

2011

Caravan Insurance

Standard 5Cs
Comprehensive
Caravan Cover



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USEFUL TELEPHONE NUMBERS:

CARAVAN CLUB – POLICY ADMINISTRATION

01342 336610

CLAIMS ONLY

0845 300 4641

INTRODUCTION

Dear Member

Thank you for taking out a Caravan Club caravan Insurance. The cover has been designed by caravanners for caravanners as you would expect from your Club and I am sure that you will be satisfied with the protection provided.

This booklet, together with the **Schedule** forms the whole Insurance Contract and should be kept for future reference. You must read this **Certificate** to make sure that you understand and comply with all the terms, conditions, **warranties** and exclusions. Please check that the details shown on the **Schedule** are correct and in the event that alteration is required please telephone The Club on **01342 336610**.

The Scheme is fully underwritten and details of the participating insurers are provided on page 4. The Club handles the general administration of the Scheme from its headquarters in East Grinstead, it issues all documentation, handles alterations, renewals and members' general queries. The premium charged includes an administration fee which is used to cover Club expenses and any resultant surplus will be used for the benefit of Members.

Accidents and losses will inevitably occur and the claims handlers aim to provide fast, fair and friendly claims settlement. Details of the claims procedure can be found on page 14.

Finally, this booklet is written in plain English so that it is easy to understand, but if you have any questions about the insurance cover, we will be pleased to assist.

Yours sincerely,



Nick Lomas
Director General

CANCELLATION RIGHTS WHEN YOU BUY OR RENEW THIS INSURANCE

In the unlikely event that you find you are not satisfied with the insurance cover provided, The Caravan Club will refund your premium payment in full, provided you return the insurance documents to The Club within 14 days of receipt with your written cancellation instructions and no claims have been made. If you do not exercise this right, cover will be effective for the period specified on the schedule. Further information about cancellation is shown under General Conditions on page 13.

SUMMARY OF COVER – STANDARD

| Market Value of Caravan & Equipment (Section 1) | Contents Cover (Section 2) | Hotel & Caravan Hire Expenses (Section 3) | Legal Liability for Third Party (Section 4) | Personal Accident (Section 5) |
|---|-------------------------------|--|--|----------------------------------|
| Up to £ | | £ per day | £2,500,000 | £20,000 |
| 600 | | 50 | | |
| 800 | | 50 | | |
| 1000 | | 50 | | |
| 1500 | | 50 | | |
| 2000 | | 50 | | |
| 2500 | R | 50 | | |
| 3000 | E | 50 | | |
| 3500 | F | 50 | | |
| 4000 | E | 50 | | |
| 4500 | R | 100 | | |
| 5000 | | 100 | | |
| 5500 | T | 100 | | |
| 6000 | O | 100 | | |
| 6500 | | 100 | | |
| 7000 | S | 100 | | |
| 7500 | C | 100 | | |
| 8000 | H | 100 | | |
| 8500 | E | 100 | | |
| 9000 | D | 150 | | |
| 9500 | U | 150 | | |
| 10000 | L | 150 | | |
| 10500 | E | 150 | | |
| 11000 | | 150 | | |
| 11500 | | 150 | | |
| 12000 | | 150 | | |
| 12500 | | 150 | | |
| As specified in the Schedule | | 150 | | |
| Please see appropriate sections for full details of cover provided. | | | | |

SERVICE STANDARDS AND COMPLAINTS PROCEDURE

Our aim at all times is to provide you with a first class standard of service. However, there may be occasions when you feel that this objective has not been met. Should you have any query or complaint about this insurance, The Caravan Club should be contacted in the first instance. You should write initially to:

Director General, The Caravan Club. East Grinstead House, East Grinstead
West Sussex, RH19 1UA

In the unlikely event that The Caravan Club is unable to resolve the matter then, you may refer the matter to the leading scheme **Underwriter** at the address below:

Household Product Manager, AXA Insurance Plc, Civic Drive,
Ipswich, IP1 2AN

Should the matter not be resolved you have the right to refer your complaint to:

The Insurance Ombudsman, South Quay Plaza, 183 Marsh Wall,
London, E14 9SR

The existence of this complaints procedure does not prejudice your right to take legal proceedings.

