

Exceed touring caravan insurance

Policy wording



Welcome

Thank you for buying exceed touring caravan insurance with Lifesure. We're a broker with over 40 years' experience in insurance, working with partners that we know share the same values as us. It's because of this that you can be sure of the very best service from beginning to end. You're in safe hands with us.

This policy document, along with your policy schedule form your agreement with us. They also explain everything you need to know about the insurance you have, including what is and isn't covered. If anything's not clear to you, please call us and we'll be happy to talk you through it.

Your agreement is based on the information that you provided when you applied for the policy and is reflected in the statement of insurance facts document that we've sent to you. It's important that this information is correct, so please take a moment to check through it. Do let us know if anything needs to change as soon as possible, as any inaccuracies or misrepresentation could lead to your insurer rejecting a claim or even voiding your policy. If you're happy, please keep all documents together, somewhere safe.

If there are any changes to your circumstances, please let us know as soon as possible. Your cover could be affected if you need to make a claim for something that we weren't aware of. You can see a list of the kind of things we need to hear about on page 8.

Hopefully, you'll never need to but if you do need to claim, you can contact our partners using the details on page 14. Although we don't handle the claim ourselves, do contact us if you're unsure of the process or you need help at any point.

Thanks again for choosing Lifesure.

Kind regards

Paul Reid
Managing Director, Lifesure

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About your policy

Important Information

Please take time to read **your** policy documents in full to make sure **you** understand the cover provided. In return for the payment of **your** premium **we** will provide the insurance cover detailed in **your** policy **schedule** and this policy document, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during the **period of insurance**. **Your** policy is valid for the **period of insurance** as shown on **your** policy **schedule**. Please refer to the policy documents provided to **you** when the policy was purchased or amended, for details of the type and level of cover **your** policy provides.

The **schedule** sets out the **sum(s) insured** (the amount of cover **you** have) and the sections of the policy which apply. If **your** insurance requirements change during the **period of insurance** please contact **Lifesure Group Limited** as soon as possible.

You must notify **Lifesure Group Limited** immediately of any changes in **your** circumstances which may affect this insurance. (This includes any changes in storage and security arrangements). If **you** do not, **your** policy may not be valid.

The terms of your insurance contract are based on the information that **you** have provided to **Lifesure Group Limited**. **You** are under a legal duty to ensure that **you** have not made a **misrepresentation**. Depending on the type of **misrepresentation** made, this could result in **your** insurance contract being rendered void, resulting in **you** no longer having any cover under this policy, or result in cover being amended, or reducing proportionately the amount of **your** claim **we** pay to take account of any increased premium that **we** would have charged.

Your policy is designed to be amended easily and **we** will issue a new **schedule** or endorsement each time the policy is altered.

You must also tell **Lifesure Group Limited** if at any time the **sum(s) insured** shown in the **schedule** are insufficient. Following a claim **we** can carry out the necessary repairs, or replace the item.

Before **you** accept **our** policy, **you** have fourteen (14) days to review **your** policy wording and consider its full terms. If **you** are not totally happy with the policy and have not made a claim, simply write to **Lifesure Group Limited** requesting that **your** insurance is cancelled and that any monies paid be returned. **We** will then cancel **your** insurance.

About your insurer

Underwriters and Lifisure Group Limited agreement

In return for **your** premium **we** will insure **you** during the **period of insurance**, under the terms set out in this policy wording, the **schedule** and any endorsement **we** have issued.

This insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; PO Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **our** details on the Financial Services Register <https://register.fca.org.uk/>.

Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at <https://www.fsc.gi/>.

As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. **You** can check this by visiting the Financial Services Register on the FCA website at https://register.fca.org.uk.

Details about the extent of its regulation by the Financial Conduct Authority are available on request.

Lifisure Group Limited

Lifisure Group Limited was formed in 1971 and one of the principles upon which the company has been built has been to offer a consistently high level of customer care. If **you** wish to learn more about the Lifisure Group, please visit **our** website at lifisure.co.uk.

