Touring Caravan Insurance

Policy Document

My Holiday Home Insurance
Royal House
Queenswood
Newport Pagnell Road West Northampton NN4 7JJ
Underwritten by Canopius Managing Agents Ltd at Lloyd's



PARK HOME assist Insurance Services

my HOLIDAY HOME INSURANCE

Introduction to
Touring Caravan Insurance Policy Document
Attaching to Unique Market Reference B6839P18099

Thank **you** for choosing **My Holiday Home Insurance** for **your** touring **caravan** insurance. This is **your** insurance **policy**, setting out **your** insurance protection in detail.

Your premium has been based upon the information shown in the **policy schedule** and recorded in **your statement of fact**. This **policy**, the **policy schedule** and **statement of fact** forms part of a contract of insurance between **you** and **us** and should be read together.

This insurance offers a comprehensive cover, as well as extended options, please refer to **your** insurance **schedule** and **statement of fact** for **your** cover level. If **you** have any questions, please contact **My Holiday Home Insurance** on 01604 946 787 or email info@myholidayhomeinsurance.co.uk

This **caravan** insurance has been arranged by **My Holiday Home Insurance** and is underwritten by Canopius Managing Agents Ltd at Lloyd's of London.

My Holiday Home Insurance is a trading name of Assist Insurance Services Ltd. Assist Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. This **policy** is underwritten by Canopius Managing Agents Ltd who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Conduct Authority's register by visiting their website at www.fca.org.uk/register or by contacting them on 0800 111 6798 (freephone) or 0300 500 8082 from the UK, or +44 0207 066 1000 from abroad.

We adhere to the Codes of Practice of the Association of British Insurers (ABI) and the Financial Ombudsman Service and **we** are covered by the Financial Services Compensation Scheme (FSCS). Full details are available at www.fscs.org.uk. **Your** personal details and information provided are also covered by the Data Protection Act.

Note – this **policy** is designed solely for **caravans** used for leisure. If **you** use **your caravan** for any Commercial use or Letting, this **policy** is not suitable for **you** and no **claims** will be covered.

Contents

Contents		2
Your Policy		3-4
Important Telephone Numbers		5
How to Make a Claim		6
Important Advice - Helpful Tips to Prevent Damage		7-8
Definitions		9-13
General Conditions		14-17
General Exclusions		18-21
Claims Conditions		22-24
How We Settle Claims		23-24
Section 1 -	**Caravan and Contents**	25-28
Section 1 -	**Caravan and Contents -** Optional Extensions	29-30
Section 1 -	**Caravan and Contents -** Conditions	31-32
Section 2 -	**Property Owners Liability**	33-34
Section 3 -	**Loss of Use**	35
Section 4 -	**No Claims Discount**	36
Privacy Notice		37-39
Making Yourself Heard		40-41

Your Policy

Welcome to **your** insurance **policy** and thank **you** for choosing **My Holiday Home Insurance**.

The information **you** have supplied forms part of the contract of insurance with **us**, **your policy** is evidence of that contract, **you** should read it carefully and keep it in a safe place.

In return for having accepted **your premium**, **we** will, in the event of injury, loss or damage happening within the **period of insurance**, provide insurance as described in the following pages and referred to in **your schedule**.

If after reading these documents **you** have any questions, please contact **My Holiday Home Insurance** on 01604 946 787.

The Law applicable to this policy

Your policy will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise. Any reference to an act in this document will be construed to include any amending or replacement act.

Information you have given us

In deciding to accept this contract of insurance and in setting the terms and **premium**, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete to the best of **your** knowledge.

If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information **we** will treat this contract of insurance as if it never existed, decline all **claims** and need not return the **premium** paid.

If **we** establish that **you** were careless in providing **us** with the information **we** have relied upon in accepting this insurance and setting its terms and **premium we** may:

- Treat this contract of insurance as if it had never existed and refuse to pay all **claims** and return the **premium** paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- Amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a **claim** has been adversely impacted by **your** carelessness;
- Charge **you** more for **your** contract of insurance or reduce the amount **we** pay on a **claim** taking into account the **premium you** have paid and the **premium we** would have charged **you**; or
- Cancel **your** contract of insurance in accordance with the Cancellation condition found under the General Conditions section. See pages 16.

We will write to **you** if **we**:

- Intend to treat this contract of insurance as if it never existed; or
- Need to amend the terms of **your** contract of insurance; or
- Require **you** to pay more for **your** insurance.

Data Protection Notice

We will collect data, including personal information and risk details, solely to enable **us** to obtain and provide insurance quotations, arrange and administer **your** insurance. Data collected by **us** is contractual, and for **our** legitimate business interests as an insurance broker and **we** will be unable to offer any quotation or insurance if **you** refuse to provide certain personal data, including health, financial and criminal records data which is collected under the lawful basis of public interest, where these would affect the provision of cover and/or performance of insurance contracts.

Your information will be held securely by **us** and shared with insurers, and anyone else involved in the normal course of arranging and administering **your** insurance which could include reputable providers outside the UK, to enable them to provide accurate terms and they will also obtain data about **you** and **your** insurance history from various insurance anti-fraud databases, such as the Claims and Underwriting Exchange (CUE) as well as publicly available websites and credit referencing agencies.

We will not give anyone else any personal information except on **your** instructions or authority, or where **we** are required to do so by law, or by virtue of **our** regulatory requirements. **We** may use **your** personal information to prevent crime or share it with operators to do so. Information about **you** and **your** insurances will be held while **you** are a client and for seven years after expiry of **your** policies. Under the Data Protection Act data subjects have the right to see, and correct, personal information about them that **we** hold. Please write to the data protection manager using the details listed on Pg40 if **you** wish to exercise **your** rights or have a complaint about **our** use of **your** data.

Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this contract of insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract of insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Important Telephone Numbers

Important Telephone Numbers

Claim Notification Line In the event of a **claim** please contact Davies Group Ltd on this number.	**0344 856 2187**	If **you** need to make a **claim, we** will tell **you** the process to follow. **You** should also read the **Claims** Conditions. Please read the conditions and process before ringing the **claims** line. See pages 22-24.
Customer Services	**01604 946 787**	If **you** need to speak to anyone regarding **your policy** and the cover provided.

To maintain quality service and for our joint protection, telephone calls may be recorded and or monitored.

Calls to the Claims Notification Line from UK Landlines and mobiles are free.

Calls to the Customer Services Line are billed at your usual telephone charges.

How to Make a Claim

Which part of this policy does the claim relate to?	How, and to whom, to report claims
Section 1 **Caravan and Contents** Section 2 **Property Owners Liability** Section 3 **Loss of Use** Section 4 **No Claims Discount**	**Reporting a claim** Contact Davies Group Ltd on 0344 856 2187, or report **your claim** online at https://myholidayhomeinsurance.davies-group.com Davies Group Ltd are authorised by **us** to handle **claims** on **our** behalf.
	Davies Group Ltd PO Box 2801 Stoke-on-Trent ST4 9DN Tel: 0344 856 2187 Fax: 0344 856 2005 assist@davies-group.com
	Important Conditions (including Claims Conditions and General Conditions) **You** must ensure that **you** have read the Conditions sections of this document including **Claims** Conditions (pages 22 – 24) and General Conditions (pages 14 – 17) and comply with all such conditions.