INSURANCE REGULATION AND LAW APPLICABLE

The Parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

The underwriters of the 5Cs scheme, The Caravan Club Ltd and Devitt Insurance Services Ltd are all authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk or by contacting the FSA on 0845 606 1234.

All are covered by 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.

Further information about compensation scheme arrangements is available from the FSCS website www.fscs.org.uk

CERTIFICATE OF INSURANCE

This is to certify that in accordance with the authorisation granted under the undernoted contracts to the undersigned, **Underwriters** at Lloyd's and/or Insurance Companies (hereinafter referred to as "The **Underwriters**") whose names and the proportions underwritten by them (which will be supplied on application and can be ascertained by reference to the said contracts) and in consideration of the premium specified herein, the **Underwriters** are hereby bound to insure in accordance with the details shown in the **Schedule** and the terms and conditions contained herein or endorsed hereon.

The **Liability** of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is **Liable** only for the proportion of **Liability** it has underwritten. An insurer is not jointly **Liable** for the proportion of **Liability** underwritten by any other insurer. Nor is an insurer otherwise responsible for any **Liability** of any other insurer that may underwrite this contract.

The proportion of **Liability** under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all members of the syndicate taken together). The **Liability** of each member of the syndicate is several and not joint with other members. A member is **Liable** only for that member's proportion. A member is not jointly **Liable** for any other member's proportion. Nor is any member otherwise responsible for any **Liability** of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

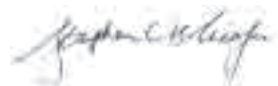
Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

The following shall be conditions precedent to any **Liability** of the **Underwriters**:

1. Observance of the terms of this **Certificate** relating to anything to be done or complied with by the Insured;
2. The truth and accuracy of the information in the Statement of Fact upon which **Underwriters** have determined their terms and conditions.

| | |
|---|-----|
| Contract No. AGNO 84/20312 AXA Insurance UK PLC | 40% |
| Contract No. 9660A00001 Aviva Insurance UK Ltd | 33% |
| Contract No. B0799RR000180e Underwriters at Lloyd's | 27% |

IN WITNESS WHEREOF this **Certificate** has
been signed at London by



Stephen C.H. Kiefer, *Executive Director*

Devitt Insurance Services Ltd, Insurance Brokers, North House, St Edwards Way, Romford, Essex RM1 3PP
as Coverholder for The Caravan Club, both of whom are Authorised and Regulated
by Financial Services Authority.

This **Certificate** is only valid when a completed **Schedule** signed on behalf of THE CARAVAN CLUB is attached to it.

DEFINITIONS

The definitions below explain what **We** mean whenever the following appear in **Bold** type in the wording of this **Certificate**.

1. **Caravan:** **Caravan**/Trailer Tent/Folding Caravan described in the **Schedule**, complete with fixtures and fittings as supplied by the manufacturer.
2. **Certificate:** The **Certificate** is evidence of **Your** contract of insurance with **Underwriters**. It is called a **Certificate** rather than a Policy as it is issued by The Caravan Club as agent of the **Underwriters**, a Policy can only be issued directly by the **Underwriters**.
3. **Claim Payment:** The amount **We** agree to pay for any claim, taking into account **Our Liability, Replacement Value, Market Value** and **Indemnity** (as defined in 8, 9, 10, 11 and 12). Settlement may be in money or at **Our** option by replacement, reinstatement or repair.
4. **Contents:** Clothing, baggage, personal effects and general household goods.
5. **Continent of Europe:** All countries forming the mainland of the **Continent of Europe** including all European Islands, the Republic of Ireland, Turkey and Morocco but excluding countries formerly part of the USSR.
6. **Equipment:** Non-standard fixtures, fittings and accessories added since manufacture including awnings, batteries, gas bottles, generators, refrigerators, security devices, stabilisers, toilets and the like.
7. **Excess:** The amount you must contribute towards each and every claim or occurrence.
8. **Indemnify/Indemnity:** The cost of replacing or repairing the insured property or that part which is lost or damaged, less a deduction for wear and tear and/or depreciation. (If any improvements are made as a direct result of replacement or repair **You** may be asked to contribute towards the claim.)

