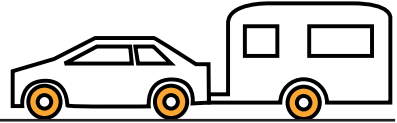


simple
caravan insurance



Static Caravan Insurance – Policy Booklet

Important Contact Details

Claims: 0191 258 8120 (9am to 5pm Mon-Fri)
Policy Enquiries: admin@simplecaravaninsurance.co.uk

www.simplecaravaninsurance.co.uk

8 March 2011 - 7 March 2012



Welcome to Your Simple Static Caravan Insurance Policy

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Introduction and Welcome

Thank **You** for purchasing Simple Static Caravan Insurance. **We** hope **You** will be happy with the peace of mind and protection that this service provides. Simple Caravan Insurance has been designed to provide **You** with a high quality insurance product supported with a commitment to dealing with claims in a professional and efficient manner.

In consideration of payment of the **Premium** for this policy Simple Caravan Insurance on behalf of the **Insurer**, agrees subject to the terms, exclusions and conditions of this policy to indemnify **You** up to the **Limit of Indemnity** in respect of the insured events specified in this policy occurring in the **Caravan** during the **Period of Insurance**.

This policy booklet, the **Policy Schedule** and any **Endorsement(s)** issued by **Us** to **You**, sets out the terms and conditions of the contract between **Us**. Please therefore do read all the documents carefully and make sure they provide the cover **You** require for **Your Caravan**. If **You** consider they are either incorrect or do not fully meet **Your** requirements, please contact **Us** or the person who arranged this insurance for **You**.

If **Your** insurance requires any alteration during the **Period of Insurance**, including changing **Your** make of **Caravan** or altering **Your** security protection, please log in to **Your** account at www.simplecaravaninsurance.co.uk. **You** can then update/amend **Your** policy at any time and reprint **Your** updated **Policy Schedule**. Failure to advise **Us** of any changes may result in **Your** policy becoming void or a claim not being paid.

Making a Claim

If **You** need to make a claim simply contact **Our** dedicated Claims Helpline for immediate assistance and advice. The Claims Helpline operates 9 am to 5 pm Monday to Friday on: **0191 258 8120**

Alternatively **You** can send **Your** claim via fax to: **0191 257 3025** or E-mail: 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 / Friends**, 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 are an agent of Ageas Insurance Limited and in the matters of a claim act on their behalf.

Contract of Insurance

Simple Caravan Insurance is a trading name of UK General Insurance Limited and is arranged on behalf of Ageas Insurance Limited. Both are registered in England and Wales, UK General Insurance Ltd (Company No. 4506493), Registered Office: Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ, Ageas Insurance Ltd (Company No.354568), Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, S053 3YA.

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 www.fsa.gov.uk/register or by contacting them on **0300 500 5000**.

Fees

In addition to the premiums charged for your insurance policy, **You** may incur a fee to cover the administration cost of cancelling or amending your insurance. The specific charge will be notified to you in advance. Our fees are:

● Policy Amendments

Within 14 days of the policy start date: £15

After 14 days of the policy start date: £25

● Policy Cancellation

Within 14 days of the policy start date: £25

After 14 days of the policy start date: £30

Governing Law

The law which applies to this contract is English Law unless **You** live in Scotland where Scottish law applies.

Cancellation

We hope **You** are happy with the cover this policy provides. However, if **You** decide for any reason this policy does not meet **Your** insurance needs then please cancel **Your** policy online at www.simplecaravaninsurance.co.uk within 14 days of the start date. On the condition that no claims have been made or are pending, **We** will then refund **Your Premium** in full*. Thereafter, **You** may cancel **Your** policy online at anytime and will be entitled to a pro-rata refund of **Premium***.

The **Insurer** shall not be bound to accept renewal of any insurance and may at any time cancel any policy document by sending 14 days notice to the **Insured** at their last known address. Provided the **Premium** has been paid in full the **Insured** shall be entitled to a proportionate rebate of **Premium** in respect of the unexpired period showing on 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. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Data Protection Act 1998

Please note that any information provided to **Us**, will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

*Additional fees may be incurred to cover the administration cost of cancelling your insurance. The specific fee will be advised to you in advance

GENERAL DEFINITIONS

Where **We** explain what a word means that word will appear highlighted in bold print and with a capital letter and will have the same meaning wherever it appears in this policy.