Authorised Signature



Paul Reid
Managing Director
Lifisure Group Limited

Making sense of your policy: definitions

Certain words in this policy wording have special meanings. These meanings are given below:

To help **you** identify these words in the policy, **we** have printed them in **bold** type throughout.

Accident or Accidental

A sudden unexpected unforeseen and identifiable incident.

Authorised User

Any friends who are aged over 30 and using the **caravan** with **your** permission.

Bodily Injury

An injury which is caused solely by **accidental** means and is independent of any other cause.

Caravan(s)

The structure of the touring caravan described in the policy **schedule** together with awnings, refrigerators, gas bottles, water containers, steps, batteries, stabilisers, wheel clamp/locks, motor movers & standard manufacturer's fixtures & fittings.

CaSSOA

The Caravan Storage Site Owners' Association.

Contents

Articles of personal use or adornment, clothing, luggage and general household goods, including portable television sets whilst contained within the **caravan** and belonging to **you** or **your immediate family**.

Excess

The first amount of each and every claim as detailed on the policy **schedule** for which **you** are responsible.

Geographical limits

United Kingdom (England, Scotland, Wales, Northern Ireland and the Isle of Man) and for any period of no more than one hundred and eighty (180) days in any one **period of insurance** - the European Union, Norway and Switzerland.

Hazardous activities

Ballooning, bungee jumping, caving or potholing, diving (where breathing equipment is needed or used), hang-gliding, hunting, horse riding (other than hacking), motorcycling, any motor sport, mountaineering or rock climbing, any type of parachuting, quad biking, racing of any kind (other than athletics or swimming), winter sports (other than skiing and snowboarding).

Home

Within the boundaries of **your permanent residence** or **your immediate family's** or any **authorised user's permanent residence** but excluding communal parking areas and any public road or highway.

Hospital

Any establishment which is registered or licensed as a medical or surgical hospital and cares for injured or sick people under the supervision of **medical practitioners**.

Immediate family

Spouse, common law or civil partner, mother, step-mother, father, step-father, son, step-son, daughter, step-daughter, brother, step-brother, sister, step-sister, grandmother and grandfather, aunts and uncles and foster children.

In use

When **you**, **your immediate family** or any **authorised user** are using or visiting **your caravan** for holiday purposes or when the **caravan** is attached to a towing vehicle. This includes a seven (7) day period immediately prior to and returning from **you**, **your immediate family** or any **authorised user** using or visiting **your caravan** for holiday purposes provided the **caravan** is kept at **your home** during this seven (7) day period. Please note the policy definition of **home** excludes communal parking areas and public roads or highways.

Making sense of your policy cont'd

Lifesure Group Limited

Lifesure Group Limited, 3 Fenice Court, Phoenix Park, Eaton Socon, St Neots, PE19 8EW registered and authorised by the Financial Conduct Authority Number 305038.

Loss of limb

1. In respect of an arm:
 - a) Permanent severance of the four (4) fingers at or above the metacarpal phalangeal joints; or
 - b) Permanent total loss of use of an entire hand or arm; and
2. In respect of a leg:
 - a) Permanent severance or total loss of use above the talo-tibial joint; or
 - b) Permanent total loss of use of an entire foot or leg.

Loss of sight

Total and permanent loss of sight without expectation of improvement:

1. In both eyes when **your** name is added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or
2. In one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

Medical practitioner

A doctor or specialist who is legally qualified, licensed and registered to practice medicine under the laws of the country in which they practice other than:

1. **You**; or
2. A member of **your immediate family**; or
3. **Your** employee.

Misrepresentation

You will be deemed to have made a misrepresentation if **you** deliberately, recklessly or carelessly answer **our** specific questions incorrectly.

Money

Cash, bank or currency notes, cheques, money and postal orders, postage stamps, savings stamps and savings certificates, premium bonds, luncheon vouchers, traveller's cheques, phone cards, season tickets, gift tokens or vouchers, documents, promotion vouchers and air-miles vouchers all belonging to **you** or **your immediate family**.

Period of insurance

The period of time covered by the policy as shown in the **schedule**.

Permanent residence

Any domestic dwelling not occupied by **you**, **your immediate family** or any **authorised user** for holiday purposes, but occupied as a main domestic residence whether temporary or permanent.

Permanent total disablement

Disablement which has lasted for a minimum of twelve (12) months and in the opinion of a **medical practitioner** acting on **our** behalf, is beyond any prospect of recovery or improvement, which prevents **you** from engaging or performing in every and any occupation.

Pre-existing condition

A physical disability, or on-going or recurring medical condition **you** suffer from the symptoms of which first appeared or **you** knew about before the **period of insurance**.

Making sense of your policy cont'd

Schedule

The document **we** give **you** which makes the policy valid and shows **your** name, details of **your** address, the **caravan**, the **sum(s) insured**, the **caravan storage address** and the policy number.

Storage address

The location where the **caravan** will be kept, details of which **you** have given **Lifesure Group Limited** and which **we** have accepted and is shown in **your** policy **schedule**.

Sum(s) insured

The amount declared by **you** under the sum insured section of the policy **schedule**, and the maximum **we** will pay in the event of a total loss claim

Unattended

When the **caravan** is **in use** and **you** have temporarily moved away from the **caravan** for a period of two (2) hours or more.

Utilisation of nuclear, chemical or biological weapons of mass destruction

The use of any explosive nuclear weapon or device; or

1. The emission, discharge, dispersal, release or escape of: Fissile material emitting a level of radioactivity; or
2. Any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins); or
3. Any solid, liquid or gaseous chemical compound which, when suitably distributed; Capable of causing incapacitating disablement or death amongst people or animals.

Valuables

Any article made from precious metals, china, glass, porcelain, jewellery, fur, non-smart watches, video or photographic equipment, computers (including laptops and tablet computers), binoculars, telescopes, phones, pictures, works of art, antiques, stamp, medal and coin collections, sports equipment and portable audio equipment.

We, Us, Our, Company

UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited.

You, Your, Policyholder

The person(s) named in the **schedule**.

Changes to your information

You must take reasonable care to:

- a) Supply accurate and complete answers to all the questions **Lifesure Group Limited** may ask as part of **your** application for cover under the policy;
- b) To make sure that all information supplied as part of **your** application for cover is true and correct;
- c) Tell **Lifesure Group Limited** of any changes to the answers **you** have given as soon as possible.

You must take reasonable care to provide information that is accurate as well as complete answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not accurate and complete, 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.

Where there is a change and this results in an additional premium or a refund an administration fee may be charged. This will be accounted to **you** by **Lifesure Group Limited**.

If **you** become aware that information **you** have given **Lifesure Group Limited** is inaccurate or has changed, **you** must inform them as soon as possible.

Your cover: caravan and additional benefits

What's covered

We will cover **you** against loss or damage to the **caravan** and its **contents** caused by an insured peril which happens within the **geographical limits**.

Insured perils

1. Fire, explosion, lightning and earthquake;
2. Storm or flood;
3. **Accidental** damage;
4. Malicious acts or vandalism;
5. Theft or attempted theft.

What's not covered

- a) Theft of **contents** whilst outside the **caravan**;
- b) Theft of or loss or damage to **money**, firearms, wines, spirits and tobacco goods, mobile phones, **caravan** generators or **valuables**;
- c) Theft of or loss or damage to the **caravan** while the **caravan** is not **in use** unless it is kept at **your home** or at a **storage address you** have written and told us about and which **we** have accepted;
- d) Theft of or loss or damage to the **caravan** while **in use**, if left in communal parking areas, or on public roads or highways;
- e) Theft of **contents** unless there is evidence of forcible or violent entry or exit to or from the **caravan**;
- f) Theft of electronic or electrical equipment whilst left in the **caravan** when it is not **in use**;
- g) **Accidental** damage to **valuables**;
- h) **We** will not pay for loss or damage to **caravan** generators or damage to the **caravan** resulting from using generators;
- i) Loss or damage as described under the 'general exclusions' on page 16-17.
- j) The **excess** shown on **your schedule**.

Your cover cont'd

What's covered

Additional extensions

We will pay the extra costs of the following after loss or damage insured by this policy.

1. Emergency removal

If **your caravan** cannot be moved as a result of loss or damage while **in use**, we will pay the extra costs **you** have to pay to:

- a) Recover the **caravan** from the scene of a road traffic **accident**;
- b) Remove the **caravan** from the premises of a recovery company to the secure premises of a repairer **we** have agreed;
- c) Re-deliver the **caravan** to **you** at **your home** or **storage address** as shown in the **schedule**.

2. Loss of use

If **you** cannot stay in **your caravan** as a result of loss or damage while **in use**, and **you** decide to continue with **your** holiday, **we** will pay the extra costs **you** have to pay for:

- a) Hotel accommodation costs (not including food and drink) up to £75 a day for up to a maximum of £3,000; or
- b) Hire costs for a replacement **caravan** up to £75 a day for up to a maximum of £3,000.

3. Additional contents cover

When the **caravan** is **in use** only, as long as the **sum(s) insured** is enough to cover the **contents**, **we** will cover outside furniture kept in an awning.

4. Personal Accident cover

We will cover **you** whilst staying in **your caravan** if an **accident** occurs which within twelve (12) months results in **your bodily injury** or **death**. We will pay a benefit amount appropriate to the **sum(s) insured** described in the Table of Benefits.

Table of Benefits

Benefit Number	Benefit Description	Sum(s) insured
1	Death	£20,000
2	Loss of sight	£20,000
3	Loss of limb	£20,000
4	Permanent total disablement from any occupation	£20,000

The total benefit payable shall not exceed 100% of the **sum(s) insured** as the result of any one **bodily injury**.

What's not covered

1. The loss of any customs deposit as a consequence of any wilful act by **you**.

Your cover: personal accident

General Conditions applicable to Section 4

1. **We** will not pay for more than one of the Benefits 1-4.
2. **You** must get and act on the advice from a **medical practitioner** and have any medical examination that **we** ask and pay for. **You** must give us any documents, information and evidence **we** need. If **you** die **we** will be entitled to ask for, at **our** expense, a post-mortem examination. If **you** die **we** will deal with **your** personal representative.
3. **You** shall in a timely fashion provide assistance and co-operate with **us** or **our** representatives, in obtaining any other records deemed necessary to evaluate the incident or claim. In no event are **we** liable to pay any claim unless **you** co-operate with **us** and/or **our** representatives in the investigation of the claim.

Exclusions

1. **We** will not be liable for any **bodily injury**, loss or expenses, directly or indirectly caused by or contributed to, by:
 - a) **You** engaging in active service in any of the Armed Forces of any nation;
 - b) **You** committing or attempting to commit suicide or intentional self-injury;
 - c) Sickness or disease or any sexually-transmitted diseases, including HIV or any related condition;
 - d) Any **pre-existing condition**;
 - e) **Your** pregnancy or childbirth;
 - f) **You** taking a drug or drugs other than according to the manufacturer's instructions or as prescribed by a **medical practitioner**;
 - g) **You** taking a drug or drugs for the treatment of drug addiction;
 - h) **Your** participation in, practicing or training for a sport as a professional;
 - i) **Your** participation in **hazardous activities**;
 - j) **You** being exposed to the **utilisation of nuclear, chemical or biological weapons of mass destruction**;
 - k) **You** driving, or in charge of a vehicle where **your** blood/urine alcohol level is above the legal limit stated in the laws of the country where the incident occurs;
 - l) **You** engaging in flying except as a passenger in an aircraft licensed to carry passengers;
 - m) **Your** deliberate or reckless exposure to danger;
 - n) Anyone aged under 16 or over 75 at the time of the **accident**.