- 9. Liability/Liable:** An obligation at law to compensate third parties.
- 10. Limit(s) of Indemnity:** The maximum amounts **You** can claim under **Your** selected sums insured as shown on the **Schedule**.
- 11. Market Value:** The cost of replacing **Your Caravan, Equipment or Contents** with items of similar type and age, less a deduction for wear, tear and/or depreciation. For the **Caravan** the **Market Value** will be based on information supplied by Glass's Guide Information Services.
- 12. Replacement Value:** The cost of replacing your **Caravan, Equipment and Contents** with new items of similar type.
- 13. Period of Insurance:** The period of time covered by the **Certificate** as shown on the **Schedule**, and any further period for which **We** accept **Your** premium.
- 14. Schedule:** The form showing details of the **Certificate** holder, the insured **Caravan, Limits of Indemnity and Period of Insurance**.
- 15. Single Article Limit:** The maximum amount **We** will pay for any one item (applicable to Section 2 – Contents only).
- 16. Third Party:** Someone other than yourself but not someone with whom you are contracted such as an employee.
- 17. Underwriters/We/Us/Our:** The insurers who underwrite this contract whose names and proportions appear on page 4.
- 18. United Kingdom:** England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man.
- 19. Warranty:** A policy condition which must be complied with. Claims will not be paid if the terms of the **Warranty** have not been fulfilled.
- 20. You/Your:** The **Certificate** holder.

THE COVER

Under Sections 1 and 2, **We** will **Indemnify** you for loss of or damage to **Your Caravan**, its **Equipment** and **Contents** during the **Period of Insurance** arising from Accidental Damage, Fire, Theft, Vandalism, Storm and Flood. Cover is provided whilst the **Caravan** is static or being towed and is limited to the **Market Value** or the **Limit(s) of Indemnity** whichever is the lesser amount.

Under Section 3 **We** will contribute towards the cost of caravan hire and hotel accommodation, to enable **You** to continue your holiday.

Section 4 covers **Your Liability** to a **Third Party** arising from **Your** use or ownership of the **Caravan**. **You** should note that this cover only operates whilst the **Caravan** is unhitched and that **Liability** whilst **You** are towing the **Caravan**, or it is attached to your car, should be provided by your motor insurance.

Section 5 provides the financial benefits shown in the event of **You**, or anyone staying with **You**, sustaining bodily injury whilst away from home caravanning.

TERRITORIAL LIMITS

Cover under this **Certificate** is operative whilst the **Caravan** is being used:

- (a) in the **United Kingdom**
- (b) Temporarily on the **Continent of Europe** up to 182 days (including sea crossings) in any **Period of Insurance**. For periods in excess of 182 days please telephone or write to The Caravan Club for a quotation.

*The cost of repatriating the **Caravan** from a country outside of the **United Kingdom** is not covered and it is recommended that you arrange suitable cover for this under The Caravan Club's Red Pennant service or other suitable insurance protection.*

WARRANTY

It is a requirement of this **Certificate** of Insurance that whenever the **Caravan** is left unhitched from a towing vehicle for a period exceeding 8 hours, it is immobilised or protected against theft or unlawful removal by the use of one of the following: a hitchlock, wheel clamp, heavy duty chain or immobiliser or an alarm system. Failure to comply with this **Warranty** will prevent you claiming **Indemnity** following the theft or attempted theft of the **Caravan**.

The following Sections of the Certificate explain the cover provided in more detail.

SECTION 1 – CARAVAN

What is Insured

The **Caravan** structure including the windows, fixtures and fittings as supplied by the manufacturer and **Equipment** being non-standard fixtures, fittings and accessories added since manufacture including awnings, batteries, gas bottles, generators, refrigerators, security devices, stabilisers, toilets and the like.