Caravan

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

Caravan Contents

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

Claims Administrator

MB&G Insurance Services Limited, 21-26 Howard House
Howard Street, North Shields, Tyne & Wear NE30 1AR.

Endorsement

A specific term, condition or variation to the policy.

Excess

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

Your Family / Friends

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

Immediate Vicinity

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

In Use

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

Licensed Holiday Static Caravan Site

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

Limit of Indemnity

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

Money

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

New for Old

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

Period of Insurance

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

Permanent Residence

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

Policy Schedule

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

Premium

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

Territorial Limits

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

Unoccupied

When **Your Caravan** has not been lived in for more than 30 days. **Unoccupancy is deemed to start from the date that you last vacated your Caravan**, which may pre-date the inception of the insurance granted by this policy.

Valuables

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

We / Our / Us / Insurer

UK General Insurance Ltd on behalf of Ageas Insurance Limited.

You / Your / Insured

The person named in the **Policy Schedule** as the **Insured**.

■ SECTION 1 – CARAVAN / CARAVAN CONTENTS

Your Cover

- Loss or damage to the **Caravan** including fixtures and fittings, plus reasonable associated costs such as delivery after repair to the **Caravan** site, and which is owned by **You** whilst sited on a **Licensed Holiday Static Caravan Site**, as a result of accidental damage, subsidence, falling trees, aerials or masts, fire, explosion, lightning and earthquake, theft, malicious acts or vandalism, escape of water or oil from fixed water or heating systems, storm or flood. Settlement is limited to a maximum of the sum insured as stated on **Your Policy Schedule** and is subject to depreciation (unless **You** have selected the **New for Old** option).
- Loss or damage to **Caravan Contents**, as a result of subsidence, falling trees, aerials or masts, fire, explosion, lightning and earthquake, theft, malicious acts or vandalism, escape of water or oil from fixed water or heating systems, storm or flood. Settlement is limited to a maximum of the sum insured as stated on **Your Policy Schedule** and is subject to depreciation.
- Loss or damage to freezer food caused by a rise or fall in temperature of the domestic deep freeze cabinet up to a maximum of £200 (inc VAT).
- **We** will also pay £100 (inc VAT) per night for the cost of alternative accommodation to complete **Your** holiday where **Your Caravan** is made uninhabitable by any insured peril stated in Section 1 of this policy, up to a maximum of £1,000 (inc VAT).
- **We** will also pay for the costs of replacing locks to doors and windows in the **Caravan** following loss or theft of keys up to a maximum of £250 (inc VAT).
- **We** will also pay reasonable costs for loss or damage caused by **You** to underground water, gas, and other service pipes and drains within **Your** plot boundary for which **You** are responsible.

Exclusions

- a) Theft of **Caravan Contents** whilst outside the **Caravan**.
- b) Theft of or loss or damage to **Money, Valuables, firearms, wines, spirits and tobacco goods**.
- c) Theft of **Caravan Contents** unless there is evidence of forcible or violent entry or exit to or from the **Caravan**.
- d) More than £500 for any one single item insured under the **Caravan Contents** section.
- e) Theft of electronic or electrical equipment whilst left in the **Caravan** when it is not **In Use**.
- f) Theft where security requirements as specified within **Your Policy Schedule** are not in force.
- g) Loss or damage caused by domestic pets.
- h) Accidental damage to **Caravan Contents** and **Valuables**.
- i) **We** will not pay for loss or damage to **Caravan** generators or damage to the **Caravan** resulting from using generators.
- j) Loss or damage to tyres.
- k) Loss or damage to awnings and tents caused by weather

- conditions or if not attached securely to the **Caravan**.
- l) Loss or damage caused by frost.
- m) Loss or damage to fences or gates.
- n) Loss or damage caused by water entering **Caravan** seals or seams.
- o) Loss or damage caused by escape of water or oil between 1st November and 31st March unless the damage occurs whilst the **Caravan** is occupied by **You**.
- p) Malicious damage or loss caused by **You** or **Your Family / Friends** or a permitted occupant of **Your Caravan**.
- q) Loss or damage to **Your** freezer and food contained therein caused by a deliberate reduction or loss of power from the appropriate electricity and/or gas company.
- r) Any claim for theft under Section 1 (Caravan / Caravan Contents) which is not reported to the Police and a crime reference number obtained.