Your cover: public liability

What's covered

1. **We** will insure any amounts which **you** legally have to pay for causing **accidental bodily injury**, death or disease, **accidental** loss or damage to property arising out of **you** owning, possessing or using the **caravan** or the **contents** which happens within the **geographical limits**.
2. **We** will also insure defence costs **you** pay or agree to pay with **our** permission as well as the limit of liability for this section. **We** will cover **your** personal representatives entitled to cover under this section for any liability **you** or they may have. However **you** and they must keep to the terms, conditions and exclusions of this section.
3. **We** will also cover **you** or **your immediate family** or any **authorised user** for any legal liability as owner or occupier of the **caravan** to compensate others if, following an **accident** during the **period of insurance**, someone dies, is injured, falls ill or has their property damaged.
4. **We** will pay up to £5,000,000 in connection with any one incident.

What's not covered

1. **We** will not cover public liability arising directly or indirectly while **you** are towing the **caravan** (this cover should be provided by the towing vehicle's insurance. Please check **your** motor insurance and licence documents);
2. **We** will not cover loss or damage to property **you** own if it is more specifically insured elsewhere;
3. **We** will not pay if the liability that arises from death, injury or illness of **you** or **your immediate family** or any **authorised user**; loss of or damage to any property **you, your immediate family** or **your** domestic employees own or that **you** or they are responsible for.

Your cover cont'd

Settling Claims

What's covered

1. The caravan

We will either pay the cost of repairing the **caravan** or, if the **caravan** is lost or damaged beyond economical repair, **we** may settle the claim as follows:

a) New for Old Cover

If **you** suffer a total loss and the **caravan** is within five years of age from the year of manufacture at the start of any **period of insurance**, **we** will replace the **caravan** with a new **caravan** of the same make and model or an equivalent **caravan**. The cover will revert to **market value** if **your sum(s) insured** does not cover the cost of a new **caravan** of the same make and model or equivalent **caravan**.

b) Market value

We will pay the **market value** of the **caravan** at the time of the loss or damage (as shown in the current edition of Glass's Guide to Caravan Values), less a deduction for pre-accident condition, provided the total liability of the underwriters does not exceed the **sum(s) insured**.

2. The contents

We will pay the cost of repairing damaged items or:

- a) Pay the cost of replacing lost or damaged items with items of similar quality;
- b) Replace lost or damaged items with items of similar quality.

We may deduct an amount for wear, tear, and loss in value.

If the **sum(s) insured** on the **caravan** and **contents** at the time of loss or damage are less than the cost of replacement less an amount for wear, tear and loss in value, **you** shall be considered as being **your** own insurer for the difference and shall bear a rateable share of the loss accordingly.

How to make a claim

If **you** wish to make a claim please contact:

For Caravan and additional benefits

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

Email: office@lucas-solutions.com

Telephone: 0333 400 9987

For Personal Accident and Public Liability

Langleys Solicitors LLP, Queens House, Micklegate, York, YO1 6WG

Email: ukg@langleysclaimsservices.com

Telephone: 01904 686790

When submitting a claim form **you** must provide **your** policy number. When **you** become aware of an event which is likely to result in a claim under this policy:

You must:

- a) Provide in writing full details of injury or loss or damage as soon as possible and in any event within:
 - i) Seven (7) days if caused by riot or civil commotion; or
 - ii) Fourteen (14) days if from any other cause;
- b) Tell the police immediately if loss or damage has been caused by theft, attempted theft or malicious act or vandalism and help **us** get back and identify the property;
- c) Immediately send **us** every letter, claim, writ or summons without answering them;
- d) Supply all reports, certificates, plans, specifications, quantities information and help **we** ask for;
- e) Give **us** all information and evidence, including written estimates and proof of ownership and value that **we** ask for;
- f) Take steps to recover any lost or stolen item.

You must not:

- a) Leave any property for **us** to deal with;
- b) Dispose of any damaged items until **we** have had the chance to inspect them;
- c) Repair any damaged items until **we** have had the chance to inspect them;
- d) Admit liability or promise to make a payment without **our** permission.

We may do the following:

- a) Keep the insured property and deal with the salvage accordingly;
- b) Negotiate, defend or settle (in **your** name and on **your** behalf) any claim made against **you**;
- c) Prosecute (in **your** name for **our** own benefit), any other person in respect of any amount **we** have paid or must pay;
- d) Appoint a loss adjuster to deal with the claim;
- e) Arrange to repair the damage to the insured property.

