, or the use of stolen / forged or invalid cheques and the like
- Any claim for theft which is not reported to the Police and a crime reference number obtained
- Loss or damage to:
 - Awnings and tents caused by weather conditions whilst the **Caravan** is not **In Use** or if not attached securely to the **Caravan**
 - Tyres unless caused by an insured peril
 - Generators or damage to the **Caravan** resulting from using generators
 - Fences or gates
- Malicious damage or loss caused by **You** or **Your Family / Friends** or a permitted occupant of **Your Caravan**
- Loss or damage caused by:
 - Frost
 - Water leaking in through windows, doors, ventilators, body joints or seals
 - Escape of water or oil between 1st November and 31st

	<p>March unless the damage occurs whilst the Caravan is occupied by You</p> <ul style="list-style-type: none"> ○ Chewing, scratching, tearing or fouling by animals ○ Any repairing, restoring, renovating, cleaning or dyeing process ○ Electrical or mechanical failure or breakdown ○ Depreciation, deterioration or wear and tear, or loss of value or any expense or costs that are indirectly caused by the insured peril ○ Wet or dry rot, frost, vermin, insects, fungus or anything which happens gradually <ul style="list-style-type: none"> ● Loss or damage if You have not notified Your agent of any changes to the Licensed Holiday Static Caravan Site address or security arrangements of the Caravan which has been accepted by Us ● More than £1,000 for any one single item insured under the Caravan Contents section <p>The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or of a matching colour or design if the remaining item or items can still be used and the loss or damage happens within a clearly definable area or to a special part and replacements cannot be matched</p> <ul style="list-style-type: none"> ● Loss due to delay or detention by authorities.
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<h2>Extensions</h2> <h3>What is covered</h3> <p>This Section also insures You for:</p> <h4>A Additional Costs</h4> <p>Following loss or damage to the Caravan, We will pay the additional costs in respect of:</p> <ul style="list-style-type: none"> ● Its protection and removal to the nearest competent repairers and return to the Licensed Holiday Static Caravan Site detailed on Your Policy Schedule ● The disconnection and re-connection of services when the Caravan is removed for repair, where the Caravan is connected to services ● Site clearance for which You are responsible ● Repair to gas, water pipes, drains, sewage, telephone and electricity cables from the Caravan to the mains for which You are responsible. 	<h3>What is NOT covered</h3> <ul style="list-style-type: none"> ● Any amount exceeding £2,500 in any one Period of Insurance.
<h4>B Alternative Accommodation</h4> <p>Additional payments while the Caravan is being used by You or Your Family for holiday purposes for hiring another equivalent Caravan or other alternative accommodation to complete Your holiday if the Caravan becomes uninhabitable as a result of loss or damage that is covered by Section 1 of this Policy.</p>	<h3>What is NOT covered</h3> <ul style="list-style-type: none"> ● Any amount exceeding £100 per day (including VAT) ● Any amount exceeding £1,000 in any one Period of Cover.
<h4>C Frozen Food</h4>	<h3>What is NOT covered</h3> <ul style="list-style-type: none"> ● Any amount exceeding £200 (including VAT)