Several Liability Clause

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Canopius Managing Agents Ltd. are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Our Firm Reference Number(s) and other details can be found on the Financial Services Register at www.fca.org.uk

Important Advice - Helpful Tips to Prevent Damage

Our Touring **caravan** insurance **policy** has been designed for owners of touring **caravans** to protect **you** against the risk of things happening suddenly which **you** could have not have expected such as fire, theft, **accidental damage, flood** and **storm**. It is not designed to protect **you** against losses that arise due to poor maintenance, manufacturing defects, or a gradual deterioration of **your** touring **caravan**. Please see the General Exclusions on pages 18-21.

It is important that **you** read this **policy** in full, along with the **policy schedule** and **statement of facts** as we want **you** to ensure that **you** are fully aware of the extent of **your** cover, as well as the terms and conditions which are applied to **your** cover. **We** also suggest that **you** keep these documents in a safe place.

Important Note on the below:

The information shown below as well as on pages 7-8 does not form part of **your policy** but provides **you** important advice **you** should be aware of to prevent damage and only contains examples of what appears within **your policy** wording.

Awnings

Caravan awnings are extremely susceptible to high winds and as such should be taken down if severe weather is forecast or if conditions become noticeably windy. If **your caravan** is to be left unattended for more than 48 hours then **you** should take down **your awning** and store it inside **your caravan - we** do not cover **claims** for **awnings** when the **caravan** is left unattended for 48 hours or more.

Escape of Water

To protect **your caravan**, it is important that whilst unoccupied, particularly during the winter months (1st November – 31st March, both days inclusive) that the water system is fully drained down to prevent frost damage.

Fire

Most fires start within the kitchen area and many are caused by faulty electrical appliances or even unattended cooking pans and equipment – items such as air fryers and frying pans. In addition, candles, cigarettes, electric blankets and overloaded plug sockets, bare and uninsulated wires or old electrical appliances cause a significant fire risk. It is therefore advisable to keep a fire blanket, fire extinguishers, and fit smoke alarms in **your caravan**.

Impact of a Motor Vehicle

If **your caravan** is damaged as a result of impact of a vehicle, make sure that **you** obtain their name, address and telephone number as well as the registration number of the vehicle that causes the damage. If **you** can, obtain their insurance details at the time as this is vital for **us** to make a recovery. This information will be required by **us**, to help recover any payments made under y**our policy** from the person who was responsible. Also, if anyone witnessed the impact, obtain their details too.

Important Advice - Helpful Tips to Prevent Damage

The internal air vents to **your caravan** should remain unobstructed at all times as they are designed to ensure that there is a continuous airflow throughout **your caravan**. Blocking or obstructing these vents will create damp and condensation within **your caravan** which is not damage that is covered by **your** insurance **policy**.

Servicing

We suggest that **you** service the **caravan** (including the tyres and brakes) annually.

Tyres

You should keep **your** tyres inflated to the recommended manufacturer pressures, any under or over inflation may reduce stability and affect braking.

Theft

Always close and lock exterior doors and windows when **you** leave **your caravan**, even if it's just for a short time.

If **you** are keeping **your caravan** at home, consider fitting a post or gate, or chaining **your caravan** down.

Fit an alarm or tracking system – **we** recommend that **you** speak to **your** dealer for further advice.

Towing your Caravan

Loading **your caravan** correctly is one of the most important aspects of **caravan** safety to avoid snaking (where the **caravan** starts to sway from side to side) and/or an accident. Consider securing the **contents** of **your caravan** and never carry more weight than the manufacturer's specifications.

Ensure any person borrowing **your caravan** has the correct driving licence and vehicle insurance.

Your policy has a number of conditions. They can be found on Pages 14–17, 22-24 and 31-32 which **you** must ensure **you** have read and comply with.

Definitions

Wherever the following words appear in bold in this contract of insurance they will have the meanings shown in the definitions below.

Accidental Damage

Sudden, unintentional and unexpected visible damage which occurs at an identified time and place resulting in loss or damage.

Awning

A sheet of canvas or other material on a framework that can be attached to **your caravan** to provide shelter from the rain or sun. This includes annexe and ground sheets.

Caravan

The structure of the touring caravan owned solely by **you** stated in the **schedule** including:

- any **awnings** if **awnings** are noted as covered on **your schedule**;
- Motor movers;
- Built in appliances;
- Carpets and upholstery;
- fixtures and fittings included in the manufacturer's original specification;
- permanent fixtures and fittings fitted after manufacture, which **you** have told **us** about and have been accepted by **us**.

Claim

A single loss or series of losses arising from one incident.

Contents

Contents within the **caravan** at the time of loss consisting of:

- Cover up to the amount as shown in **your schedule**, subject to a limit of GBP 500 for any one item.
- Household goods and property which belongs to **you** and **your family** which is usually contained within the **caravan** or are attached to **your caravan**.
- Standard **caravan** or camping equipment **you** would reasonably take with **you** whilst away in **your caravan**, including gas bottles and any **security devices** fitted to **your caravan**.

Contents does not include:

- **Valuables;**
- any living creature;
- any part of the **caravan** including fixtures and fittings;
- mobile telephones and personal computers;
- personal effects;
- any item not usually stored in the **caravan** or used in conjunction with the **caravan**;
- any item used for trade or profession;
- **credit cards** and **money**
- any item insured under any other insurance **policy**.

Credit Cards

Bank, charge, cheque credit, debit and cash dispenser cards.

Emergency

A sudden, unexpected event involving **your caravan** which requires immediate remedial action to make **your caravan** safe or secure and avoid initial or further damage.

Endorsement

A change in the terms and conditions of this document of touring **caravan** insurance that is displayed on the **schedule**.

Excess

The first part of the **claim you** must pay towards each and every incident of loss or damage.

Family

Your Spouse, civil partner or partner and **your** dependent children including adopted, foster and stepchildren.

Flood

The escape of water from its normal, natural or artificial confines (other than tanks, apparatus or pipes), tidal surge tsunami or any other inundation from the sea, whether or not driven by wind from outside the **caravan**.

Market Value

The value of a replacement model of **your caravan** immediately before the damage occurred, taking into account general condition and any depreciation in the value of **your caravan** due to the age of the **caravan** and **wear and tear**.

In Use

The **caravan** is deemed to be 'In Use' whilst being used for **your** leisure. If the **caravan** is in storage, then it is not 'in use'.