Additional Benefits

1. If the **Caravan** is disabled following damage insured by this **Certificate We** will bear the reasonable cost of the following:
 - (a) Removing the **Caravan** to the nearest garage, repairer or place of safekeeping.
 - (b) Storage charges whilst awaiting repair or disposal
 - (c) Redelivery to **Your** home address in the **United Kingdom** following repair, but only for incidents occurring within the **United Kingdom**
 - (d) If the **Caravan** remains towable, **Your** petrol expenses involved in towing to the nearest repairer and return following repair.
2. Damage to the towing ball and bracket of the towing vehicle but only where the **Caravan** is the direct and only cause of such damage. Damage to these items caused by the actions of a negligent **Third Party** is not covered.
3. If the **Caravan** and/or **Equipment** are lost, stolen or destroyed within 36 months of the date that they were first sold as new **We** will replace the **Caravan** and/or **Equipment** with new items of the same or similar manufacture and model or pay the cash equivalent at **Our** discretion. Settlement will take into account any available discount.
4. **We** will cover the **Caravan** when it is on loan to **Your** family or friends, but **We** do not cover letting for hire or reward.

Limitations

Whilst the **Caravan** and **Equipment** is within 36 months of the date that they were first sold as new they should be insured for full **replacement value** at the commencement date of this insurance and at subsequent renewal dates. Any increase in the replacement costs during the **Period of Insurance** will be automatically covered. If **You** underinsure at the commencement date or at subsequent renewal, any claims settlement will be restricted to the **Limit of Indemnity** of **Your** selected cover.

Where the **Caravan** and/or the **Equipment** is more than 36 months old at the time of the loss any claims settlement will be based on **Market Value** only.

EXCLUSIONS

What is not Insured

1. Depreciation, deterioration, manufacturing defects, wear and tear, damage by

- moth, vermin, mildew, rot, water leakage or any gradually operating process.
2. Mechanical or electrical breakdown, failure or damage.
 3. Damage to tyres, unless caused by an accident to the **Caravan**, or vandalism.
 4. Theft or attempted theft of the **Caravan** if left unhitched from a towing vehicle for a period exceeding 8 hours, if it is not immobilised or protected against theft or unlawful removal by the use of one of the following: hitchlock, wheelclamp, heavy duty chain or immobiliser or an alarm system.
 5. The first £50 of each and every claim or occurrence or as otherwise stated on the **Schedule**.
 6. Where a claim for damage results in the **Caravan** needing new parts or accessories which are found to be obsolete or unobtainable, **Underwriters' Liability** will be limited to the last known list price of the part or accessory required, together with the appropriate fitting charge.
 7. Any theft or loss arising from deception, or from the use of stolen, forged or invalid cheques/drafts/bank notes and the like.
 8. Repatriation from any country outside of the **United Kingdom**.
 9. Any loss arising out of the liquidation, insolvency or bankruptcy of a caravan dealer or agent.

Claims Settlement

We will at **Our** option either

- (a) pay the cost of repairing or replacing damaged parts of the **Caravan** and/or **Equipment**
- (b) replace the **Caravan** and/or **Equipment** if lost, stolen or damaged beyond economic repair
- (c) pay an amount equivalent to the value of any loss of or damage to the **Caravan** and/or **Equipment**

*Please refer to the **Schedule** and the Summary of Cover on page 2 for details of the **Limits of Indemnity** of **Your** cover.*

SECTION 2 – CONTENTS

*Please refer to the **Schedule** for details of the **Limit of Indemnity** under this section.*

What is Insured

The **Contents** are only insured whilst contained within the **Caravan**.

The most **We** will pay is the **Market Value** of your **Contents** at the date of the loss but not exceeding the **Limit of Indemnity** for your selected Cover and/or the **Single Article Limit** of 25% of the **Contents Limit of Indemnity**.

Additional Benefits

1. Camping equipment, personal effects and clothing will be covered for the risks specified on page 7 (excepting theft or attempted theft) outside the **Caravan**, whilst **You** are caravanning away from home.
The maximum payable under this extension is £500 with a **Single Article Limit** of £150
2. **We** will cover **Your Contents** when on loan to **Your** family or friends, but **We** do not cover letting for hire or reward.