<p>Loss or damage to freezer food caused by a rise or fall in temperature of the domestic deep freeze cabinet</p>	<ul style="list-style-type: none"> Loss or damage to Your freezer and food contained therein caused by a deliberate reduction or loss of power from the appropriate electricity and/or gas company.
<p>D Replacement Locks</p> <p>The costs of replacing locks to doors and windows in the Caravan following loss or theft of keys.</p>	<p>What is NOT covered</p> <ul style="list-style-type: none"> Any amount exceeding £250 (including VAT) in respect of any claim.
<p>Specific Conditions</p> <p>Basis of Claims Settlement</p> <p>The Caravan – Market Value Where the Caravan is insured on a Market Value basis (as shown in the Schedule), We will pay You the value of the Caravan at the time of its loss or destruction or shall at Our option repair, reinstate or replace the Caravan or any part of it, provided that Our total liability shall not exceed the Sum Insured or the market value whichever is the lesser amount.</p> <p>We will not be liable for that part of any repair or replacement which improves the Caravan beyond the condition before the loss or damage occurred.</p> <p>The Caravan – New For Old Where the Caravan is insured on a New For Old basis (as shown in the Schedule), in the event of the Caravan being lost or damaged beyond economic repair and provided:</p> <ul style="list-style-type: none"> The Caravan is less than 5 years old at the start date of the policy, and The Sum Insured represents the full replacement value as new, at the time of the loss or damage. <p>We will replace the Caravan with:</p> <ul style="list-style-type: none"> A new one of the same manufacture and model, or Where the Caravan is no longer produced, We may opt to replace the Caravan with an equivalent specification model, or At Our discretion, pay the cash equivalent. <p>Any available discount will be taken into account in the settlement amount.</p> <p>Total Loss Procedure Should the Caravan be considered to be beyond economic repair, the policy will be cancelled from the date of the loss, without a refund of Premium.</p> <p>Caravan Contents We will pay You the value of the property at the time of its loss or destruction or shall at Our option repair, reinstate or replace such property or any part of it provided that Our total liability shall not exceed the Sum Insured shown in the Schedule.</p>	<p>Alternative Accommodation and Hiring Charges</p> <p>You are required to keep all receipted bills or other proof of additional expenses.</p> <p>In respect of the hiring out of an alternative Caravan or alternative accommodation, a complete record of all appropriate names and addresses of intended periods of hire, charges paid or chargeable and identification of which Caravan is in question is required if more than one is insured.</p>

Section 2 - Liabilities

What is covered

We will indemnify **You** against all sums which **You** become legally liable to pay as damages for:

- Accidental bodily injury (including death or disease) to any person other than **You** or any employee or member of **Your Family**
- Accidental loss or damage to property not belonging to, nor in the custody of, **You** or any employee or member of **Your Family**

which arises from the use or ownership of the **Caravan** and occurring during the **Period of Insurance**.

In addition, **We** will pay:

- Legal costs recoverable by a claimant
- With **Our** written consent, **Your** costs and expenses incurred in defending the claim.

The maximum amount **We** will pay for any claim or claims arising from any one event is £2,000,000.

For the purposes of this section the expression, "**You**" will be deemed to include **Your Family / Friends** using the **Caravan** with **Your** consent other than whilst let for hire or reward.

If any person insured under this section of the policy dies, the personal representative(s) will be entitled to the cover provided by this section for any claim made.

What is NOT covered

- Liability for death, physical injury or illness to:
 - **You or Your Family / Friends**
 - Any employee of **You, Your Family / Friends**
- Damage to property owned by or in the custody or control of **You or Your Family / Friends**.
- Liability arising from the direct or indirect consequence of:
 - Assault or alleged assault
 - Any deliberate or wilful or malicious act
 - The transmission of any infectious disease or virus
 - The ownership or possession of an animal included under the Dangerous Dogs Act 1991 (and any amending legislation).
- Injury or damage arising out of any trade, business or profession of **You and/or Your Family / Friends**.
- Injury or damage arising out of the use of any mechanically propelled vehicle.
- Any action brought against **You or Your Family** in any court outside the European Economic Area.
- Liability which is insured by or would but for the existence of this Section be insured by another policy.
- Liability created by any agreement, unless **You** would have been liable without the agreement.

Section 3 – Personal Accident

If **You or Your Family / Friends** suffers accidental injury while:

- Inside the **Caravan**, or
- In the **Immediate Vicinity** of the **Caravan** whilst it is **In Use** or being worked upon

which causes death within 12 months of its occurrence, **We** will pay £10,000 to the deceased's legal personal representative(s).