'In Use' examples:

- Whilst being towed on the road
- Whilst occupied either overnight or in the day
- Whilst kept at a location for holiday use (either overnight or in the day)

The below examples as not defined as being 'In Use':

- Whilst being stored at a storage compound or site
- Whilst being stored on **your** driveway or on the street if that is the usual storage location for **your caravan**
- Whilst being moved around at a storage site

Money

Physical and within **your** possessions; current legal tender, cheques, postal and money orders, postage stamps not forming part of a stamp collection, saving stamps and saving certificates, luncheon vouchers, travellers cheques, travel tickets, premium bonds and gift tokens all held solely for private or domestic purposes. Money does not include:

- any crypto currency or virtual asset;
- any money held in a bank account or an online savings account

My Holiday Home Insurance

The company authorised by **us** to arrange insurance on **our** behalf. Under the written authority identified by the Unique Market Reference (UMR) in **your schedule,** My Holiday Home Insurance may sign and issue this **policy** as **our** agent in carrying out its duties under this agreement. All enquiries relating to this **policy**, other than **claims**, should be directed to My Holiday Home Insurance.

New for Old

The value of a brand-new **caravan** of a similar or same make and model as detailed in **your schedule**.

Pair, Set or Suite

Articles which complement one another or are used together.

Period of Insurance

The period of insurance stated on **your policy schedule**.

Personal Holiday Use

The use of the **caravan, contents** and **awning** as temporary personal accommodation for **you** and **your family**, whilst away from **your** permanent residence. Personal holiday use includes use as personal accommodation during trade shows that relate to **your** business or hobbies.

Policy

The **policy** booklet, **your policy schedule** and **Statement of Facts** and any applicable **endorsements** and amendment notices that may apply.

Policyholder

The person(s) named as policyholder on **your policy schedule**.

Premium

The amount paid by **you** in return for **our** undertaking to compensate **you** for any loss or damage covered in the **Policy** which is shown in the **schedule** as the premium.

Schedule

Your schedule is part of this contract of insurance and contains details of **you, your caravan**, the sums insured, the **period of insurance** and the sections of the contract of insurance which apply

Security Devices

The devices, as detailed in **your statement of fact**, owned by **you** that are attached to, or activated with a mind to increasing the security of **your caravan**.

Statement of Fact

The document **we** have provided to **you**, that details the information **you** provided when **we** prepared **your** quotation, upon which this contract is based.

Storage Address

Your home or an address that **you** have given **us** and **we** have accepted.

Storm

Wind with gusts of at least 48 knots (55mph), heavy rainfall at a rate of at least 25mm per hour, snow to a depth of at least 30cm in 24 hours, or hail that causes damage to hard surfaces or breaks glass.

Sum Insured

The sum insured shown in **your policy schedule**.

Territorial Limits

The Territorial limits noted on **your schedule**.

If Touring in Europe is noted, cover is included in the following territories:

Albania, Andorra, Austria, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Eire (Republic of Ireland), Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Republic of Macedonia, Malta, Monaco, Montenegro, The Netherlands, Norway, Poland, Portugal (excluding Azores), Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, **United Kingdom**, Vatican City.

United Kingdom

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

Us, We or Our

The insurer, Lloyd's Syndicate 4444, managed by Canopius Managing Agents Ltd. **My Holiday Home Insurance** are the administrators of **your policy** and all enquiries relating to this **policy** should be directed to them.

Valuables

- Jewellery and watches;
- Furs;
- Gold, silver and gold or silver-plated articles;
- Pictures, works of art and sculptures;
- Collections of stamps, coins and medals all of which belong to **you**.

Wear and Tear

The damage that happens to an object in ordinary use over time.

You or Your

- The **policyholder(s)** who are the person or persons named as the insured on the **schedule**.

General Conditions

You must comply with the following conditions to have the full protection of **your policy**. If **you** do not comply with them, **we** may at **our** option cancel the **policy**, decline **your claim** or reduce the amount of any **claim** payment.

Caravan Use

Your caravan must solely be used for leisure purposes by **you** or **your** friends and **family** or it can be lent to friends for their leisure purposes..

However if **your caravan** is ever lent for a fee or used for any commercial reason or as a residence, cover will end from the date the **caravan** was used this way and no **claims** from that point will be covered.

Keeping your sums insured at the correct level

You must at all times keep the **sum insured** at a level which represents the full cost of replacing **your caravan**. The cost of replacing **your caravan** is based on the Basis of **Claims** Settlement which is shown in **your schedule**.

The value of your caravan

If **your policy schedule** states **New for Old**, the **caravans sum insured** in **your schedule** must represent: The value of a brand-new **caravan** of the same make and model as **your** existing **caravan**.

If the amount shown on **your schedule** represents less than 100% of the **New for Old** value of **your caravan, we** will only be able to settle **claims** at a percentage **you** are insured for. For example, if the value of **your caravan** shown on **your schedule** only represents 80% of the **New for Old** value, then **we** will not pay more than 80% of **your claims**.

If **your policy schedule** states **Market Value**, the **caravan sum insured** in **your schedule** must represent: The value of a replacement model of **your caravan** taking into account any depreciation in the value of **your caravan** due to the age of the **caravan** and **wear and tear**.

If the amount shown on **your schedule** represents less than 100% of the **Market Value** of **your caravan, we** will only be able to settle **claims** at a percentage **you** are insured for. For example, if the value of **your caravan** shown on **your schedule** only represents 80% of the **Market Value**, then **we** will not pay more than 80% of **your claims**.

The value of your contents

The **sum insured** for **contents** in **your schedule** must represent:

The cost to replace all **your contents** as if they were new.

You must notify **us** as soon as possible when the value of **your contents** exceeds the amount shown in **your policy schedule**. If the amount shown on **your policy schedule** represents less than 100% of the full value of **your contents** (the cost of replacing **your contents** as new), **we** will only be able to settle **claims** at the percentage **you** are insured for.

For example, if the value of **your contents** shown on **your schedule** only represents 80% of the full value then **we** will not pay more than 80% of **your claims**.

If the full value of **your contents** exceeds the amount shown in **your schedule** the cover under this **policy** will no longer meet **your** needs.

Changes in your circumstances

You must tell **us as soon as possible after you** become aware of any changes in the information **you** have provided to **us** which happens during any **period of insurance**. When **we** are notified of a change, **we** will tell **you** if this affects **your policy**. For example, **we** may cancel **your policy** in accordance with the Cancellation clause, amend the terms of **your policy** or require **you** to pay more for **your** insurance. If **you** do not inform **us** about a change, it may affect any **claim you** make or could result in **your** insurance being invalid.

You must tell us if:

- **You** are going to move in to **your caravan** permanently;
- There are any changes to the replacement value of **your caravan** and/or **contents**;
- **You** make any improvements or there are newly added structures e.g. **security devices** or **awnings**;
- **Your caravan** is going to be used for business purposes;
- **You** are going to move **your caravan** to another **storage address**;
- There is a change to **your** contact details such as postal or email address;
- If **you** or **your family** use or intend to use **your caravan** for any purpose other than for **personal holiday use**;
- **You** or any member of **your family** has received a conviction or has been declared bankrupt, issued with a CCJ or IVA.

