



# Touring Caravan Insurance

POLICY WORDING



**ADRIAN FLUX**  
modern appreciation, traditional values

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## WELCOME TO YOUR TOURING CARAVAN INSURANCE POLICY

### **Your insurers**

Thank you for choosing the Touring Caravan Insurance which is arranged and administered by Adrian Flux Insurance Ltd and underwritten by UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Adrian Flux Insurance Ltd, UK General Insurance Ltd and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at <http://www.fsa.gov.uk/register> or by contacting them on 0845 606 1234.

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**

We hope You are happy with the cover this policy provides. However, if after reading this document, this insurance does not meet with Your requirements, please return it to Adrian Flux Insurance Ltd within 14 days of receiving the insurance documents and We will refund Your premium. If You decide to cancel Your policy after 14 days You will not be entitled to a refund of Your premium.

We may at any time cancel this policy by sending 14 days notice to You at Your last known address. Provided the premium has been paid in full You will be entitled to a proportionate rebate of premium in respect of the unexpired period.

## 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 Adrian Flux Insurance Ltd immediately on **0845 458 3075**

### **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, any 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 Adrian Flux Insurance Ltd.

### **Changes in Your Circumstances**

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

- A change of Caravan.
- A change in Your Home or Storage Address You have given Us, which We have accepted.
- Whether You or any member of Your Family be declared bankrupt or are convicted of or charged with arson, violence or any offence involving dishonesty of any kind e.g. fraud, theft or handling stolen goods.

Where there is a change and this results in an Additional or Return Premium an administration charge will be made.

## DEFINITION OF TERMS

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

### 1. **Audio and Visual Equipment**

Television receivers, radios, video recorders and other Audio and Visual Equipment, cameras and their equipment and accessories, binoculars and similar optical instruments.

### 2. **Caravan**

The structure of the touring Caravan described in the Policy Schedule together with awnings, standard manufacturer's fixtures and fittings.

### 3. **Caravan Contents**

Standard caravanning equipment and all additional equipment owned by You or Your Family whilst in the Caravan, or close proximity whilst in Use. Close proximity is within 2 metres of the Caravan whilst it is in Use.

### 4. **Claims Administrator/Helpline**

The MB&G Insurance Services Ltd  
21-26 Howard House  
Howard Street  
North Shields  
Tyne & Wear  
NE30 1AR

### 5. **Collections**

Stamp, medal, coin, firearm and similar Collections of intrinsic value (not being Works of Art or Valuables).

### 6. **Credit Cards**

Credit Cards, cheque guarantee cards and cash dispenser cards issued in the United Kingdom.

### 7. **Description of Use**

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

### 8. **Excess**

The first part of any claim that You must pay.

### 9. **Home**

Within the boundaries of Your permanent residence, but excluding communal parking areas and any public road or highway.

### 10. **Insured/You/Your**

The person or persons named in the Policy Schedule.

### 11. **Period of Cover**

The period between the start date and end date stated on the Policy Schedule not to exceed 12 months.

### 12. **Personal Effects, Clothing and Luggage**

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

### 13. **Personal Money**

Coins and bank notes used as legal tender, cheques, postal, money or giro orders, unused postage stamps (not in a collection), savings stamps and certificates, trading stamps (affixed in a book), phone cards, premium bonds, luncheon vouchers, travellers cheques, travel tickets, season tickets (when not recompensed by the issuing authority), gift, record or similar tokens all belonging to You or Your Family.

### 14. **Policy Schedule**

Confirmation of cover, showing details of the Period of Cover, Caravan Insured, limits of indemnity, Your details and premium.

**15. Sports Equipment**

Items of equipment and specialist Clothing which are usually worn, carried or used in the course of participating in a recognised sport.

**16. Sum Insured**

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

**17. Storage Address**

The location where the Caravan will be kept details of which have been given to Us and which We have accepted.

**18. Territorial Limits**

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

**19. Unattended**

Any time the occupier/s (You, Your Family or friends) are more than 2 metres from the Caravan.

**20. Valuables**

Gold and silver articles, watches, jewellery, cups, trophies and the like, furs, mobile phones and portable audio, computer equipment and gaming consoles.

