

simple
caravan insurance



Policy Booklet

Touring 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 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 Lines

	Telephone	Opening Hours
Tourer 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 12
General Exclusions	Page 14
Complaints Procedure	Page 15
Regulatory Information	Page 16

Welcome to your Simple Caravan Insurance Policy

Thank you for purchasing Simple Touring 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**.

Changes to your circumstances

If **Your** insurance requires any alteration during the **Period of Insurance**, including changing **Your** make of **Caravan** or updating your caravans security protection you can either log in to **Your** account at www.simplecaravaninsurance.co.uk or contact us using the General Enquiries details on page 2. **You** can update or amend **Your** policy at any time and reprint **Your** updated **Policy Schedule** or policy document from **your** online account. Failure to advise Simple Caravan Insurance 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 Administrator** for immediate assistance and advice. The **Claims Administrators** operate 24 hours a day, 7 days a week on: [0333 400 9982](tel:03334009982)

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

If any person is claiming against **You** or **Your Family**, any correspondence **You** receive should not be answered but must be sent to the **Claims Administrator** without delay. Do not attempt to negotiate any claim including admission of liability or final settlement of cost 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 30 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 behavior;
- 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

Alexandra 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 touring 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 Effects, clothing & luggage, **Audio and Visual Equipment**, Sports Equipment, sleeping bags, bedding, BBQs, garden chairs, tables and general household goods such as cutlery and cleaning equipment, but excluding **Money** and **Valuables**.

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 sum insured limit will apply after deduction of the excess.

Family

Your spouse / partner, children or parents and other relatives.

Home

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

Immediate Vicinity

Within 2 metres of the **Caravan**.

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** for holiday purposes, but occupied by **You** or **Your Family** as a main domestic residence whether temporary or permanent.

Personal Effects

Personal articles designed to be worn or carried on or about the person.

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.

Unattended

When **You** or **Your Family** are more than 2 metres from the **Caravan**.

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

Section 1 - Caravan / Caravan Contents

1. Loss or damage to the **Caravan** owned by **You** plus associated costs and including fixtures and fittings, as a result of **Accidental Damage**, fire, explosion, lightning and earthquake, theft, malicious acts or vandalism, 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 fire, explosion, lightning and earthquake, theft, malicious acts or vandalism, 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. **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)

✗ What is not covered

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 or loss or damage to the **Caravan** while the **Caravan** is not being used by **You** or **Your Family** for holiday purposes unless it is kept at a **Storage Address** which **You** have written and told Simple Caravan Insurance about and which **We** have accepted;
4. More than £500 for any one single item insured under the **Caravan Contents** section;
5. Theft of **Caravan Contents** unless there is evidence of forcible or violent entry or exit to or from the **Caravan**.
6. Theft of electrical equipment whilst left in the **Caravan** when it is not being used by **You** or **Your Family** for holiday purposes;
7. Theft of the **Caravan** where security requirements as specified within **Your Policy Schedule** are not in force;
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 event;
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 domestic pets.
13. Loss or damage caused by water entering the **Caravan** seals or seams unless caused by an insured event;
14. Malicious damage caused by **You** or **Your Family** or a permitted occupant of **Your Caravan**;
15. 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;
16. Any claim for theft under Section 1 (**Caravan / Caravan Contents**) for any **Caravan** with a **Limit of Indemnity** of £15,000 or above which does not have a working tracker fitted.

Your Cover (Continued)

✓ What is covered

Section 2 - European Usage

Note: the number of days of European Usage is specified within **Your Policy Schedule**.

1. **You** will benefit from the same coverage as detailed in Section 1 up to the maximum amount of days specified in **Your Policy Schedule** whilst **You** are using the **Caravan** for holiday purposes within the European Union (including sea crossings).
2. **We** will cover **You** against liability incurred for enforced payment of customs duty as a result of temporary importation of the **Caravan** as a result of loss or damage contained within Section 1 of this policy.

Section 3 - 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).

Section 4 - Hotel Accommodation & Replacement Hire

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

1. If the **Caravan** becomes uninhabitable while away from the **Caravan Storage Address** whilst **You** or **Your Family** are using the **Caravan** for holiday purposes as specified on the **Policy Schedule** for more than 24 hours because of loss or damage covered under Section 1, **We** will cover **You** up to the amount specified in the **Policy Schedule** for costs **You** incur for alternative accommodation or the hire of a **Caravan** similar to **Yours**.

✗ What is not covered

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** 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.
7. Any amount where a valid claim under Section 1 has been agreed by **Us**.

Your Cover (Continued)

✓ What is covered

✗ What is not covered

Section 5 - Recovery and Delivery Costs

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

1. Cover only applies within the **Territorial Limits**;
2. **We** will cover **You**, up to the amount specified in the **Policy Schedule** for:
 - The cost of removal of the **Caravan** to the nearest suitable repairer if disabled by loss or damage as detailed under Section 1;
 - The cost of redelivery of the **Caravan**, (after repair) to the **Caravan Storage Address** as specified on the **Policy Schedule**.