Cancellation – If we wish to cancel

We can cancel this contract of insurance by giving **you** fourteen (14) days' notice in writing. Any return **premium** due to **you** will depend on how long this contract of insurance has been in force.

We will only cancel this contract of insurance or any part of it for a valid reason or if there are serious grounds to do so such as but not limited to:

- Non-payment of **premium**;
- Continued failure to comply with the terms and conditions of this **policy**;
- Non-cooperation or failure to supply any information or documentation **we** request;
- **We** establish that **you** have provided **us** with incorrect information;
- The use of threatening or abusive behaviour or language; or bullying or intimidating behaviour to **our** staff or anyone acting on **our** behalf;
- Where there are changes to **your** circumstances which mean **you** no longer meet **our** criteria for providing insurance;
- Failure to take reasonable care of the **caravan**.

Any **premium** due to **you** will be calculated on a proportional daily rate basis depending on how long this insurance has been in force. No return of **premium** will be given if a **claim** has occurred during the **period of insurance**.

Cancellation – If you wish to Cancel

To cancel this **policy you** must get in contact with **us** using the Customer Services line listed on Pg 5 or **our** contact details listed on Pg 40 of this **policy** wording.

This insurance has a cooling off period of fourteen (14) days from either:

- the date **you** receive this insurance documentation; or
- the start of the **period of insurance**

Whichever is the later.

After the cooling off period if this insurance is cancelled then, provided **you** have not made a **claim**, **you** will be entitled to a refund of any **premium** paid, subject to a deduction for any time for which **you** have been covered. This will be calculated on a proportional basis. For example, if **you** have been covered for six (6) months, the deduction for the time **you** have been covered will be half the annual **premium**.

If **you** cancel this insurance outside the cooling off period, there will be an additional charge, of 15% of the total **premium**, plus an administration fee as detailed in the Terms of Business Agreement document issued when **you** purchased the **policy** or last renewed it (whichever is more recent).If **we** pay any **claim**, in whole or in part, then no refund of **premium** will be allowed and the full annual **premium** will be payable.

Premiums paid and up to date

If the **premium** is paid under a monthly instalment plan and a **claim** has been settled during the current **period of insurance**, **you** must continue with the instalment payments.

Payment by credit agreement condition

If **you** pay **your premium** by instalments under a credit agreement made available by **My Holiday Home Insurance**, **you** must pay each instalment when it is due. If **you** miss an instalment and do not pay it within the time frame permitted by the credit provider, **you** will have to pay all **money you** owe along with any charges. Please refer to the applicable agreement **you** have with the credit provider for full terms and conditions including charges and payment **schedule**.

If **My Holiday Home Insurance** does not receive this payment by the date they have stated, **we** will cancel this insurance in accordance with the cancellation section of this **policy**. If **you** or others have not made a **claim** under this insurance, **we** will refund the proportionate part of **your premium**.

Dual Insurance

If any injury, loss, damage or liability is covered by any other insurance then **we** will not pay more than **our** rateable portion of any **claim**. If the property insured is more specifically insured under the other **policy** then there will be no cover under this **policy**.

Fraud

If **you** or a **family** member has intentionally misrepresented information provided to **us** or acted fraudulently in **your** dealings with **us** all benefit of this **policy** shall be forfeited from the date of the fraud.

Any **claims** which are ongoing will no longer be considered and **you** must pay back any benefits **you** have already received in respect of such **claim**. **We** will not refund any **premiums** from the date the **policy** is voided.

Taking care of your property

Your policy does not cover **you** for the cost of gradual deterioration. It is not a maintenance contract. **You** must take all steps to safeguard **your caravan** and **contents** against damage. The property insured must be maintained in a sound and roadworthy condition and all precautions taken to prevent and minimise any damage.

General Exclusions

These exclusions apply to the whole **policy**.

Please read them carefully.

Biological and Chemical Contamination

We will not pay for:

- Loss or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from;
- Any legal liability of whatsoever nature;
- Death or injury to any person;

directly or indirectly caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from;

a) Terrorism; and/or

b) Steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion "terrorism" means any act(s) of any person(s) or organisation(s) involving:

- The causing, occasioning or threatening of harm of whatever nature and by whatever means;
- Putting the public or any section of the public in fear;

in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

Confiscation

Any loss or damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.

Cyber and Data Exclusion

We will not pay for any:

(a) Cyber

loss, damage, liability, cost or expense caused deliberately or accidentally by:

i. the use of or inability to use any application, software, or programme;

ii. any computer virus;

iii. any computer related hoax relating to i and/or ii above.

(b) Electronic Data

loss of or damage to any electronic data (for example files or images) wherever it is stored.

Gradually Operating Causes

Any loss, damage or liability that happens gradually over time.

This includes but isn't limited to:

- **Wear and tear** (the damage that happens to an object in ordinary use over time)
- Thermal movement as materials expand or retract over time
- Water damage which **you** should reasonably be aware of happening
- Deterioration of materials

Faulty Workmanship

For Damage caused by faulty or unsuitable materials or poor design.

This includes but isn't limited to:

- The incorrect materials being used on **your caravan** which leads to ingress of water
- Faulty repairs done by **you** or a contractor which leads to damage or leaks

Lack of or Inappropriate Maintenance

Damage and any damage resulting from lack of, inappropriate or poor maintenance,

This includes, but is not limited to:

- Seals on windows or other parts of **your caravan** which degrade over time and let in water
- Failure to maintain in line with the manufacturer guidelines, which allows water/ weather to come through the walls of the **caravan** from the outside

Illegal Activities

We will not be liable for any loss or damage caused directly or indirectly as a result of the **caravan** being used for illegal activities.

Infectious or contagious disease

Your insurance **policy** does not cover any loss, damage, liability, cost or expense, in any way caused by or resulting from:

a) infectious or contagious disease;

b) any fear or threat of a) above; or

c) any action taken to minimise or prevent the impact of a) above.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

Mechanical or Electrical Breakdown

Any loss or damage due to electrical or mechanical failure or breakdown.

Pollution/Contamination

Loss, damage, liability or bodily injury arising directly or indirectly from pollution or contamination unless caused by:

- A sudden and unforeseen and identifiable incident

Pre-existing Damage Liability or Injury

This **policy** does not cover loss, damage, liability or injury occurring before the cover under **your policy** started.

Radioactive Contamination and Nuclear Assemblies

We will not pay for:

- Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from;
- Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

  a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;

  b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Reduction in Market Value

Any reduction in **market value** of the **caravan** or **contents** following its repair or reinstatement.

Riot/Civil Commotion

Any loss, damage or liability occasioned by or happening through riot or civil commotion outside the **United Kingdom**, the Isle of Man or the Channel Islands.