**21. We/Us/Our**

UK General Insurance Ltd on behalf of Ageas Insurance Limited or Adrian Flux Insurance Ltd.

**22. Works of Art**

Curios, objects d'art, sculptures, carvings, paintings, china, glass, antiques, pictures and drawings.

**23. Your Family**

Your spouse/civil partner, children and any other member of Your Family permanently residing with You.

**24. You/Your**

The person(s) named on the Policy Schedule.

## SECTION 1 - CARAVAN

### What is Insured

Loss or damage as a result of accidental damage, fire, explosion, lightning and earthquake, theft, malicious acts or vandalism, storm or flood to:

1. The Caravan stated in the Policy Schedule.
2. Caravan Contents, Personal Effects, Clothing and Luggage, Audio and Visual Equipment and Sports Equipment while in the Caravan or the towing vehicle; while in use in accordance with the Description of Use and up to the Sum Insured shown in the Policy Schedule.

### Exclusions

The amount of the Excess shown in the Policy Schedule;

1. We will not pay for loss or damage to Caravan generators or damage to the Caravan resulting from using generators.
2. Loss or damage to awnings and tents caused by weather conditions or if not attached securely to the Caravan.
3. Loss or damage caused by domestic pets.
4. Resulting from road traffic accidents if the Caravan is not road worthy.
5. Faulty workmanship, design or using faulty materials
6. Water damage resulting from water leaking in through windows, doors, ventilators, body joints or seals.

7. Towing Your Caravan if Your Caravan exceeds the manufacturers recommended kerb/towing weight.
8. Any loss or damage that occurred prior to the commencement of this insurance.
9. Any property more specifically insured.
10. Any one item of Caravan Contents, Personal Effects, Clothing and Luggage, Audio and Visual Equipment or Sports Equipment exceeding £250 unless specified in Your latest Policy Schedule;
11. Contact or corneal lenses;
12. Valuables, Personal Money, Credit Cards, Collections, Works of Art.
13. Loss or damage caused:
  - i. By riot, civil commotion or strikes outside United Kingdom, the Channel Islands or the Isle of Man.
  - ii. By wear and tear, deterioration, insect, mildew, vermin, atmospheric conditions, action of light or any other gradually operating cause.
  - iii. By mechanical, electrical or computer breakdown, failure or derangement.
  - iv. To tyres by punctures cuts or bursts or application of brakes.
  - v. By confiscation, detention or seizure by customs or other officials or authorities.
  - vi. To Personal Effects, Valuables, Clothing and Luggage, Audio and Visual Equipment or Sports Equipment while the Caravan is not in Use by You or Your Family.
  - vii. By theft of any unfixed Caravan Contents, Personal Effects, Clothing and Luggage Valuables, Audio and Visual Equipment or Sports Equipment unless You or Your Family are in residence in the Caravan at the time of the loss or damage and the Caravan is securely locked and all windows are tightly closed and locked where possible.
  - viii. To Audio and Visual Equipment left in the Caravan at Your Home address or the Storage Address.
  - ix. While being used as a permanent residence or for any trade, business or profession.
  - x. Caravans that are homemade, custom built or modified from manufacturer's standard build.

## **Extensions**

This Section also insures You for:

### **1. Additional Costs**

Following loss or damage to the Caravan We will pay the reasonable costs of:

- i. Its protection and removal to the nearest competent repairers and return to Your Home or the Caravan's usual Storage Address, detailed on Your Policy Schedule and approved by Us.
- ii. If the Caravan is damaged outside the United Kingdom and cannot be economically repaired before You intend to return Home, We will pay the reasonable cost of:
  - a. Removing the Caravan to the port of embarkation.
  - b. Any additional freight charges from that port to the United Kingdom.
  - c. Returning the Caravan from the United Kingdom port to Your Home.
  - d. Any customs duty You have to pay on the Caravan following temporary importation into any country in the Continent of Europe.
  - e. If it cannot be repaired, We are entitled to deal with the salvage, but this does not mean that property can be abandoned to Us.

### **Exclusions**

The loss of any customs deposit as a consequence of any wilful act by You.