Section 6 - Driver Cover

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

1. **We** will cover **You**, up to the amount specified in the **Policy Schedule** for:
 - The cost of standard rail fares within the **Territorial Limits** for **You** to return to **Your Home** address if whilst towing the **Caravan** the driver of the towing vehicle becomes ill and no other member of **Your** party is able to drive;
 - The cost of returning **Your Caravan** and car to **Your Home** address.

Section 7 - 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.

1. If the policyholder has been under the influence of alcohol or drugs.

1. Liability for death, physical injury or illness to
 - a) **You** or **Your Family**;
 - b) Any employee of **You, Your Family**;
2. Damage to property owned by or in the custody or control of **You** or **Your Family**.
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;

Your Cover (Continued)

✓ What is covered

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 costs in relation to any event that may be covered by this section for the Solicitor's fees incurred:

- a) At any coroner's inquest;
 - b) For any fatal inquiry;
 - c) 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.

Section 8 - New for Old

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

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**. The **Limit of Indemnity** must cover the cost of a new **Caravan** of the same make and model. You must be able to provide the original purchase receipt.

✗ What is not covered

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**;
9. Injury or damage arising out of the use of any mechanically propelled vehicle.

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

Failure to provide answers in-line with the requirement of the act may mean that **Your Policy** is invalid and that it does not operate in the event of a claim. **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**, such as:

- a change to the security of the **Caravan**
- a change of **Caravan**
- a change to the **Limit of Indemnity**
- if **You** or **Your Family** are declared bankrupt or are issued with any County Court Judgment
- a change to the **Storage Address**

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 the **Caravan Contents** against damage. The **Caravan** must be maintained in a sound and roadworthy condition and all precautions taken to prevent and minimise any claims.

Unattended

It is a condition of this policy that whenever the **Caravan** is left **Unattended** and detached from the towing vehicle, **You** will make sure it cannot be moved by fitting a hitch lock and either a wheel or axle lock. If left **Unattended** while attached to the towing vehicle **You** must fit a wheel clamp.

If a double axle **Caravan** both axles must have a wheel clamp or a hitch lock fitted. Failure to comply with this condition will result in **Your** claim not being paid.

Caravan Storage Location

When the **Caravan** is not being used by **You** or **Your Family** for holiday purposes the address where the **Caravan** is stored and the security in place, must be confirmed when the policy is taken out. This is shown on **Your Policy Schedule**. In the event of a change of the **Storage Address** it is a condition of cover that the new address and security in place is notified to Simple Caravan Insurance to ensure cover remains in force. It is acceptable for the **Caravan** to be stored at **Home** for up to 7 nights for emptying/loading/cleaning/servicing purposes if **Your Caravan** is not usually stored at **Your Home** address.

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 Personal Accident.

Transferring Your Interest in the Policy

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

Total Loss Procedure

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

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:

1. The natural expiry date of the policy;
2. Any sequence of claims over the **Limit of Indemnity** during the **Period of Insurance**;
3. **You** fail to pay Your Premium.
4. **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 resulting from road traffic accidents if the **Caravan** is not roadworthy;
3. Loss or damage resulting from:
 - 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.
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. Chewing, scratching, tearing or fouling by animals;
10. Any theft or loss arising from deception, or the use of stolen / forged or invalid cheques and the like;
11. Loss or damage resulting from 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;
12. Pressure waves from aircraft or other flying objects travelling at or above the speed of sound;

13. **You** towing **Your Caravan** if **Your Caravan** weighs in **Excess** of 100% of the towing vehicle's kerb weight;
14. 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;
15. Loss or damage or legal liability directly or indirectly arising from the **Caravan** being leased or hired to any other person other than **Family** members;
16. Loss or damage if the **Caravan** is being used as a **Permanent Residence**;
17. Loss or damage or legal liability occurring while the **Caravan** is being used in connection with any trade, business or profession;
18. Loss or damage which happens before the start of this policy;
19. Loss or damage if **You** have not notified Simple Caravan Insurance of any changes to the **Storage Address** or security arrangements of the **Caravan**;
20. Loss due to delay or detention by authorities;
21. Loss from theft or attempted theft where specified security requirements have not been fully adhered to;
22. Any liability that arises only out of an agreement;
23. Loss or damage occurring where the towing vehicle does not comply with its manufacturers recommendations;
24. 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.
25. 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.
26. Loss or damage resulting from 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 05567D.

If **Your** complaint about **Your** claim cannot be resolved by the end of the third working day, Lucas Claims Solutions Ltd 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](tel:02078927300).

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

The logo for Simple Caravan Insurance features the word "simple" in a large, lowercase, orange sans-serif font. Below it, the words "caravan" and "insurance" are written in a smaller, lowercase, grey sans-serif font, separated by a vertical orange bar that aligns with the 'l' in "simple".

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