How to make a claim cont'd

You may do the following:

Carry out temporary emergency repairs to make good the **caravan** following damage caused by an insured peril. This is limited to the following without prejudicing **your** position:

- a) Necessary boarding up following damage to windows, doors, fan lights and skylights to make the **caravan** secure.

Our acceptance of liability for any such temporary repair will always be subject to the terms and conditions of the policy.

Our rights:

- a) **We** may take, or ask **you** to take, any action necessary to get back from anyone else, any costs **we** have to pay under this policy. **We** may do this before or after **we** pay **your** claim;
- b) **We** may take over the defence or settlement of a claim against **you** by another person.

Contribution - other insurances

If **you** have any other insurance policies which cover the same loss, damage or liability as this policy, **we** will pay only **our** share of the claim.

General exclusions

We will not pay for loss or damage:

1. To tyres unless caused by an insured peril;
2. Resulting from road traffic **accidents** if the **caravan** is not roadworthy;
3. To generators or resulting from using generators;
4. Or any legal liability or **bodily injury** directly or indirectly caused by or arising 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 which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

We will not pay for loss or damage caused by:

1. Faulty workmanship, faulty design or using faulty materials;
2. Repairing, restoring, renovating, cleaning or dyeing;
3. Electrical or mechanical failure or breakdown;
4. Wear, tear or loss of value or any expense or costs that are indirectly caused by the insured peril;
5. Wet or dry rot, frost, vermin, insects, fungus or anything which happens gradually;
6. Water damage as a result of water leaking in through windows, doors, ventilators, body joints or seals;
7. Chewing, scratching, tearing or fouling by animals;
8. Deception, unless deception is used only to gain access or entry to the **caravan**;
9. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
10. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation
11. Pressure waves from aircraft or other flying objects travelling at or above the speed of sound;
12. **You** towing **your caravan** if **your caravan** weighs in excess of 100% of the towing vehicle's kerb weight;
13. **We** will not pay for loss or damage as a result of a gradual operating cause. **Your** policy is not a maintenance contract. **You** must take all steps to prevent or reduce loss or damage to the **caravan** and **contents**.
14. Any consequence, howsoever caused, including but not limited to computer virus in electronic data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this policy, electronic data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically. For the purposes of this policy, computer virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature

General exclusions cont'd

15. Loss or damage from any direct or indirect consequence of:

- 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 which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter. controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

16. Infectious or contagious disease exclusion:

Notwithstanding any other provision herein, this insurance does not cover any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly:

- (a) Infectious or contagious disease;
- (b) Any fear or threat of (a) above; or
- (c) Any action taken to minimise or prevent the impact of (a) above

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

We will not pay for:

1. The first £250 of each and every claim for storm damage to awnings or **your** policy **excess** for each and every claim caused by other insured perils;
2. More than £300 for any one single item of **contents**;
3. 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;
4. Loss or damage or legal liability directly or indirectly arising from the **caravan** being loaned, to any other person other than any **authorised user** or **immediate family**;
5. Loss or damage or legal liability directly or indirectly arising from the **caravan** being leased or hired to any person;
6. Loss or damage if the **caravan** is being used as a **permanent residence**;
7. Loss or damage or legal liability occurring while the **caravan** is being used in connection with any trade, business or profession;
8. More than £200 in total in respect of loss or damage to **contents** stored within any awning;
9. Loss or damage which happens before the start of this policy;
10. Loss or damage caused deliberately by **you**, **your immediate family** or any **authorised user**;
11. Loss or damage if **you** have not notified **us** of any changes to the **storage address** or security arrangements of the **caravan**;
12. Loss or damage to **contents** belonging to any **authorised user**.