#### **2. Alternative Accommodation**

Additional payments while the Caravan is being used by You or Your Family for touring or holiday purposes for hiring another equivalent Caravan or other alternative accommodation for a maximum of 15 days in any one Period of Cover if the Caravan becomes uninhabitable as a result of loss or damage that is covered by this policy.

### **Exclusions**

Any amount exceeding £75 per day.

#### **3. Use in the Continent of Europe**

Cover extends to include Use on the Continent of Europe including the journey by recognised sea routes.

### **Exclusions**

Use in excess of 120 days in any one Period of Cover unless Your Policy Schedule specifies a higher limit.

## **Specific Conditions**

### **Claims Settlement**

Following loss or damage We will pay the reasonable cost of repair or replacement without deduction for wear and tear or depreciation except where:

1. Any item of linen or Clothing is over 2 years old.
2. The Sum Insured is less than the total cost of replacement as new.
3. The Caravan is older than 5 years from new or was older than 2 years from new at inception of this policy.
4. The Caravan is no longer produced in which case We may replace the Caravan with an equivalent specification model.

### **Alternative Accommodation and Hiring Charges**

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

### **Theft of Touring Caravans**

If the Caravan is detached from the towing vehicle and Unattended a hitch lock and a wheel-clamping device must secure the Caravan.

Cover for theft of the Caravan or of any unfixed items within the Caravan is excluded if the Caravan is left Unattended in a lay-by or any informal parking area.

The Caravan must only be stored at the noted Insured's address when not in Use or at the address of a relative or friend, a CaSSOA approved storage location or at a Storage Address notified to Us and approved by Us. If the Caravan is both Unattended and in Use You must ensure it cannot be moved by the fitting of a hitch lock and either a wheel or axle lock.

### **Total Loss Procedure**

Should the Caravan be subject to a total loss claim, the policy will be cancelled from the date of the loss, without a refund of premium.



## SECTION 2 - LIABILITIES

### **What is Insured**

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

1. Accidental bodily injury (including death or disease) to any person occurring during the Period of Cover in connection with the Use of the Caravan.
2. Accidental loss or damage to property occurring during the Period of Cover in connection with the Use of the Caravan.

### **Exclusions**

1. Liability arising from:
  - a. Any trade, business or profession.
  - b. Any wilful or malicious acts by You or Your Family.
  - c. The Caravan while attached by any means to a vehicle.
  - d. Any action brought against You or Your Family in any court outside the European Community.
2. Liability for loss or damage to property belonging to You or Your Family or held in trust by You or in Your custody or control.
3. Liability that is insured by or would but for the existence of this Section be insured by another Policy.
4. Accidental bodily injury (including death or disease) to You or Your Family.
5. Liability created by any agreement, unless You would have been liable without the agreement.

The total amount We will pay in respect of all damages arising from one source or original cause will not exceed the Limit of Indemnity stated in the Policy Schedule against the corresponding Contingency. We will in addition pay reasonable legal costs and expenses recoverable by the claimant and all costs and expenses agreed by Us in writing.

### Personal Representatives

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

## GENERAL EXCLUSIONS

**These apply to the whole policy.**

This policy does not cover:

### **1. War and Similar Risks**

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

### **2. Radioactivity**

Damage to any property or any resulting loss or expense or any consequential loss or any legal liability directly or indirectly caused by or contributed to by or arising from:

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

### **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 that 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. Date Recognition**

Loss or damage or any expense, consequential loss or legal liability (other than to Your domestic employees) directly or indirectly caused by or contributed to by or arising from:

- i. The failure of the programming of a computer chip or computer software to recognise any date or to function correctly according to a true calendar date.
- ii. Computer viruses.

But this shall not exclude subsequent loss or damage or any expense, consequential loss or legal liability not otherwise excluded which itself results from the operation of an insured cause.

#### **7. Wilful Damage**

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

#### **8. Terrorism**

Any loss, destruction or damage or any cost or expense of whatever nature occasioned by or happening through or as a direct or indirect consequence of Act(s) of Terrorism.

For the purpose of this exclusion Act(s) of Terrorism will mean loss, destruction or damage caused by, or contributed to by, or arising from the use or the threat of use of any chemical, biological or biochemical weapon, or any nuclear device or radioactive substance by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

### GENERAL CONDITIONS

**These apply to the whole policy.**

#### Policy Terms

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

1. The truth of Your statements and answers in the proposal to the best of Your knowledge and belief.
2. You and Your Family observing the terms of this policy.

#### Change in Circumstances

If the circumstances upon which the insurance was entered into are materially altered without Our written consent We can at Our option void this policy.

#### Reasonable Care

##### **1. Items insured**

You and Your Family must take all reasonable steps to prevent loss or damage to and maintain the items insured in good condition.

## **2. Liability**

You and any other person to whom this insurance applies must take all reasonable steps to prevent loss, damage or accident.

### Fraud

If any claim is in any respect fraudulent or unfounded all benefits under the policy will be forfeited.

### Claims

#### **Your duties**

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

##### **1. You or Your Family must:**

- i. Without unnecessary delay advise MB&G by phone 0844 557 6246 or email [claims@mbginsurance.com](mailto:claims@mbginsurance.com)
- ii. If any item covered by this policy is stolen, lost or maliciously damaged notify the police immediately.
- iii. Take all reasonable steps to recover any lost or stolen item.
- iv. Forward to Us any letter, writ, summons or other legal document unanswered.
- v. Provide at Your own expense 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.

##### **2. You or Your Family must not:**

- i. Make any admission, offer or promise of any payment or negotiate in any way without Our written consent.

### Our Rights

#### **We will be entitled to:**

1. Enter any structure where loss or damage to property has happened and deal with the salvage but no property may be abandoned to Us.
2. Take over and conduct in Your name or the name of any member of Your Family the defence or settlement of any claim.
3. Take legal action in Your name or the name of any member of Your Family for Our own benefit against any other party in order to recover any payment We have made.
4. 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 are entitled to indemnity against Your legal liability pay You:

1. The limit of indemnity less any amount(s) already paid.

*Or*

2. 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 We will not pay more than Our rateable share.

### Cancellation

We may at any time cancel this policy by giving You 14 days notice in writing to Your last known address. You may be entitled to a pro-rata return of premium for the unexpired Period of Cover.

### Payment of Premiums by Installments

Where the premium for this policy is paid by monthly installments each payment must be paid when due otherwise all benefit under this policy will be forfeited and the policy cancelled by giving You 14 days notice.

### The Law Applicable to This contract

Under European Law, You and We may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise.

### COMPLAINTS PROCEDURE

It is Our intention to give You the best possible service but if You do have any questions or concerns about this insurance or the handling of a claim you should follow the procedure outlined below.

#### **Step 1: initiating your complaint**

If Your complaint is about you policy please contact Adrian Flux Insurance Ltd at:

Adrian Flux Insurance Ltd  
East Winch Hall  
East Winch  
King's Lynn  
PE32 1HN

Tel: **0844 888 3000**

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

The Managing Director  
MB&G Insurance Services Limited  
21-26 Howard House  
Howard Street  
North Shields  
Tyne & Wear  
NE30 1AR

Tel: **0844 557 6246**

Please ensure Your policy number is quoted in all correspondence to assist a quick and efficient response.

#### **Step 2: if You are still unhappy**

In the event You remain dissatisfied and wish to make a complaint You can do so by contacting the following:

The Customer Relations Manager  
UK General Insurance Ltd  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

Tel: 0845 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

In all correspondence, please state the Scheme Name Adrian Flux Insurance Ltd Caravan Insurance and quote Scheme Reference 04527A.

### **Step 3: if you remain dissatisfied**

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

South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Please note that You have 6 months from the date of our final response in which to refer Your complaint to FOS.

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.

### **MAKING A CLAIM**

If You need to make a claim simply contact Our Claims Helpline for immediate assistance and advice. The Claims Helpline operates 9am to 5pm Monday to Friday on 0844 557 6246 alternatively You can email: [claims@mbginsurance.com](mailto:claims@mbginsurance.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.

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. Do not admit liability or promise to make any payment.

UK General Insurance Ltd is an agent of Ageas Insurance Limited and in the matters of a claim act on their behalf.

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

## COMPENSATION SCHEME

Ageas Insurance Limited 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 the compensation scheme arrangements from the FSCS.

## 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.