EXCLUSIONS

What is not Insured

1. Jewellery, gold, silver, furs, cameras or photographic equipment, video cameras and accessories, mobile 'phones, computers and ancillary or associated equipment, cycles, boats and ancillary equipment, cash, cheques or credit cards, business books or documents.
2. Any voluntary or compulsory **Excess** as specified on the **Schedule** unless a claim is also being made under Section 1 – Caravan.
3. Theft of **Contents** from awnings.
4. Theft from the **Caravan** not involving forcible or violent entry or exit.
5. Depreciation, deterioration, manufacturing defects, wear and tear, damage by moth, vermin, mildew, rot, water leakage or any gradually operating process.
6. Mechanical or electrical breakdown, failure or damage.
7. Repatriation from any country outside of the **United Kingdom**.

Claims Settlement

We will at **Our** option either

- (a) pay the cost of repairs
- (b) replace the **Contents** if lost, stolen or damaged beyond economic repair
- (c) pay an amount equivalent to the value of any loss of or damage to the **Contents**

*Please refer to the **Schedule** and the Summary of Cover on page 2 for details of the **Limits of Indemnity** of **Your** cover.*

SECTION 3 – HOTEL AND CARAVAN HIRE EXPENSES

What is Insured

If the **Caravan** becomes uninhabitable following an incident insured by the **Certificate** and **You** are away from home on holiday **We** will contribute towards the cost of:

- (a) hotel accommodation and/or
- (b) hire of another caravan to enable **You** to continue the holiday

OR

If **You** decide instead to abandon the holiday, **We** will pay the reasonable cost of recovering the **Caravan Contents** to **Your** home address up to a maximum cost of £100.

Claims Settlement

The most **We** will pay per day is shown against **Your** selected cover in the Summary of Cover in the front of this **Certificate** and is limited to actual expenses incurred, up to a maximum of 15 days.

*Please refer to the **Schedule** and the Summary of Cover on page 2 for details of the **Limits of Indemnity** of **Your** cover.*

SECTION 4 – LIABILITY

What is Insured

We will **Indemnify You** against all sums (up to the amount stated in the Summary of Cover on page 2) which **You** become legally **Liable** to pay as compensation for death or injury to, or damage to property of, any **Third Party** arising directly as a result of **Your** use, or ownership, of the **Caravan**.

We will also cover:

- (a) The **Liability** of friends or relatives, who may be using the **Caravan** with **Your** permission, which arises directly from their use of **Your Caravan**.
- (b) **Your** costs if **We** require **You** to contest a **Third Party** claim whether or not the case is successful, but **You** must not admit responsibility for any incident, or make any private arrangements or offer payments without first having **Our** written permission.

We retain the right to carry out all negotiations and take any action that may be necessary following a claim made by a **Third Party**.

EXCLUSIONS

What is not Insured

1. **Liability** to **Your** employees.
2. Damage to property belonging to or held in trust by **You** or under **Your** control.
3. Damage to property which belongs to or is in the custody or control of any person insured under this **Certificate**.
4. **Liability** when the **Caravan** is attached to the towing vehicle or if it becomes detached when being towed. Please note that this cover should be provided by the insurer of the towing vehicle.

*Please refer to the **Schedule** and the Summary of Cover on page 2 for details of **Limits of Indemnity** of **Your** cover.*

SECTION 5 – PERSONAL ACCIDENT

What is Insured

If **You** are away from home on holiday with **Your Caravan, You** and/or anyone staying with **You** in the same **Caravan** will be paid the benefit shown below in the event of an accident causing **Your**/their death or disablement. Provided that death or disablement occurs within 12 calendar months of the accident and as a direct result of the accident. The benefit will be paid to the insured person, or to such person's legal representative.

| | |
|---|---------|
| Death | £20,000 |
| Permanent Total Disablement | £20,000 |
| Loss of sight of one or two eyes | £20,000 |
| Complete loss of or loss of use of hand, arm, leg or foot | £20,000 |

Definitions

Complete loss of or loss of use of hand, arm, leg or foot shall mean the loss by physical separation of a hand at or above the wrist or a foot at or above the ankle and includes total irrecoverable loss of use of hand, arm, leg or foot.