General conditions

1. **You** must keep to the terms and conditions of this policy;
2. 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 wheel clamp and a hitchlock. If left **unattended** while attached to the towing vehicle **you** must fit a wheel clamp;
3. **You** must maintain the **caravan** in a sound, roadworthy condition and keep it in a good state of repair;
4. **You** must not leave awnings up and attached to the **caravan** unless it is in **use**;
5. **You** must inform **Lifesure Group Limited** immediately of any changes in **your** circumstances which affect this insurance. (This includes any changes in storage and security arrangements.) If **you** do not, **your** policy may not be valid;
6. **You** must not act in a fraudulent way. If **you** or anyone acting for **you**:
 - a) Fails to reveal or hides a fact likely to influence whether **we** accept your proposal, **your** renewal, or any adjustment to **your** policy;
 - b) Fails to reveal or hides a fact likely to influence the cover **we** provide;
 - c) Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
 - d) Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
 - e) Makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
 - f) Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge; or
 - g) Makes a claim that 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;
7. If **your caravan** is deemed beyond economical repair during the **period of insurance** of this policy, all cover will end from the date of the loss and **we** will take premiums **you** owe from any amount **we** pay as **your** claim;
8. It is a condition of this policy that a serial, VIN or chassis number is provided to **us** at inception of the policy for pre-1992 **caravans**. For post-1992 **caravans** **you** will need to provide **us** with the CRiS (Caravan Registration and Identification Scheme) number within fourteen (14) days of the inception of the policy; **We** will be unable to deal with a claim unless **we** have this identification number. **You** will be required to produce the CRiS registration document in the event of a total loss of the **caravan**. Do not keep this document in **your caravan**;
9. This policy is governed by English law;
10. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
 - a) supply accurate and complete answers to all the questions **Lifesure Group Limited** may ask as part of **your** application for cover under the policy;
 - b) to make sure that all information supplied as part of **your** application for cover is true and correct;
 - c) tell **Lifesure Group Limited** 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.

General conditions cont'd

11. **You** must take care to prevent any **accidental** damage, malicious damage or theft and keep **your** cycle and/or accessories in accordance with the security requirements and maintain them in a good state of repair and condition. **You** must take care to comply with all statutory obligations and regulations imposed by any statutory, regulatory, or government authority.

12. If there is any other insurance policy covering the same loss, damage or liability **we** will not pay more than **our** rateable share.

13. If a third party is believed to be responsible for any claim, **we** may take over, defend or settle the claim, or take up any claim in **your** name for **our** own benefit. This is known as exercising **our** right of subrogation. **You** must give **us** all the help and information **we** reasonably require for the purpose of exercising this right. **You** will take no action or make any agreements that may weaken or remove **our** rights under this clause without **our** prior written permission. **We** will pay any costs or expenses involved in exercising **our** right of subrogation.

14. If the insured value **you** have chosen is less than the full replacement value of **your** caravan, **we** will reduce any payment in line with the premium shortfall. For example, if **your** premium was 75% of what it would have been if the insured value was equal to the replacement cost of **your** caravan, **we** will pay no more than 75% of **your** claim.

How to cancel your policy

Cooling Off Period – fourteen (14) days

You have the right to cancel this policy within 14 days of the date **you** purchased the policy or when **you** received the policy documents, if this is later. **You** do not need to provide a reason for cancellation, and **we** will provide a full refund of any premium paid, unless **you** have made a claim or there has been an incident likely to result in a claim. If **you** wish to cancel the policy after 14 days, **we** will provide a refund.

Where a claim has occurred or there has been an incident likely to result in a claim no refund of premium will be provided. If **you** pay for **your** policy by monthly instalments **you** must pay the remainder of **your** monthly instalments or pay the remainder of the annual premium in full.

Cancelling outside of the Cooling Off Period

If **you** wish to cancel **your** policy after fourteen (14) days **you** will be entitled to a pro-rata return of premium provided no claims have been made or are pending.

Cancellation by Us

We may at any time cancel any insurance policy by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Non-payment of premium;
- b) Threatening and abusive behaviour;
- c) Failure to provide documents;
- d) Non-compliance with policy terms and conditions;
- e) A change in **your** circumstances means that **we** can no longer provide cover;
- f) where **we** identify your involvement in, or association with, insurance fraud or financial crime
- g) where **you** have misrepresented or provided false information to the questions asked when **you** purchased, renewed or amended **your** policy

If **we** cancel **your** policy, **we** will provide a refund of **your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud.

Important Note

The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows the insurer to cancel the policy, sometimes back to its start date, and to keep any premiums paid.

Renewal of your policy

We reserve the right not to invite the renewal of **your** policy. In this event **we** will notify **you** in writing to let **you** know.

Policy Limits

All sections of the policy have limits to the amount that **we** will pay under that section. Sometimes there are limits within the section for specific items. Full details are contained within this policy document and on **your** policy **schedule**.

Policy Excess

You will have to pay any **excess** shown on **your** policy **schedule**. **We** will only deduct one **excess** for each claim. If **we** have asked a supplier to deal with all or part of **your** claim, **we** may ask them to collect the **excess** from **you**.

How to make a complaint

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 **Lifasure Group Limited** who arranged the insurance on **your** behalf.

The address of Lifasure Group is:

The Complaints Department, Lifasure Group Ltd, 3 Fenice Court, Phoenix Park, Eaton Socon, St Neots, Cambridgeshire, PE19 8EW

Email: **complaints@lifasure.co.uk**

Telephone: **01480 402460**

Claims

For Caravan and additional benefits

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

Telephone: **0333 400 9987**

Email: **office@lucas-solutions.com**

For Personal Accident and Public Liability

Langleys Solicitors LLP, Queens House, Micklegate, York, YO1 6WG

Telephone: **01904 686790**

Email: **ukg@langleysclaimsservices.com**

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 05965F.

If **we** have not completed **our** investigations into **your** complaint within 8 weeks of receiving **your** complaint or if **you** are not happy with **our** Final Response, **you** may ask the Financial Ombudsman Service (FOS) to look at **your** complaint. If **you** decide to contact them, **you** should do so within 6 months of receiving **our** Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: **0800 023 4567**

Get in touch on line: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

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.

If **you** have purchased the insurance policy online, **you** may also raise **your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **your** complaint than if **you** contact the Financial Ombudsman Service directly.

How to make a complaint cont'd

Financial Services Compensation Scheme (FSCS)

If Watford Insurance Company Europe Limited cannot meet their obligations, **you** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Data protection notice

Lifasure, the underwriter, and other companies related to this insurance may use the personal and business details you have given us to: provide you with a quotation; deal with your policy; search credit reference and fraud agencies who may keep a record of the search; share with other insurance organisations to help offset risks, help administer your policy and to handle claims and prevent fraud; support the development of our business by including your details in compliance business reviews which may be carried out by third parties acting on our behalf.

We may need to collect 'special category data' relating to insured persons, which under the EU General Data Protection Regulation (**GDPR**) and Data Protection Act 2018 (**DPA 2018**), includes information relating to health and data about criminal convictions or offences. Special category data may be required for the purpose of evaluating the risk or administering claims. We will ensure that we have explicit consent from the insured persons for processing this type of information.

Personal data may be transferred to countries outside the EEA. All data will be held securely and handled in accordance with the principles of applicable data protection laws.

Under the GDPR and DPA 2018 individuals also have a number of rights relating to their personal information, which includes the right to access their personal data and supplementary information, which can be requested free of charge. Your rights are outlined in full in Lifasure's data privacy notice, which can be accessed at: Lifasure.co.uk/privacy. Should you need to contact Lifasure's Data Protection Officer, please email: dpo@lifasure.co.uk.

For details of privacy policies and contact details for the relevant data protection officers for the underwriter of your policy, please refer to your policy schedule.

UK General's notice:

We are UK General Insurance Ltd, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is **Z7739575**.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

Data protection notice cont'd

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of your personal data as it is in the substantial public interest and it is necessary: i) for administering your insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

UK General's full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-policy> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

Watford Insurance Company Europe Limited Information Notice

Personal Data provided in connection with this policy will be used and processed in line with the Privacy Policy. A copy of this is available at www.watfordre.com/privacy-policy/

Claims & Underwriting Exchange Register (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. **We** may 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.

