

2012

Caravan Insurance

Super 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 5. 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 18.

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

DEMANDS AND NEEDS STATEMENT

The Caravan Club arranges your insurance on a non-advised basis. It makes no recommendation as to the suitability of this insurance for your particular needs. The insurance will meet the demands and needs of those requiring comprehensive caravan insurance, subject to the terms and conditions detailed in this document. It is therefore important that you read the information contained in this document to ensure the insurance cover meets and continues to meet your needs and expectations.

POLICY SUMMARY - SUPER 5Cs CARAVAN INSURANCE

This Policy Summary is to help you understand the insurance that your Policy provides. It details the key features and benefits, together with details of policy limits and significant exclusions. You still need to read the Policy Document, including any endorsements, for full details of the terms, conditions and exceptions.

The purpose of the insurance is to provide indemnity in the event of loss of/or damage to a caravan, its associated equipment and contents items arising from accidental damage, fire, theft, vandalism, storm and flood. Cover is provided whilst the caravan is static or being towed.

The insurance is co-insured by three insurers all of which are regulated by Financial Services Authority.

These are Axa Insurance UK PLC, Aviva Insurance Ltd, and Syndicate Numbers 218 and 727 at Lloyd's.

The period of cover is as shown on the Policy Schedule.

CANCELLATION RIGHTS – WHEN YOU BUY OR RENEW THIS INSURANCE

In the unlikely event that you find with the insurance cover provided does not meet your needs The Caravan Club will refund your premium payment in full, provided no claims have been made and you return the documents to The Club within 14 days of receipt with your written cancellation instructions. If no such instructions are received insurance cover will be effective for the period specified in the Schedule. Further information about cancellation is shown on page 16.

YOUR RIGHT TO COMPLAIN

Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service you receive falls below the standard you expect, in the first instance please to:

a) **Director General, The Caravan Club, East Grinstead House, East Grinstead, West Sussex RH19 1UA**

In the unlikely event the Caravan Club is unable to resolve the matter you may refer your complaint to:

b) Any complaint you may have regarding the insurance cover provided or the way a claim has been dealt with, should be referred to: **Household Product Manager, AXA Insurance PLC, Civic Drive, Ipswich IP1 2AN**

c) If after following the procedure detailed in a) or b) above, the matter is unresolved you have the right to refer your complaint to: **The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR**

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

Features and benefits:	Policy Limits	Policy Sections Applicable
New-for-old cover for the caravan and associated equipment.	Limit of Indemnity as shown on the schedule . Less any voluntary or compulsory excess as shown on the schedule . New-for-old-cover only available for items less than 15 years old. Caravans over 5 years old must be serviced annually by a competent caravan workshop. Warranty It is a requirement of this 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 of 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.	Section 1. Definitions General Conditions General Exclusions
New-for-old cover for Contents.	Limit of indemnity as shown on the schedule . Less any voluntary or compulsory excess as shown on the schedule .	Section 2. Definitions General Conditions General Exclusions
Hotel and Caravan Hire Expenses.	Limit of Indemnity as shown on the schedule . Indemnity restricted to the following daily rates: for van and equipment values between £5000 - £9000, daily rate = £150; £9500 - £13500, daily rate = £175; £14000 and above, daily rate = £225. Cover only effective whilst on holiday, Up to a maximum of 15-days.	Section 3. Definitions General Conditions General Exclusions
Miscellaneous Expenses: Vehicle hire, recovery costs and train fares	Limit of Indemnity £3500. Cover only applicable when caravanning.	Section 4.
Liability and Personal Liability Cover.	Limit of Indemnity £2,500,000. Personal liability cover only applicable when caravanning.	Section 4. Definitions General Conditions General Exclusions
Personal Accident Cover.	Capital Benefit as shown on the schedule . Cover only applicable for events occurring whilst caravanning. Excludes persons over 85-years of age.	Section 5. Definitions General Conditions General Exclusions

HOW TO MAKE A CLAIM

If you become aware of any event which may be covered by the policy, please complete a claim form and send it as soon as reasonably possible to: Caravan Claims, Devitt Insurance Services Ltd, North House, St Edwards Way, Romford, Essex RM1 3PP or telephone 0845 300 4641.

Please also refer to the full claims procedure information on page 18 of this document.

FINANCIAL SERVICES COMPENSATION SCHEME

The insurance contract is co-insured by the insurers shown at the top of this document. All insurers are covered by the Financial Service 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. You can get more information about compensation scheme arrangements from the FSCS www.fscs.org.uk

REGULATION

The insurers, The Caravan Club Ltd. And Devitt insurance Services Ltd are all authorised and regulated by the Financial Services Authority. You can check this on the FSA register by visiting the FSA's website www.fsa.gov.uk or by contacting the FSA on 0845 606 1234

All are covered by the Financial Services Compensation Scheme.

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

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 the 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.

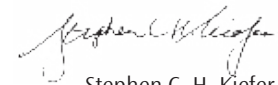
Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

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 Ltd	33%
Contract No. BO799RR000180f 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 Underwriter, 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 7, 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. 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.
- 13. Replacement Value:** The cost of replacing your Caravan, Equipment and Contents with new items of similar type.
- 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 5.
- 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.

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

Under Section 4 **We** will pay some of the costs involved in continuing **Your** holiday or returning home if **Your Caravan** or towing vehicle suffer an accident or breakdown or if the drivers in **Your** party become unable to drive due to illness or injury.

Section 5 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 5b provides personal **Liability** cover for the caravanning party.

Section 6 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, motor movers, 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** is lost, stolen or destroyed within 15 years 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/or **Equipment** are less than 15 years old from 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 all subsequent renewal dates. Any increase in replacement costs during the **Period of Insurance** will be automatically covered. If **You** under-insure at the commencement date, or at a subsequent renewal date, any claim settlement will be restricted to the **Limit of Indemnity**, of **Your** selected cover.

Where the **Caravan** and/or **Equipment** is more than 15 years old at the time of the loss any claims settlement will be based upon **Market Value** only.

When the **Caravan** becomes more than 5 years old it must be serviced each year by a competent caravan workshop. Failure to provide evidence of compliance with this requirement will result in any claims being settled on the basis of **Market Value**

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. Any voluntary or compulsory **Excess** as specified 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 Table on page 3 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 **Replacement 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 and sporting equipment, personal effects, clothing and dinghies or inflatables (not exceeding 14 feet in length and carried on a purpose-built trailer) will be covered for the risks specified on page 7 whilst they are outside the **Caravan**, but only when **You** are caravanning away from home. The maximum payable under this extension is £1,000 with a **Single Article Limit** of £200.
2. **We** will cover **Your Contents** when on loan to **Your** family or friends, but **We** do not cover letting for hire or reward.

Limitations

Where items are more than 15 years old at the time of the loss any claims settlement will be based upon **Market Value** only.

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, 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 (except items insured under Section 2 – Contents, Additional Benefits).
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. Boats and ancillary equipment (except items insured under Section 2 – Contents, Additional Benefits).
8. Breakage of sports equipment when in use.
9. 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 Table on page 3 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 £200.

Additional Benefits

Such hotel or hire expenses specified in a) and b) above will also be accepted if the **Caravan** is damaged, or stolen before **You** are due to depart on holiday and repair or replacement cannot be completed by the planned departure date.

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 Table** on page 3 for details of the **Limits of Indemnity** of **Your** cover.*

SECTION 4 – MISCELLANEOUS EXPENSES

What is Insured

If **You** are on holiday with the **Caravan** in the **United Kingdom** and the towing vehicle and/or **Caravan** suffers an accident or breakdown we will cover the cost of:

- a) Removing the vehicle and/or **Caravan** to the nearest repairer
- b) Hire charges for a similar vehicle and/or **Caravan** to continue the planned trip, but in respect of the **Caravan** not exceeding the cover given under Section 3.
- c) Storage charges whilst awaiting repair
- d) Rail fares for **You** and **Your** party to return home.

- e) The reasonable cost of returning the vehicle and/or **Caravan** to **Your** home address.
- f) If the driver falls ill, and there is no other member of the party capable of driving **We** will pay the cost of d) and e) as defined above.

EXCLUSIONS

What is not Insured

1. Any claim which results from a wilful act by **You** or any member of **Your** party.
2. Any expenses following mechanical breakdown caused by lack of oil or water, or frost damage.
3. Any expenses which are covered by **Your** motor policy.
4. The cost of repairs to **Your** vehicle.
5. The cost of repairs to **Your Caravan**, unless otherwise covered by this **Certificate**.
6. Any expenses following mechanical breakdown of the vehicle where the vehicle is more than 5 years old.
7. Any expenses following damage to tyres unless caused by an accident or vandalism.
8. Any expenses following accident, breakdown or illness occurring outside the **United Kingdom**.
9. Any expenses following illness, caused by a pre-existing condition.

*Please refer to the **Schedule** and the **Summary of Cover Table** on page 3 for details of the **Limits of Indemnity** of **Your** cover.*

SECTION 5A – LIABILITY

What is Insured

We will **Indemnify You** against all sums (up to the amount stated in the Summary of Cover Table on page 3) which **You** become legally **Liable** to pay as compensation for death or injury to, or damage to the 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.

SECTION 5B – PERSONAL LIABILITY

What is Insured

We will **Indemnify You** or any person travelling with **You** in **Your** car or **Caravan** against any sum up to the amount stated in the Summary of Cover that you may become legally liable to pay in respect of claims arising from bodily injury, or damage to property caused by an accident occurring whilst you are on a caravanning holiday.

EXCLUSIONS

What is not Covered

1. Any bodily injury or damage to property caused by **Your** ownership, occupation, possession, use or operation of:
 - a) any land or building;
 - b) any animal except dogs, cats and horses;
 - c) any mechanically propelled or horse drawn vehicle;
 - d) any aircraft, ship or craft except rowing boats without outboard motors, punts or canoes.
2. Any bodily injury or damage to property arising out of **Your** profession, occupation or business, or if **Liability** has been assumed under a contract.
3. Bodily injury to anyone who is working for **You**, or to a member of **Your** household or family.
4. Damage to property which belongs to, or is in the custody or control of yourself, a member of **Your** household or family, or anyone who is working for **You**.
5. Anything arising out of food or drink.
6. Anything arising out of pollution of the air, water or soil.
7. Any incident arising from the organisation of any form of large scale entertainment where any entry fee is charged (small scale competitions staged for amusement will be covered).

Please refer to the **Schedule** and the Summary of Cover Table on page 3 for details of the **Limits of Indemnity of Your** cover.

SECTION 6 - 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 persons legal representative.

Death	£50,000
Permanent Total Disablement	£50,000
Loss of sight of one or two eyes	£50,000
Complete loss of or loss of use of hand, arm, leg or foot	£50,000

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 a 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

This section does not cover:

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 £2000.

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

Maximum sum payable £50,000 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 8 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, 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 from any nuclear waste from the combustion of nuclear fuel.
 - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
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 governments(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, legal **Liability** or any loss or damage to property directly or indirectly caused 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 claims 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 and send to:

Insurance Services Admin, 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