■ SECTION 2 - PERSONAL ACCIDENT

Your Cover

- If **You** or **Your Family / Friends** suffers accidental injury while
 - a) inside the **Caravan**
 - or
 - b) in the **Immediate Vicinity** of the **Caravan** whilst it is **In Use** or being worked upon which causes death within 12 months of its occurrence**We** will pay the amount specified in the **Policy Schedule** to the deceased's legal personal representative(s).

Exclusions

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

■ SECTION 3 - PUBLIC LIABILITY

Your Cover

- If **You** or **Your Family / Friends** are legally liable for causing: death, physical injury or illness to any person Or accidental damage to their material property occurring during the **Period of Insurance** and arising from any accident involving the **Caravan** **We** will pay:
 - a) damages or compensation to that person for the

- death, physical injury or illness or damage caused.
- b) their legal costs to claim compensation from **You**.
- c) **Your** costs for defending the claim.

The maximum amount **We** will pay for any claim or claims arising from any one event is as specified within **Your Policy Schedule**.

Within this limit **We** will pay:

- d) Costs
- e) 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 inquiry
 - iii) for defending in any Court of Summary Jurisdiction

provided **Our** written consent has been obtained.

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

Exclusions

- a) Liability for death, physical injury or illness to
 - i) **You or Your Family / Friends**
 - ii) any employee of **You, Your Family / Friends**.
- b) Damage to property owned by or in the custody or control of **You or Your Family / Friends**.
- c) Liability arising from the direct or indirect consequence of assault or alleged assault; any deliberate or wilful or malicious act; the transmission of any infectious disease or virus the ownership or possession of an animal included under the Dangerous Dogs Act 1991 (and any amending legislation).
- d) Injury or damage arising out of the profession or business of **You and/or Your Family / Friends**.
- e) Injury or damage arising out of the use of any mechanically propelled vehicle.

■ SECTION 4 – NEW FOR OLD

Your Cover

Note: this section of cover is only applicable if specified within **Your Policy Schedule**.

- If the **Caravan** is totally destroyed or stolen within the **New for Old** period as stated in the **Policy Schedule**, replacement will be based on a new caravan of equivalent standard. Please note the maximum amount **We** will pay is limited to the sum insured as stated on **Your Policy Schedule**.

■ GENERAL CONDITIONS (APPLICABLE TO ALL SECTIONS OF THIS INSURANCE)

You and Your Family / Friends must comply with the policy conditions to have the full protection of **Your** policy. If **You / Your Family / Friends** 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 claims payment.

Changes in Your Circumstances

Your policy has been issued based on the information which **You** have given **Us** about **Yourself and Your Caravan**. **You** must tell **Us** as soon as reasonably possible about any of the following changes:

- A permanent change of **Your** home address
- A change to the security of the **Caravan**
- If **You** or any member of **Your Family / Friends** are convicted of any offence other than driving offences
- If the **Caravan** has been replaced
- How the **Caravan** is used if it is not only used privately.

If **You** are in any doubt whether to notify **Us** of a change **You** should E-mail: admin@simplecaravaninsurance.co.uk with full details. If **You** fail to tell **Us** of any change in **Your** circumstances **We** may not pay **Your** claim.

Taking Care of Your Property

You must take all reasonable steps to safeguard **Your Caravan, Caravan Contents** and personal effects against damage. The **Caravan** must be maintained in a sound condition and all reasonable precautions taken to prevent and minimise any claims.

Licensed Holiday Static Caravan Site Location

The address of the **Licensed Holiday Static Caravan Site** where the **Caravan** is stored and its security protection, must be notified to and agreed by **Us** via the web site. This is shown on **Your Policy Schedule**. In the event of a change of the location address it is a condition of cover that the new address and security in place is agreed by **Us** to ensure cover remains in force.

Other Insurances

If when any claim arises there is any other insurance in force covering the same matter **We** will only pay **Our** rateable proportion. This condition does not apply to Section 2 Compensation for death.

Transferring Your Interest in the Policy

You cannot transfer **Your** interest in the policy unless **You** get **Our** written permission.