Sanctions

You agree that any cover, the payment of any **claim** and any benefit provided under **your policy** will be suspended, to the extent that providing any cover, the payment of any **claim** or the provision of any benefit would expose **us** to any sanction, prohibition or restriction under any:

a. United Nations' resolution(s); or

b. trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

The suspension will continue until **we** are no longer exposed to any sanction, prohibition or restriction.

Touring Caravan Use

Your insurance **policy** does not cover any loss, damage or liability if during the **policy** period at any point **you** use **your caravan**:

a) For business use. Business use consists of using **your caravan** as:

1. A mobile office or for meetings;
2. Temporary accommodation for tradesmen or workers;
3. A mobile shop or for any vending;
4. Transportation or storage of materials or stock;

b) For let, hired, rented, loaned or otherwise made available to any person, for payment or charge, unless agreed by us in writing before such use commences;

or

c) As a permanent or primary residence, or occupied as anyone's sole or main home.

For the avoidance of doubt, using **your caravan** as **your** accommodation when **you** travel for business is not considered as business use, so in these instances cover will still apply.

Sonic Bangs

Loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

War

We will not pay for any loss or damage or liability 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.

Claims Conditions

You must comply with the following **claims** conditions to have the full protection of **your policy**.

If **you**/they do not comply with them, **we** may, at **our** option, cancel the **policy** or refuse to deal with **your claim** or reduce the amount of any **claim** payment.

Claims Procedure

If **you** wish to make a **claim** or if something happens which may lead to a **claim, you** must notify Davies Group Ltd as soon as possible. Davies Group Ltd act on behalf of **us** to handle **claims**.

Davies Group Ltd	Tel: 0344 856 2187
PO Box 2801	Fax: 0344 856 2005
Stoke-on-Trent ST4 9DN	assist@davies-group.com

If there has been damage to **your caravan** please make sure that **you** are not in danger .

If there has been malicious damage, theft or attempted theft, **you** must tell the police as soon as possible and within 24 hours of becoming aware of it. When notifying the police, **you** should request a Crime Reference Number as this may be required should **you** then submit a **claim**.

You will be required to register the **claim** with **us** as soon as reasonably possible and not later than 30 days of the incident. Within 30 days **you** should have provided **us** with all the supporting documents and proofs **we** require - for example written estimates.

If someone crashes into **your caravan**, make sure **you** record their name, address, vehicle registration number and contact details, also if the opportunity arises, take a photo of the vehicle and the damage it has caused.

If **you** receive a writ of summons or other legal process regarding a **claim** under the **policy, you** must send it to **us** as soon as possible and always within 3 days.

You must give **us** all the help and information necessary to settle or resist a **claim** against **you** or to help **us** take action against someone else. Failure to meet these conditions may invalidate a **claim**.

Control of claims

Do not admit, deny, negotiate or settle a **claim** without **our** written consent. However, **you** should make **emergency**/temporary repairs to the property to prevent further damage.

Our Rights – Abandonment and Legal Action

You cannot abandon any property or the **caravan** to **us**.

We may in **your** name and on **your** behalf, take complete control of legal action.

We may take legal action in **your** name against any other person to recover any payment **we** have made under the **policy; we** will do this at **our** expense.

Contribution

If at the time of loss or damage occurring there is any other **policy** covering anything insured under this **policy, we** shall be liable only for a proportionate share.

Arbitration

If **we** admit liability for a **claim** but **you** cannot agree with **us** the amount to be paid, the disagreement will be referred to an arbitrator appointed jointly by **you** and **us** in accordance with the law in force at the time. **You** will not be able to take action in law against **us** over this disagreement until the arbitrator has made their award.

Fraud

If a **claim** is found to be false or fraudulent in any respect, or if fraudulent means are used by **you** or anyone acting on **your** behalf to obtain any benefit under this **policy**, or if any damage is caused by **your** wilful act or with **your** involvement, all benefit under the **policy** will be forfeited.

Altered Evidence

You must not submit any evidence that has been intentionally created, edited, manipulated or otherwise altered by any means, including Artificial Intelligence software, where the information is inaccurate or known by **you** to be false. If **you** do, **we** will refuse to handle **your claim** from that moment on, no longer make any payments in relation to **your claim** and cancel **your policy**.

How We Settle Claims

Caravan

a) If the Basis of **Claim** Settlement specified in the **schedule** states **Market Value** cover, **we** will pay **you** the value of the **caravan** at the time of its loss or destruction or shall at **our** option repair or replace the **caravan** or any part of it, provided that the total liability shall not exceed the **sum insured** or the **market value** whichever is the lesser amount. **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.

b) If the Basis of **Claim** Settlement specified in the **schedule** states **New for Old** cover, in the event of the **caravan** being lost or damaged beyond economic repair and provided the **sum insured** represents the full replacement value as new, at the time of the loss or damage, **we** will replace the **caravan** with a new one of the same manufacture and model or pay the cash equivalent at **our** discretion. Any available discount will be taken into account in the settlement amount.

Contents

We will at **our** option repair reinstate or replace the lost or damaged property. Where property cannot be replaced or repaired, **we** may at **our** option pay in cash the amount of the loss or damage. If **we** do pay cash, the sum payable will reflect any discounts **we** may have received, had **we** replaced the property. The sums insured will not be reduced by any **claim**.

There will be a deduction for clothes and household linen. There will be no deduction for all other **contents** provided they have been maintained in good repair and the **sum insured** represents the full value of the property (see General Conditions on page 15).

Matching sets suites and carpets

An individual item of a matching set of articles or suite of furniture or **sanitary ware** or other bathroom fittings is regarded as a single item. **We** will pay **you** for individual damaged items but not for undamaged companion pieces. Where carpeting is damaged beyond repair, only the damaged carpet will be replaced and not undamaged flooring in adjoining rooms.

Approved Repairers

In all **claim** instances an approved supplier may be appointed where appropriate to act on **our** behalf to further validate **your claim** and they are authorised to arrange a quotation, a repair or a replacement where appropriate.

Your policy is designed to help **you** understand the extent of cover provided.

You will find on many pages these headings:

What is covered	What is not covered
These sections are printed on a light orange background and give detailed information on the insurance provided and must be read with **'What is not covered'** at all times.	These sections shown on a light grey background draw **your** attention to what is not included within the scope of **your policy**.

Section 1 Caravan and Contents

We will cover **you** for loss of or damage to the **caravan** and **contents** up to the **sum insured** listed in **your schedule** for the events described below providing the loss or damage occurs within the **Territorial Limits**.

What is covered	What is not covered
1. Fire, smoke, explosion, lightning or earthquake.	• Loss or damage caused by, scorching, melting, warping or other forms of heat distortion unless accompanied by flames. (If it is **accidental damage** and **you** have cover under part 9 of section 1 **(Caravan and Contents)** this would be insured subject to the exceptions and **excess** applicable to that cover). • For smoke damage caused by any gradually operating cause. • Loss or damage to canopies and **awnings** unless the optional cover for **awnings** has been purchased as shown on **your schedule**. • The **excess** for each and every **claim** as shown on **your policy schedule**.
2. Riot, civil commotion, strikes or labour disturbances.	• Loss or damage to canopies and **awnings** unless the optional cover for **awnings** has been purchased as shown on **your schedule**. • The **excess** for each and every **claim** as shown on **your policy schedule**.
3. Malicious acts or vandalism.	• Loss or damage caused by **you**, **your family** or anyone **you** have allowed to use **your caravan.** • Loss or damage to canopies and **awnings** unless the optional cover for **awnings** has been purchased as shown on **your schedule**. • The **excess** for each and every **claim** as shown on **your policy schedule**.

What is covered	What is not covered
4. Storm or **flood**	• Loss or damage caused by frost; • Loss or damage to canopies and **awnings** unless the optional cover for **awnings** has been purchased as shown on **your schedule.** • The **excess** for each and every **claim** as shown on **your policy schedule.**
5. Emergency Removal and Debris Removal If **your caravan** cannot be moved as a result of damage covered by this contract of insurance, **we** will reimburse the costs **you** reasonably have to pay to: a) Recover the **caravan** from the scene of a road traffic accident. b) Remove the **caravan** from the premises of a recovery company to the nearest approved repairer. c) Re-deliver the **caravan** to **you** at **your** Home or **storage address** as shown in **your schedule**. d) Disconnect & reconnect services when the **caravan** is removed for repair, where the **caravan** is connected to services. e) Remove and dispose of any debris **you** are legally liable to dispose of.	• Any **Emergency** Removal or Debris Removal if there has been no covered **claim** under another section of this **policy.** • Loss or damage due to mechanical or electrical breakdown. • **Emergency** removal where the **caravan** is unable to be moved due to an inability to conform to the DVLA licensing regulations. • Damage to tyres unless caused by an accident to the **caravan** or vandalism. • Recovery of the **caravan** to the **United Kingdom** from any other country • Any amount over GBP 5000 in any one **policy** period. • The **excess** for each and every **claim** as shown on **your policy schedule**.

Section 1 Caravan and Contents

What is covered	What is not covered
6. Impact whilst not in use Impact from any vehicle, aerial device (or anything dropped from them), or animal whilst **your caravan** is stationary.	• Impact while **your caravan** is being towed or moved by anyone. • Loss or damage caused by domestic animals and/or pets. • Loss or damage to canopies and **awnings** unless the optional cover for **awnings** has been purchased as shown on **your schedule**. • The **excess** for each and every **claim** as shown on **your policy schedule.**
7. Emergency access **We** will pay for damage to the **caravan** caused by fire, ambulance or police services if they have to make a forced entry to **your caravan** as a result of an **emergency**.	• Any amount over GBP 2000 for any one event. • The **excess** for each and every **claim** as shown on **your policy schedule.**
8. Loss or theft of keys If keys to **your caravan** are lost or stolen, **we** will pay for the replacement and installation of door locks of the same quality to any external doors of **your caravan.**	• Loss or damage that is otherwise insured. • Any amount over GBP 250 per **claim.** • The **excess** for each and every **claim** as shown on **your policy schedule**.

Section 1 Caravan and Contents

What is covered	What is not covered
9. Accidental damage to **your caravan** when it is not being towed.	• Damage which **we** specifically exclude elsewhere under section one. • Damage which **we** cover elsewhere under section one, this will solely be covered under that sub-section if operational on **your policy.** • Damage while the **caravan** or the **contents** are being altered, repaired, cleaned or maintained. • For the cost of general maintenance. • Damage caused by infestation, vermin, corrosion, damp, wet, condensation or dry rot, mould or frost. • Damage caused by or contributed to by or arising from any kind of pollution and/or contamination. • Loss or damage caused by domestic animals and/or pets; • Damage to tyres by punctures, cuts, bursts or braking. • Loss or damage to canopies and **awnings** unless the optional cover for **awnings** has been purchased as shown on **your schedule.** • The **excess** for each and every **claim** as shown on **your policy schedule.**

Section 1 Caravan and Contents Optional Extensions

The following optional covers will only be covered if they are included on **your schedule.**

What is covered	What is not covered
10. Damage whilst towing Damage whilst **your caravan** is being towed Cover is provided when the **caravan** is towed by **you** and also when the **caravan** is towed by **your** friends and **family** so long as they hold the appropriate license and you have selected the right option in who will be towing your **caravan**? on **your schedule.** Please note an additional GBP 500 **excess** (on top of **your** chosen **excess**) will apply to damage caused whilst the **caravan** is being towed by anyone other than you and **your family.**	• Damage whilst being towed by anyone other than **you** or **your family** or friends whom **you** have allowed to tow **your caravan** without charge. • Damage if the vehicle used for towing the **caravan** is not suitable for such use. • Damage if the driver of the towing vehicle does not hold the appropriate license for the vehicle and have the towing requirements set out by the DVLA. • Loss or damage to canopies and **awnings** unless the optional cover for **awnings** has been purchased as shown on **your schedule.** • The **excess** for each and every **claim** as shown on **your policy schedule** and an additional GBP 500 **excess** when the person towing the **caravan** at the time of damage is not **you** or **your family.**
11. Awning cover Damage to **your awning** caused by a) Fire, smoke, explosion, lightning or earthquake. b) Riot, civil commotion, strikes or labour disturbances. c) Malicious acts or vandalism. d) **Storm** or **flood** e) Theft or attempted theft. f) Impact whilst not **in use.** g) **Accidental Damage.**	• For loss or damage to **awnings** over seven years from the date of purchase as new. • Loss or damage to the **awning** when erected and attached to **your caravan** when the **caravan** is left unoccupied for 48 hours or more. • Loss or damage while the **caravan** is in use and unattended unless all **security devices** as listed in **your schedule** are activated and fully operative at the time of any incident • The **excess** for each and every **claim** as shown on **your policy schedule.**

Section 1 Caravan and Contents Optional Extensions

What is covered	What is not covered
12. Theft or attempted theft Cover for the theft of **your caravan**, or damage to **your caravan** resulting from theft, attempted theft or unlawful taking, up to the **sums insured** shown in **your schedule.**	• Accidental loss or unexplained disappearance. • For loss or damage to **contents** where the **caravan** itself has not been taken unless involving forcible or violent entry to or exit from the **caravan.** • Loss or damage caused by **you** any **family** member, or any person lawfully using, occupying, or entrusted with **your caravan**. • Theft of any **contents** outside the **caravan.** • Loss of or damage by theft or attempted theft of the **caravan** whilst unattended or detached from the towing vehicle, unless all **security devices** detailed on **your schedule** are in full and effective use at the time of theft and being fully maintained in accordance with manufacturer's recommendations. • Loss or damage to canopies and **awnings** unless the optional cover for **awnings** has been purchased as shown on **your schedule.** • The **excess** for each and every **claim** as shown on **your policy schedule.**

Section 1 Caravan and Contents Conditions

Conditions that apply to section **1 (Caravan and Contents)** only.

Settling claims

How **we** deal with **your claim**

The maximum amount **we** will pay up to is the **sum insured** stated in **your schedule**. Please see the General Conditions on pages 14-17. There will be a deduction for **wear and tear** for clothes and household linen. There will be no deduction for all other **contents** provided they have been maintained in good repair and the **sum insured** represents the full value of the **contents.**

In the event of loss or damage to **your caravan we** will at **our** discretion repair reinstate or replace the property damaged. If **we** decide that the **caravan** is damaged beyond economical repair **we** will either pay **you** the value of, or replace **your caravan**, in accordance with the **Basis of Claims Settlement** shown in **your schedule**.

Market Value cover

If the **Basis of Claim Settlement** specified in the **schedule** states **Market Value, we** will either pay the cost of repairing the **caravan** or at **our** discretion, **we** may elect to pay a cash equivalent taking into account the value of the **caravan** at the time of loss and **wear and tear** to the **caravan**. If **we** choose to pay **you** a cash equivalent then the sum payable will take into account any available discounts **we** could have got had **we** replaced the **caravan**. The cash equivalent will never exceed the **market value**.

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.

New For Old cover

If the Basis of **Claim** Settlement specified in the **schedule** states **New For Old** cover, **we** will either replace the **caravan** with the same or the nearest equivalent manufacturer and model or pay a cash equivalent at **our** discretion. If **we** choose to pay **you** a cash equivalent then the sum payable will take into account any available discounts, **we** could have got had **we** replaced the **caravan**. The cash equivalent will never exceed the **New for Old** value.

We will not pay the cost of replacing or repairing any undamaged parts of the **caravan** which form part of a **pair, set, suite** or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part. **If the loss or damage is covered by this insurance we may:**

- Arrange for repair, replacement or reinstatement using one of **our** suppliers;
- Pay the cost of repair; or
- Make a cash settlement

If the **caravan** was not in a good state of repair, **we** may deduct an amount from **your claim.**

Section 1 Caravan and Contents Conditions

Contents

In respect of any one **claim, we** will not pay more than:

a) **the sums insured** as stated on **your schedule.**

b) GBP 500 any one item for **contents**, unless specified in the **schedule.**

Your sum insured

1. **We** will not reduce the **sum insured** under section one after **we** have paid a **claim** as long as **you** agree to carry out **our** recommendations to prevent further loss or **damage**
2. If **you** are under-insured, which means the cost of replacing the **caravan** or **contents** at the time of loss or damage is more than **your sum insured** for the **caravan**, then **we** will only pay a proportion of the **claim**. For example, if **your sum insured** only covers one half of the cost of replacing the **caravan** or **contents, we** will only pay one half of the cost of repair or replacement.

Limit of insurance

3. **We** will not pay more than the **sum insured** for each item or coverage shown in the **schedule.**

Collisions that aren't your fault

If **you** make a **claim** following a motor accident that is not **your** fault, **you** will not lose **your** no **claims** discount or have to pay any **excess**. This is subject to **you** providing **us** with the following details.

- The vehicle registration number, make and model of the vehicle which crashed into **you**
- The driver's details (where possible)
- Contact details for any independent witnesses.

If the **claim** investigations are ongoing when **your policy** renewal is due, **your** no claim discount may temporarily be reduced, once **we** have confirmation that the incident was the fault of the other driver, **we** will restore **your** no claim discount and refund any additional **premium you** may have paid.

Section 2 Property Owners Liability for your Caravan

We will insure the amounts that **you** are legally liable to pay for causing accidental bodily injury death or disease, accidental loss or damage to property arising out of **you** owning, possessing or using the **caravan** during the **period of insurance** and occurring within the **territorial limits** as shown on the **schedule.**

Please note that no liability cover is provided for towing **your caravan**, this would usually be covered by **your** Motor Insurance.

We will pay for your legal liability:	**We will not pay for your legal liability:**
As owner up to the **sum insured** stated in the **schedule** for any amounts **you** become legally liable to pay as damages for: a) damages or compensation to any person for the injury or damage caused b) their legal costs to **claim** compensation from **you** c) **your** costs for defending the **claim;** If **you** or **your family** are legally liable for causing death, bodily injury or illness to any person, or damage to their property happening during the **period of insurance** and arising from an accident involving the **caravan.** **We** will also cover: a) Costs associated with defending **your** liability b) In relation to any event that may be covered by this Section, the Solicitor's fees incurred: i. at any coroner's inquest ii. at any fatal injury iii. for defending in any Court of Summary Jurisdiction provided **our** written consent has been obtained.	• Arising directly or indirectly while **you** or anyone authorised by **you** is towing the **caravan.** • Arising from the **caravan** being used for any trade, business purpose or profession. • Arising due to the **caravan** being lent, rented or leased for a fee. • For bodily injury to: a) **you** b) Any member of **your family** c) Any person who at the time of sustaining such injury is engaged in **your** service; • For bodily injury arising directly or indirectly from any communicable disease or condition; • For damage to property owned by or in the charge or control of: a) **you** b) Any other member of **your family** c) Any person engaged in **your** service • Arising directly or indirectly out of any profession, occupation, business or employment; • Which **you** have assumed under contract and which would not otherwise have attached;

Section 2 Property Owners Liability for your Caravan

We will pay for your legal liability:	We will not pay for your legal liability:
	• In respect of any kind of pollution and/or contamination. • If **you** are entitled to payment under any other insurance, until such insurance(s) is exhausted.

Limit of insurance

We will not pay

- In respect of liability covered under section 2:

  - more than GBP 2,000,000.

This amount will also include costs, expenses and legal fees for defending **you**, if **we** have agreed these in writing beforehand.

Section 3 Loss of Use

This section applies only if **your schedule** shows Loss of Use is covered.

What is covered	What is not covered
Loss of Use If an accident occurs while **you** are on holiday and the **caravan** is rendered uninhabitable as a result of loss or damage covered under Section 1, and **you** decide to continue with **your** holiday, **we** may pay up to GBP 150 per day in respect of the extra costs **you** reasonably have to pay for including: a) hotel accommodation costs for up to 14 days; or b) hire costs for a replacement **caravan** for up to 14 days. Or if an accident occurs prior to **your** holiday and **you caravan** is rendered uninhabitable as a result of loss or damage covered under Section 1, **we** may pay up to GBP 2,000 in respect of costs incurred prior to the accident associated with **your** holiday which **you** cannot get back.	• Food, drink or other sustenance costs. • The **excess** for each and every **claim** as shown on **your policy schedule.**

No Claims Discount

No Claims Discount (NCD)

At the inception/renewal of **your policy, we** will give **you** a years NCD for each **claim**-free year up to the maximum entitlement. The NCD **you** receive will be included automatically in **your policy premium.**

The amount of NCD will depend on whether **you** have purchased Protected NCD which will mean a different NCD scale is used as indicated below.

However, this is not a guarantee that **your premium** will not rise.

If **you** have not chosen to protect **your** NCD, each **claim** in the **period of insurance** will reduce the NCD by two years.

Protected NCD

Once **you** have earned 3 years no **claims** discount **you** can choose to protect the discount if **you** pay an additional **premium** at each renewal. If **you** choose protected no **claims** discount and pay the additional **premium** for this, **we**, will not reduce **your** discount when **you** renew **your policy** if **you** have made only one **claim** in the **period of insurance**. If **you** make more than one **claim** in the same **period of insurance your** no claim discount (NCD) will be reduced by two years for each additional **claim** made.

Please note, protected no **claims** discount does not protect the overall price of **your** insurance **policy**. Premiums in future years may still be increased according to risk details and **claims** history.

No claims discount at next renewal date without NCD protection				
Number of years NCD	1 **claim** during the Period of Insurance	2 **claims** during the Period of Insurance	3 **claims** during the Period of Insurance	4 **claims** during the Period of Insurance
1 year	Nil	Nil	Nil	Nil
2 year	Nil	Nil	Nil	Nil
3 year	1	Nil	Nil	Nil
4 year	2	1	Nil	Nil
5 years or more	3	2	Nil	Nil

No claims discount at next renewal date with NCD protection				
Number of years NCD	1 **claim** during the Period of Insurance	2 **claims** during the Period of Insurance	3 **claims** during the Period of Insurance	4 **claims** during the Period of Insurance
3 year	3	1	Nil	Nil
4 year	4	2	Nil	Nil
5 years or more	5	3	Nil	Nil

Privacy Notice

Your Data – Information We Process

Information we process

You should understand that information **you** provide, have provided and may provide in the future will be processed by **us**, in compliance with UK data privacy laws for the purpose of providing insurance, handling **claims** and/or responding to complaints.

Information containing personal and sensitive information

Information **we** process may be defined as personal and/or sensitive personal information. Personal information is information that can be used to identify a living individual e.g. name, address, driving license or national insurance number. Personal information is also information that can identify an individual through work function or their title.

In addition, personal information may contain sensitive personal information except for the specific purpose for which **you** provide it and to carry out the services as set out within this notice.

Collecting electronic information

If **you** contact **us** via an electronic method, **we** may record **your** internet electronic identifier i.e. **your** internet protocol (IP) address. **Your** telephone company may also provide **us** with **your** telephone number.

How we use this information?

Your personal and/or sensitive personal information may be used by **us** in a number of ways, including to:

- Arrange and administer an application for insurance;
- Manage and administer the insurance;
- Investigate, process and manage **claims**; and/or
- Prevent fraud.

Who we share your information with?

We may pass **your** personal and/or sensitive information to industry related third parties, including authorised agents; service providers; reinsurers; other insurers; legal advisers; loss adjusters and **claims** handlers.

We may also share **your** personal and/or sensitive information with law enforcement, fraud detection, credit reference and debt collection agencies to:

- Assess financial and insurance risks;
- Recover debt;
- To prevent and detect crime; and/or
- Develop products and services.

We will not disclose **your** personal and/or sensitive personal information to anyone outside **our** Group of companies except:

- Where **we** have **your** permission;
- Where **we** are required or permitted to do so by law;
- To other companies who provide a service to **us** or **you**; and/or
- Where **we** may transfer rights and obligations under the insurance.

Why is it necessary to share information?

Insurance companies share **claims** data to:

- Ensure that more than one **claim** cannot be made for the same personal injury or property damage;
- Check that **claims** information matches what was provided when the insurance was taken out;
- Act as a basis for investigating **claims** when **we** suspect that fraud is being attempted; and/or
- Respond to requests for information from law enforcement agencies.

Access to your information

You have the right to know what personal information **we** hold about **you**. If **you** would like to know what information **we** hold, please contact the Data Protection Manager using the details on Pg 40 stating the reason for the enquiry. **We** may write back requesting **you** confirm **your** identity.

If **we** do hold information about **you, we** will:

- Give **you** a description of it;
- Tell **you** why **we** are holding it;
- Tell **you** who it could be disclosed to; and let **you** have a copy of the information in an intelligible form.

If some of **your** information is inaccurate, **you** can ask **us** to correct any mistakes by contacting

My Holiday Home Insurance. See page 40.

Providing consent to process your information

By providing **us** with **your** personal and/or sensitive information, **you** consent to **your** information being used, processed, disclosed, transferred and retained for the purposes set out within this notice.

If **you** supply **us** with personal information and/or sensitive personal information of other people, please ensure that **you** have fairly and fully obtained their consent for the processing of their information. **You** should also show this notice to the other people.

You should understand that if **you** do not consent to the processing of **your** information or **you** withdraw consent, **we** may be unable to provide **you** with insurance services.

Contacting us

If **you** have any questions relating to processing of **your** information, please contact **My Holiday Home Insurance's** Data Protection Manager using the contact details within the **policy**. See page 40.

Making Yourself Heard

Making Yourself Heard

We realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

How to make a Complaint

If **you** wish to make a complaint, **you** can do so at any time by referring the matter to:

Customer Services
Assist Insurance Services Ltd
Royal House
Queenswood
Newport Pagnell Road West
Northampton NN4 7JJ

Tel: 01604 946 787
E-mail: enquiries@assistinsurance.co.uk

Please quote **your** policy number and/or **claim** number as appropriate in any correspondence.

We promise to:

- acknowledge **your** complaint promptly
- investigate **your** complaint quickly and thoroughly
- keep **you** informed of progress
- do everything **we** can to resolve **your** complaint fairly
- ensure you're clear on how to escalate your complaint, if necessary
- provide **you** with details of the Financial Ombudsman Service.

If you remain unhappy after **our** review, or **you** haven't received our final response within eight weeks of **us** receiving **your** complaint, **you** may be able to refer **your** case to the Financial Ombudsman Service.

This is an independent body which arbitrates on complaints. **You** can also refer **your** complaint to them first without giving **us** the opportunity to resolve it, but if **you** do this, they'll only consider **your** complaint with **our** consent.

The Financial Ombudsman Service provides a free, independent, complaint resolution service. Details about their service and how to refer a complaint to them can be found on their website at www.financial-ombudsman.org.uk.

Making a complaint does not affect **your** right to take legal action.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **we** are unable to meet **our** obligations under this contract of insurance. If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (PO Box 300, Mitcheldean, GL17 1DY) and on their website: www.fscs.org.uk

My Holiday Home Insurance
Royal House
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Newport Pagnell Road West
Northampton NN4 7JJ

Telephone: 01604 946 787
E-mail: info@myholidayhomeinsurance.co.uk
Website: www.myholidayhomeinsurance.co.uk

My Holiday Home Insurance is a trading name of Assist Insurance Services Ltd.
Assist Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority (FCA).
Assist Insurance Services Limited are Registered in England and Wales 5486663
Calls may be recorded for training and monitoring purposes.