Permanent Total Disablement shall mean disablement which entirely prevents the assured from attending to his usual occupation and which lasts for a period of 12 months and at the end of that time is beyond hope of improvement.

EXCLUSIONS

What is not Insured:

1. Death or injuries resulting from suicide or any attempted suicide.
2. Anyone under the influence of alcohol or drugs at the time of the incident causing death or bodily injury.
3. Anyone pursuing any hazardous activity such as skiing, pot-holing, mountaineering, skin diving or military service.
4. Anyone over the age of 85.

Limitations

For children under sixteen, the benefit in the event of death is £2,000.

Cover is limited to 165 days in any one period of insurance.

Maximum sum payable £20,000 any one person.

GENERAL CONDITIONS

These conditions will apply to the whole **Certificate**.

Observance of Terms

1. The **Caravan** must not be used for business purposes.
2. The **Caravan** will be covered while **You** are attending social rallies, but not on road rallies.
3. **You** must act at all times as if **You** are not insured and attempt to keep all costs/expenses in respect of any claim to a minimum.
4. Any incident likely to give rise to a claim should be notified in writing to the claims team as soon as reasonably possible.

Care of the Caravan

5. **You** must take all responsible steps to safeguard **Your Caravan, Equipment, and Contents** against loss or damage, maintain it in a sound and roadworthy condition, and take note of the terms of the **Warranty** on page 7 of this booklet.

Other Insurance

6. If any loss, damage or **Liability** is covered by any other insurance, **Underwriters** shall not be liable to pay more than their rateable proportion.

Cancellation

7. In the event of the **Caravan** being stolen or declared a 'total loss' all cover under the terms of the **Certificate** will cease with effect from the date of the **Claim Payment**. No rebate will be payable on the remaining period of cover.
8. **We** reserve the right to cancel this **Certificate** without stating a reason by sending **You** 7 days notice by registered letter to **Your** last known address. If this happens The Caravan Club will send **You** the balance of the unused premium refunded by the **Underwriters**.
9. If **You** wish to cancel the **Certificate** **You** must return this booklet with **Your** current **Schedule** to The Caravan Club giving **Underwriters** 7 days notice. Provided that no claims have been made on the cover during the current period of insurance **You** will be entitled to a refund of the unused premium refunded by the **Underwriters** less a £10.00 administration charge.
10. **We** have the right to refuse to invite renewal of the **Certificate**, or to change the terms on which this insurance is written.

GENERAL EXCLUSIONS

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

We do not insure:

1. Any consequence of war, invasion, acts of foreign armies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or damage to property by or under the order of any government or public or local authority.
2. Any expense, consequential loss, legal **Liability** or any loss or damage to property directly or indirectly caused or contributed to by:
 - (a) ionising radiations or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel
 - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
3. Any loss or damage or cost or expenses of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling, preventing or suppressing any acts of terrorism or in any way relating thereto.

For the purpose of this exclusion 'terrorism' means the use of biological, chemical and/or nuclear force or contamination and/or threat thereof, by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological, or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

However losses caused by or resulting from riot, riot attending a strike, civil commotion and malicious damage are not excluded hereunder.

4. Riot and civil commotion or malicious acts (other than by fire or explosion) in the Republic of Ireland or Northern Ireland.
5. Loss or damage arising from pressure waves caused by aircraft and other aerial devices.
6. Any expense, consequential loss, legal **Liability** or any loss or damage to property if the Insured knowingly makes a false or fraudulent claim, as regards amount or otherwise. In this event the **Certificate** will become void and all claim thereunder will be forfeited.

CLAIMS PROCEDURE

*If the **Caravan** becomes damaged or **You** become aware of any event which may be covered under this **Certificate**:*

You must:

1. Complete the claim form and send it as soon as reasonably possible to the 5Cs claims team at The Club's Brokers:

Devitt Insurance Services Ltd.
North House
St Edward's Way
Romford
RM1 3PP
Telephone No. 0845 300 4641
Fax No. 0845 300 4722
2. Obtain at least one written repair estimate and forward to the claims team, with the claim form.
3. If the **Caravan** is seriously damaged and **You** are not able to tow it, arrange for it to be removed to the nearest garage/repairer/place of safekeeping and advise the claims team by completion of the claim form.
4. If the total cost of repairs is not expected to exceed £350 (labour, parts and VAT) **You** may arrange for the work to be carried out without prior approval. In this event, send the repair account with the completed claim form.
5. The **Certificate** covers your petrol expenses in towing the caravan to the nearest repairer. If **You** wish to have the repairs carried out elsewhere i.e. the manufacturers or a preferred repairer, **We** will at **Our** discretion contribute towards **Your** expenses.
6. **You** should notify **Your** Motor Insurers of any incident involving a **Third Party** which occurs whilst **You** are towing.

*If the **Caravan** is stolen:*

1. Notify the local police immediately.
2. Please contact The Caravan Club providing full details of theft, the **Caravan** and Police crime reference number, so the details can be recorded in The Club's Stolen Caravan Register. A theft claim form will be sent to **You**.
3. List on the claim form, or a separate sheet of paper if necessary, all the items for which **You** are claiming. Do not forget to provide full details of any modifications to the **Caravan** and additional **Equipment** added since manufacture. Provide as many purchase receipts, or other documentary evidence, as is possible in support of the items for which **You** are claiming.

*Should **You** be unlucky enough to need to claim, the underwriters may request substantiation of the loss. The Caravan Club therefore recommends that **You** retain receipts where possible, particularly for larger items, to assist in the substantiation of the claim. In addition, if **You** have a **Caravan** manufactured since 1992, insurers will require **You** to produce the **CRIS registration document** (where applicable) in the event of total loss of the **Caravan**. Never keep registration documents or receipts in the **Caravan**, they will make it easier for the thief to dispose of the **Caravan** should it ever be stolen!*

ALTERATIONS TO COVER

There is no need to telephone or write to The Caravan Club beforehand if you are changing the Caravan.

Any replacement **Caravan** will be automatically covered for the new value for a period of 14 days, from the time that **You** collect or take delivery of it, during which time the following procedure must be completed:-

Telephone the Insurance Services Department when **You** have full details of the replacement **Caravan**, i.e. make, model, year and chassis/CRIS number. Please telephone **01342 336610**.

OR

Send full details by post. Please include the current **Schedule** and details of make, model, year, chassis/CRIS number of any replacement **Caravan**, and **Your** cover requirements (please refer to the Summary of Cover on page 2) and send to:

**Insurance Services Department
The Caravan Club
East Grinstead House
East Grinstead,
West Sussex
RH19 1UA.**

Additional Benefit

If **Your** new **Caravan** is to be collected/delivered prior to the sale of **Your** present **Caravan**, both Caravans will be covered for 31 days to allow time for sale or disposal of the old **Caravan**. If this extension is required, please advise The Caravan Club when notifying the change.

WHAT WILL HAPPEN

1. If a higher **Limit of Indemnity** is required The Caravan Club will invoice **You** for any additional premium required to increase the cover until the next renewal date of the policy. As soon as the additional payment is received an amended **Schedule** will be sent to **You**.
2. If no additional payment is required, an amended **Schedule** will be issued immediately.
3. If a lower **Limit of Indemnity** is required then The Caravan Club will arrange for the appropriate refund of premium to be sent to **You** and issue an amended **Schedule**.

No CLAIMS DISCOUNT

If you do not make a claim, we will reduce your renewal premium in line with the scale below:

| Number of Consecutive years without a claim | Discount |
|--|-----------------|
| 1 Year | 20% |
| 2 Years | 25% |
| 3 Years | 30% |
| 4 Years | 35% |

If a claim is made on the cover we will reduce your No Claims Discount as follows:

| No Claims Discount earned | Discount at next renewal date: | |
|----------------------------------|---------------------------------------|------------------|
| | 1 claim | 2 or more claims |
| 20% | Nil | Nil |
| 25% | Nil | Nil |
| 30% | 20% | Nil |
| 35% | 25% | Nil |



EAST GRINSTEAD HOUSE, EAST GRINSTEAD, WEST SUSSEX RH19 1UA

TELEPHONE: EAST GRINSTEAD (01342) 336610