What is NOT covered

- Anyone aged under 16 or over 75 years old at the time of the accident
- Death or bodily injury caused by **You or Your Family / Friends** committing suicide or attempting to commit suicide
- Death or bodily injury caused to anyone under the influence of alcohol or drugs at the time of the incident causing death or bodily injury
- Any claim arising directly or indirectly from the contracting of a disease or illness
- Any claim arising directly or indirectly from the injection or ingestion of any substance
- Any claim arising from any event, which exacerbates a previously existing bodily injury.

General Exclusions

These apply to the whole policy.

1. War and Similar risks

Notwithstanding anything to the contrary contained herein this Policy does not cover Loss or Damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

2. Radioactivity

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, this Policy excludes any loss, liability, cost or expense, or any other amount incurred by or accruing to the insured, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with:

- Irradiation or contamination by Nuclear Material; or
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
- Any device or weapon employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter.

3. Sonic Bangs

Damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

4. Agreements

Any liability arising from an agreement which would not have existed in the absence of that agreement.

5. Pollution

Loss including any loss of value, damage, injury or liability occasioned by, happening through or in consequence of the pollution or contamination of any land where such pollution or contamination occurred outside a **Period of Cover** provided by this policy or was a deliberate act or was expected and not the result of a sudden unforeseen incident.

6. Wilful or Malicious Acts

Any wilful or malicious act by a person lawfully at or in the **Caravan**.

7. Terrorism

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, it is agreed that this Policy excludes loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any act of **Terrorism**, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

This Policy also excludes loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of **Terrorism**.

Notwithstanding the above and subject otherwise to the terms, conditions, and limitations, this Policy will pay actual loss or damage (but not related cost or expense) caused by any act of **Terrorism** provided such act is not directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, radioactive, or nuclear pollution or contamination or explosion.

8. Unacceptable Usage of Caravan

Loss or damage or legal liability directly or indirectly arising from:

- The **Caravan** is being used in connection with any trade, business or profession
- The **Caravan** being used as a **Permanent Residence**

9. Unacceptable Type of Caravan

Caravans that are home-made, custom built or modified from the manufacturer's standard build.

10. Previous Claims Incidents

Loss or damage or legal liability directly or indirectly arising from events occurring before the start of this policy.

11. Faulty Workmanship, Design or Materials

Loss or damage or legal liability directly or indirectly arising from faulty workmanship, faulty design or using faulty materials.

12. Electronic Data Exclusion

Notwithstanding any provision to the contrary within this Reinsurance Agreement or any endorsement thereto, it is understood and agreed as follows:

- This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of **Electronic Data** from any cause whatsoever (including but not limited to **Computer Virus**) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

- However, in the event that a peril listed below results from any of the matters described above, this policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the policy period to property insured by this policy directly caused by such listed peril.

Listed Perils Fire, Explosion

General Conditions

These apply to the whole policy:

Policy terms

Our liability to make a payment under this policy is conditional upon:

- The truth of **Your** statements and answers in the proposal to the best of **Your** knowledge and belief
- **You and Your Family / Friends** observing the terms of this policy.

Change in Circumstances

It is important that **You** keep **Your** agent advised of any change in **Your** circumstances. **Your** policy has been based on the information **You** have given **Your** agent in the proposal and **You** must advise **Your** agent immediately of changes such as:

- A change of **Caravan**;
- A change in **Your** home or **Licensed Holiday Static Caravan Site** address
- Whether **You** or any member of **Your Family** be declared bankrupt or are convicted of any criminal offence
- A change in the usage of the **Caravan**.

Duty of Care

- Items insured
 - **You and Your Family / Friends** must take steps to prevent and minimise any loss or damage and maintain the items insured in good condition
- Liability
 - **You** and any other person to whom this insurance applies must take steps to prevent loss, damage or accident.

Claims

Your duties

In the event of a claim or possible claim under this policy:

- **You or Your Family / Friends** must:
 - Without unnecessary delay advise the **Claims Administrator** on:
Telephone: **0333 400 9984**
e-mail: office@lucas-solutions.com
 - If any item covered by this policy is stolen, lost or maliciously damaged notify the police immediately
 - Take steps to recover any lost or stolen item
 - Forward to **Us** any letter, writ, summons or other legal document unanswered
 - Provide all reports, certificates, plans, specifications, any other supporting documents, information and assistance which **We** may require to settle or resist any claim or to institute proceedings against another party.
- **You or Your Family / Friends** must not:
 - Make any admission, offer or promise of any payment or negotiate in any way without **Our** written consent.

Fraud

If any claim is in any respect fraudulent or unfounded, all benefits under the policy will be forfeited and **We** may inform the Police of the circumstances.

Our Rights

We will be entitled to:

- Enter any structure where loss or damage to property has happened and deal with the salvage but no property may be abandoned to **Us**
- Take over and conduct in **Your** name or the name of any member of **Your Family / Friends**, the defence or settlement of any claim
- Take legal action in **Your** name or the name of any member of **Your Family / Friends** for **Our** own benefit against any other party in order to recover any payment **We** have made
- Have full discretion in the conduct of any proceedings and in the settlement of any claim.

Limitation

We may at any time for a claim or series of claims for which **You** or **Your Family / Friends** are entitled to indemnity against **Your** legal liability pay:

- The **Limit of Indemnity** less any amount(s) already paid, or
- Any lesser amount for which such claim(s) can be settled

After the payment has been made, **We** will have no further responsibility in connection with the claim(s) except for costs and expenses incurred before the date of payment.

Other Insurance

If there is any other insurance covering the same loss, damage or liability insured in Sections 1 or 2, **We** will not pay more than **Our** rateable share.

Cancellation

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

Provided the premium has been paid in full, **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

If **We** cancel the insurance policy, **Your** agent may retain charges and commission. Please refer to **Your** terms of business for full details.

Payment of Premiums By Instalments

Where the **Premium** for this policy is paid by monthly instalments, each payment must be paid when due otherwise all benefit under this policy will be forfeited and the policy cancelled.

The Law Applicable To This Contract

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated.

General Conditions Continued

These apply to the whole policy:

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- Supply accurate and complete answers to all the questions **Your** agent may ask as part of **Your** application for cover under the policy;
- To make sure that all information supplied as part of **Your** application for cover is true and correct;
- Tell **Your** agent of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

Cancellation

If **You** decide that for any reason, this **Policy** does not meet **Your** insurance needs then please return it **Your** agent within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **Your** agent will then refund **Your** premium in full. This is exclusive of any charges that may be retained by **Your** agent. Please refer to **Your** terms of business for full details.

Your Satisfaction Complaints Procedure

It is the intention to give **You** the best possible service but if **You** do have any concerns about this policy or the handling of a claim, **You** should adhere to the following process:

Initiating Your complaint

If **Your** complaint is about **Your** policy, please contact **Your** agent who sold **You** the policy.

If **Your** complaint is about the sale of **Your** policy cannot be resolved by the end of the next working day, **Your** agent will pass it to:

Customer Relations Department
UK General Insurance Limited

Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds

LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

If **Your** complaint is about the handling of **Your** claim please contact:

Lucas Claims Solutions Ltd

Bloomfield House
3 Balloo Place

Bangor
BT19 7BP

Tel: 0333 400 9984

Email: office@lucas-solutions.com

In all correspondence, please state that **Your** insurance is provided by UK General Insurance Ltd and quote scheme reference 05931B.

If **Your** complaint about **Your** claim cannot be resolved by the end of the next working day, the **Claims Administrator** will pass it to:

Customer Relations Department

The Financial Ombudsman

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than 10 staff. **You** may contact the Financial Ombudsman Service at:

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

Tel: 0300 123 9123

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

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights, contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Data Protection Act 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

UK General Insurance Limited
Cast House
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Leeds
LS10 1RJ
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Email: customerrelations@ukgeneral.co.uk

Claims & Underwriting Exchange Register (CUE)

We may use **Your** personal information to prevent crime. In order to prevent crime, **We** may share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. **We** may pass **Your** personal information to the operators of these registers, including but not limited to information relating to **Your** insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers.