

simple
caravan insurance



Policy Booklet

Static Caravan Insurance

www.simplecaravaninsurance.co.uk

Useful Contacts

General Enquiries

If you have any questions about our insurance which are not answered in this booklet or would like to amend any of your policy details or cancel your policy, login to your secure online account at www.simplecaravaninsurance.co.uk or please please contact Simple Caravan Insurance on:

0808 172 5660 from a landline

0330 100 7150 from a mobile

Lines are open Monday to Friday 9am to 8pm, Saturdays 9am to 5pm, excluding bank holidays.

Alternatively you can email Simple Caravan Insurance at: admin@simplecaravaninsurance.co.uk

Claims

	Telephone	Opening Hours
Static Caravan Claims	0333 400 9982	24 hours a day / 365 days a year

Call recording

Please note for training, compliance, claims and counter fraud purposes all calls may be recorded.



Welcome to **Your** Simple Caravan Insurance Policy

Introduction /Contract of Insurance / Cancellation	Page 5
Making a Claim	Page 5
Contract of Insurance	Page 5
Fees	Page 5
Governing Law	Page 5
Cancellation	Page 5
General Definitions	Page 7
Insured Events	Page 9
General Conditions	Page 11
General Exclusions	Page 13
Complaints Procedure	Page 13
Regulatory Information	Page 14

Welcome to your Simple Static Caravan Insurance Policy

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 document, the **Policy Schedule** and any **Endorsement(s)** issued by Simple Caravan Insurance to **You**, sets out the terms and conditions of the contract between Simple Caravan Insurance and **You**. **You** must 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 Simple Caravan Insurance or the person who arranged this insurance for **You**.

Making a claim

If **You** need to make a claim simply contact **Our** dedicated **Claims Administrators** for immediate assistance and advice. The **Claims Administrators** operate 24 hours a day, 7 days a week on: **0333 400 9982**

Alternatively **You** can E-mail: office@lucas-solutions.com

You will be asked to provide details of **Your** claim to one of the advisors. This notification must be as soon as possible.

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 or theft must be reported to the Police immediately and a crime reference number obtained.

If any person is claiming against **You** or **Your Family**, any correspondence **You** receive should not be answered but must be sent to the **Claims Administrator** without delay. Do not attempt to negotiate any claim, including admission of liability or a final settle of costs for loss or damage without **Our** written consent.

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

UK General Insurance Limited is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

Contract of Insurance

Simple Caravan Insurance is arranged by Millennium Insurance Brokers Limited and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. FCA register number 769884.

Millennium Insurance Brokers Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Millennium Insurance Brokers Ltd office: Quay Point Lakeside Boulevard Doncaster South Yorkshire DN4 5PL. FCA register number 308310. UK General Insurance Limited office: Gibraltar Island Road Old Mill Business Park Leeds West Yorkshire LS10 1RJ. FCA register number 310101.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

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

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. Simple Caravan Insurance fees are:

Policy Amendment Fees

Within 14 days of the date the policy was purchased: £15
After 14 days of the date the policy was purchased: £25

Policy Cancellation Fees

Within 14 days of the date the policy was purchased: £25
After 14 days of the date the policy was purchased: £30

Governing Law

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

Cancellation

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please cancel it online at www.simplecaravaninsurance.co.uk or by phone within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, Simple Caravan Insurance will then refund **Your Premium** in full less any applicable fees.

If **You** wish to cancel **Your** policy after 14 days **You** will be entitled to a pro-rata return of **Premium** less any applicable fees. We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- Where **We** reasonably suspect fraud
- Non-payment of Premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions
- You have not taken reasonable care to provide complete and accurate answers to the questions Simple Caravan ask.

Where **Our** investigations provide evidence of fraud or misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Us** with incomplete or inaccurate information, which may result in **Your** policy being cancelled from the date **You** originally took it out.

If **We** cancel the policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover, unless the reason for cancellation is fraud and/or **We** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

Yours Sincerely,

A Huntley

Alex Huntley
Simple Insurance
(Head of Operations)

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.

Accidental Damage

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

Caravan

The structure of the static **Caravan** described in the **Policy Schedule**, together with awnings, standard fixtures and fittings, furniture and furnishings included in the manufacturers specification or any additions noted to Simple Caravan Insurance 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**.

CaSSOA

The Caravan Storage Site Owners Association.

Claims Administrator

Lucas Claims Solutions Ltd, Bloomfield House, 3 Balloo Place, Bangor, BT19 7BP.

Computer Virus

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

Electronic Data

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

Endorsement

A specific term, condition or variation to the policy.

Excess

The first amount of each and every claim as detailed on the **Policy Schedule** for which **You** are responsible. Any **Limit of Indemnity** 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**.

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**.

Market Value

The cost of replacing **Your Caravan** with one of a similar age, similar type and condition in the event of total loss including fees and associated costs. Please note the maximum amount **We** will pay is limited to the **Limit of Indemnity** as stated on **Your 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 **Limit of Indemnity** as stated on **Your Policy Schedule**.

Period of Insurance

The duration of this Policy as indicated on **Your Schedule** for a period not exceeding twelve months.

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

The document issued by **Us** which shows **Your** name and address, the **Period of Insurance**, the sections of this **Policy** booklet which apply, the **Premium You** have to pay, the **Caravan** which is insured and details of any **Endorsements**.

Premium

The amount payable either as a single or monthly payment that **You** have agreed to pay Simple **Caravan** Insurance in respect of insurance cover under this policy as detailed on your **Schedule**.

Territorial Limits

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

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 Limited on behalf of Great Lakes Insurance SE.

You/Your/Insured

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

✓ What is covered

✗ What is not covered

Section 1 - Caravan / Caravan Contents

1. Loss or damage to the **Caravan** including fixtures and fittings, plus 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 **Limit of Indemnity** as stated on **Your Policy Schedule** and is subject to depreciation (unless **You** have selected the **New for Old** option).
2. 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 **Limit of Indemnity** as stated on **Your Policy Schedule** and is subject to depreciation.
3. 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).
4. **We** will also pay up to £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).
5. **We** will 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).
6. **We** will also pay 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.
1. Theft of **Caravan Contents** whilst outside the **Caravan**;
2. Theft of or loss or damage to **Money, Valuables**, firearms, wines, spirits and tobacco goods;
3. Theft of **Caravan Contents** unless there is evidence of forcible and violent entry or exit to or from the **Caravan**;
4. More than £500 for any one single item insured under the **Caravan Contents** section;
5. Theft of electrical equipment whilst left in the **Caravan** when **You** or **Your Family/Friends** are not using the **Caravan** for holiday purposes;
6. Theft where security requirements as specified within **Your Policy Schedule** are not in force;
7. Loss or damage caused by domestic pets;
8. **Accidental Damage to Caravan Contents and Valuables**;
9. **We** will not pay for loss or damage to **Caravan** generators or damage to the **Caravan** resulting from using generators;
10. Loss or damage to tyres unless caused by an insured peril;
11. Loss or damage to awnings and tents caused by weather conditions or if not attached securely to the **Caravan**;
12. Loss or damage caused by frost;
13. Loss or damage to fences or gates;
14. Loss or damage caused by water entering the **Caravan** seals or seams unless caused by an insured peril;
15. 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**;
16. Malicious damage caused by **You** or **Your Family/Friends** or a permitted occupant of **Your Caravan**;
17. 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;

Your Cover (Continued)



What is covered



What is not covered

Section 2 - Personal Accident

1. If **You** or **Your Family** suffers accidental injury while;
 - a) inside the **Caravan**; or
 - b) in the **Immediate Vicinity** of the **Caravan** whilst it is 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).

18. Any claim for theft or malicious damage under Section 1 (Caravan / Caravan Contents) which is not reported to the Police and a crime reference number obtained.

1. Anyone aged under 16 or over 75 years old at the time of the accident;
2. Death or bodily injury caused by **You** or **Your Family/Friends** committing suicide or attempting to commit suicide;
3. 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;
4. Any claim arising directly or indirectly from the contracting of a disease or illness;
5. Any claim arising directly or indirectly from the injection or ingestion of any substance;
6. Any claim arising from any event, which exacerbates a previously existing bodily injury.