Fraud

If **You** or anyone acting for **You**:

make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect, or make a statement in support of a claim knowing the statement to be false in any respect. Or submit a document in support of a claim knowing the document to be forged or false in any respect, or make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance, then:

- **We** shall not pay the claim
- **We** shall not pay any other claim which has been or will be made under the policy
- **We** may at **Our** option declare the policy void
- **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy since the last renewal date
- **We** shall not make any return **Premium**

– **We** may inform the Police of the circumstances

Termination

The insurance provided hereunder will automatically terminate on the occurrence of one of the following:

- a) The natural expiry date of the policy;
- b) Any sequence of claims over the **Limit of Indemnity** during the **Period of Insurance**;
- c) **You** fail to pay **Your Premium**.

Our Control of Claims

We are entitled to:

- a) deal with salvage but this does not mean that property can be abandoned to **Us**.
- b) receive all necessary information and assistance from **You** and from any other person seeking benefit under this policy.
- c) take over and conduct in **Your** name, or any person seeking benefit under this policy, the defence or settlement of any claim.
- d) take proceedings at **Our** own expense and for **Our** own benefit but in **Your** name or any other person who is claiming or has received benefit, to recover any payment made or due under this policy.

■ GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS OF THIS INSURANCE)

We will not pay for loss or damage:

- 1) The first £100 of each and every claim or the **Excess** as stated on the **Policy Schedule**.
- 2) To generators or resulting from using generators;
- 3) Legal liability or bodily injury directly or indirectly caused by or arising from:
 - a) ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste from burning nuclear fuel;
 - b) the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it;
- 4) Faulty workmanship, faulty design or using faulty materials;
- 5) Repairing, restoring, renovating, cleaning or dyeing;
- 6) Electrical or mechanical failure or breakdown;
- 7) Caused by depreciation, deterioration or wear and tear, or loss of value or any expense or costs that are indirectly caused by the insured peril;
- 8) Wet or dry rot, frost, vermin, insects, fungus or anything which happens gradually;
- 9) Water damage or resulting from water leaking in through windows, doors, ventilators, body joints or seals;
- 10) Chewing, scratching, tearing or fouling by animals;
- 11) Any theft or loss arising from deception, or the use of stolen / forged or invalid cheques and the like;
- 12) Any loss or damage or liability caused by war, invasion, revolution, terrorism or any similar event;

- 13) Pressure waves from aircraft or other flying objects travelling at or above the speed of sound;
- 14) To tyres unless caused by an insured peril;
- 15) The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or of a matching colour or design if the remaining item or items can still be used and the loss or damage happens within a clearly definable area or to a special part and replacements cannot be matched;
- 16) Loss or damage or legal liability directly or indirectly arising from the **Caravan** being leased or hired to any other person other than **Family / Friends** members;
- 17) Loss or damage if the **Caravan** is being used as a **Permanent Residence**;
- 18) Loss or damage or legal liability occurring while the **Caravan** is being used in connection with any trade, business or profession;
- 19) Loss or damage which happens before the start of this policy;
- 20) Loss or damage caused deliberately by **You**;
- 21) Loss or damage if **You** have not notified **Us** of any changes to the **Licensed Holiday Static Caravan Site** address or security arrangements of the **Caravan**.
- 22) Loss due to delay or detention by authorities.
- 23) Loss from theft or attempted theft where specified security requirements have not been fully adhered to.
- 24) Any liability that arises only out of an agreement.
- 25) Loss or damage or liability arising from a failure of computer hardware or software or other electronic equipment.
- 26) Loss or damage to any **Caravan** over 20 years old.
- 27) Loss or damage for any claim under Section 4 (New for Old) if the **Caravan** is over 5 years old at the start date of the policy.

■ COMPLAINTS PROCEDURE

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

Step One – Initiating Your complaint

If **Your** complaint is about **Your** policy please contact us on:
admin@simplecaravaninsurance.co.uk

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: **0191 258 8120**

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

Step Two – If You are still unhappy

In the event **You** remain dissatisfied and wish to escalate **Your** 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**
E-mail: customerrelations@ukgeneral.co.uk

Step Three – The Financial Ombudsman

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

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Tel: **0845 080 1800**
Fax: **020 7964 1001**

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.



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