Section 3 - Public Liability

If **You** or **Your Family** are legally liable for causing:

- a) Death, physical injury or illness to any person; or
- b) **Accidental Damage** to their material property; occurring during the **Period of Insurance** and arising from any accident involving the **Caravan**

We will pay:

1. Damages or compensation to that person for the death, physical injury or illness or damage caused;
2. Their legal costs to claim compensation from **You**;
3. **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:

4. Costs in relation to any event that may be covered by this section the Solicitor's fees incurred:
 - a) at any coroner's inquest
 - b) for any fatal inquiry
 - c) for defending in any Court of Summary

1. Liability for death, physical injury or illness to
 - i) **You** or **Your Family**;
 - ii) Any employee of **You, Your Family/ Friends**;
2. Damage to property owned by or in the custody or control of **You** or **Your Family/ Friends**;
3. Liability arising from the **Caravan** being used for any trade or business purpose the use of the **Caravan** when being towed, including if it becomes detached from the towing vehicle. (This cover should be provided by the Insurers of the towing vehicle)
4. The direct or indirect consequence of assault or alleged assault;
5. Any deliberate or willful or malicious act;
6. The transmission of any infectious disease or virus;
7. The ownership or possession of an animal included under the Dangerous Dogs Act 1991 (and any amending legislation);
8. Injury or damage arising out of the profession or business of **You** and/or **Your Family/ Friends**;

Your Cover (Continued)

✓ What is covered	✗ What is not covered
<p>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.</p>	
<p>Section 4 - New for Old Note: this section of cover is only applicable if specified within Your Policy Schedule.</p> <ol style="list-style-type: none">1. 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 Limit of Indemnity as stated on Your Policy Schedule.	<ol style="list-style-type: none">1. If Your Limit of Indemnity is not enough to replace the Caravan with the same specification then cover will revert to 'Market Value'

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.

Consumer Insurance Act

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

1. Supply accurate and complete answers to all the questions Simple Caravan Insurance may ask as part of **Your** application for cover under the policy;
2. To make sure that all information supplied as part of **Your** application for cover is true and correct;
3. Tell Simple **Caravan** Insurance of any changes to the answers **You** have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions **Simple Caravan** ask when **You** take out, make changes to and renew **Your policy**. If any information **You** provide is not complete and accurate, this may mean **Your policy** is invalid and that it does not operate in the event of a claim or **We** may not pay any claim in full.

Changes in Circumstances

You must tell Simple Caravan Insurance as soon as possible about any changes in the information **You** have provided to Simple Caravan Insurance which happens before or during any **Period of Insurance**. **We** will tell **You** if such change affects **Your** insurance and if so, whether the change will result in revised terms and/or **Premium** being applied to **Your** policy. If **You** do not inform Simple Caravan Insurance about a change it may affect any claim **You** make or could result in **Your** insurance being invalid. If **You** are in any doubt whether to notify Simple Caravan Insurance of a change **You** should E-mail: admin@simplecaravaninsurance.co.uk with full details.

If **You** fail to tell Simple Caravan Insurance of any change in **Your** circumstances **We** may not pay **Your** claim.

Taking Care of Your Property

You must take all steps to safeguard **Your Caravan** and its **Contents** against damage. The **Caravan** must be maintained in a sound and roadworthy condition and all 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 the security protection in place at the site must be confirmed when the policy was purchased and is shown on **Your Policy Schedule**, must be notified to and agreed by Simple Caravan Insurance via the website www.simplecaravaninsurance.co.uk. 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 acceptable by Simple Caravan Insurance 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** ratable proportion. This condition does not apply to Section 3 Compensation for death.

Transferring Your Interest in the Policy

You cannot transfer **Your** interest in the policy.

False/Fraudulent Claims

You must not act in a fraudulent way. If **You** or anyone acting for **You**:

- Fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy;
- Fails to reveal or hides a fact likely to influence the cover **We** provide;
- Makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- Sends **Us** or anyone acting on our behalf a document, knowing the document to be forged or false;
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- Makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge.

If **Your** claim is in any way dishonest or exaggerated, **We** will not pay any benefit under this policy or return any **Premium** to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

Termination

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

- The natural expiry date of the policy;
- Any sequence of claims over the **Limit of Indemnity** during the **Period of Insurance**;
- **You** fail to pay **Your Premium**.
- **You** or **We** cancel the policy.

Our Control of Claims

We are entitled to:

1. Deal with salvage but this does not mean that property can be abandoned to **Us**;
2. Receive all necessary information and assistance from **You** and from any other person seeking benefit under this policy;
3. Take over and conduct in **Your** name, or any person seeking benefit under this policy, the defense or settlement of any claim;

4. 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:

1. The first £100 of each and every claim or the **Excess** as stated on the **Policy Schedule**;
2. Loss or damage caused by:
 - a) Irradiation or contamination by Nuclear Material; or
 - b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - c) Any device or weapon employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter.
3. Faulty workmanship, faulty design or using faulty materials;
4. Repairing, restoring, renovating, cleaning or dyeing;
5. Electrical or mechanical failure or breakdown;
6. 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;
7. Wet or dry rot, frost, vermin, insects, fungus or anything which happens gradually;
8. Chewing, scratching, tearing or fouling by animals;
9. Any theft or loss arising from deception, or the use of stolen / forged or invalid cheques and the like;
10. Loss or damage caused by 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;
11. Pressure waves from aircraft or other flying objects travelling at or above the speed of sound;
12. 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;
13. Loss or damage or legal liability directly or indirectly arising from the **Caravan** being leased or hired to any other person other than **Friends/Family**;
14. Loss or damage if the **Caravan** is being used as a **Permanent Residence**;
15. Loss or damage or legal liability occurring while the **Caravan** is being used in connection with any trade, business or profession;
16. Loss or damage if **You** have not notified Simple Caravan Insurance of any changes to the **Licensed Holiday Static Caravan Site** address or security arrangements of the **Caravan**.
17. Loss due to delay or detention by authorities;
18. Loss from theft or attempted theft where specified security requirements have not been fully adhered to;
19. Any liability that arises only out of an agreement;
20. Loss or damage caused by
 - a) Destruction, distortion, erasure, corruption or alteration of **Electronic Data** from any cause whatsoever (including but not limited to **Computer Virus**) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
 - b) However, in the event that a peril listed below results from any of the matters described in paragraph a) above, this policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the **Period of Insurance** to property insured by this policy directly caused by such listed peril.

21. Loss or damage for any claim under Section 8 (**New for Old**) if the **Caravan** is over 5 years old at the start date of the policy.
22. Loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any act of terrorism, as defined herein, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
23. Loss or damage caused by terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

Complaints Procedure

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure below:

Complaints regarding:

Sale of the Policy

Please contact Simple Caravan Insurance who arranged the Insurance on **Your** behalf.

Customer Relations Department

Simple Caravan Insurance

Quay Point

Lakeside Boulevard

Doncaster

DN4 5PL.

By phone: **0808 172 5660** from a landline or **0330 100 7150** from a mobile

Email: admin@simplecaravaninsurance.co.uk

Claims

Please contact the **Claims Administrator** at:

Lucas Claims Solutions Ltd

Bloomfield House

3 Balloo Place

Bangor

BT19 7BP

Tel: 0333 400 9982

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme reference 05569D.

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

Customer Relations Department

UK General Insurance Limited

Cast House

Old Mill Business Park

Gibraltar Island Road

Leeds

LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

If 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 ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London

E14 9GE.

Telephone 0800 023 4567 from a landline and 0300 123 9123 from a mobile.

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

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

Regulatory Information

Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS (www.fscs.org.uk) or Tel 0207 892 7300.

Data Protection Act 1998

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

Claims & Underwriting Exchange (CUE)

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

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

simple

caravan insurance

Simple Caravan Insurance is a business name of Millennium Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales Company No. 2103848. Registered Office: Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL