

Static Caravan Insurance Policy Summary

This is a policy summary only and does not contain full details of the limits, terms, conditions or exclusions of the insurance. For full details of the insurance cover including all terms and conditions and exclusions, please read the document of insurance and schedule together.

Underwriters

This insurance underwritten by certain underwriters at Lloyd's, the details for whom are available upon request. The Underwriters authorise Lifesure Group Limited to administer this insurance under Binding Authority Agreement number B1053BA015.

Period of Insurance

This insurance is for 12 (twelve) consecutive months starting from the start (inception) date shown in your schedule.

Type of Insurance

Static Caravan Insurance

Insured Events

Causes of loss or damage that are covered by this insurance include:

- Fire, smoke, lightning, explosion and earthquake
- Impact
- Riot, civil commotion, malicious persons or vandals
- Storm, tempest or flood
- Escape of water or oil from a fixed system
- Water freezing within domestic systems
- Theft or attempted theft
- Subsidence, heave or landslip of the land pitch
- Accidental damage
- Loss or theft of keys

Insured events are detailed fully (including exclusions and limitations specifically applying to each) in Definitions on pages 6 to 9 of your Document Of Insurance.

SIGNIFICANT FEATURES AND BENEFITS

Your Static Caravan if it is damaged or stolen.	You will be responsible for paying the excess (first amount of any claim) as stated in your Schedule
Debris Removal, Delivery and Re-Siting	We will pay up to £10,000 toward the cost of debris removal, delivery and re-siting if you static caravan is damaged
New For Old basis of settlement for your static caravan.	Provided your static caravan is less than 20 (twenty) years old at the start of the period of insurance and that the sum insured you have given us represents the full new replacement cost of the static caravan. If this criteria is not met, the basis of settlement will be market value. New for old and Market value are detailed fully on page 18 of the Document of Insurance, as are details of the basis of settlement for equipment and contents and personal effects.
Equipment relating to your static caravan or use of your static caravan including refrigerators, gas bottles, water containers, steps, balconies, batteries, stabilizers, wheel clamps, generators and awnings.	
Contents & Personal Effects Articles of personal use, clothing, luggage and general household goods, including portable television sets whilst contained within the static caravan and belonging to you or a family member.	Limited to - £500 any one article - the sum insured shown in the Schedule. Certain types of item are excluded - please refer to 'What Is Not Insured' on page 17 of the Document of Insurance points (a) and (b).
Damage to Equipment Contained in an Adjacent Locked Store	Limited to £100 in respect of any single article and £300 in total.

Theft or Accidental Damage to Outside Furniture when the static caravan is in use.	Limited to £200.
Awnings	We will not pay for damage to the awnings when erected and attached to the static caravan when the static caravan is left unoccupied for seven days or more.
Liability to Others for amounts you legally have to pay for causing death or bodily injury to another person and for accidental damage to other person's property arising from use or ownership of the static caravan.	The most we will pay in respect of all claims arising from one accident is £5,000,000.
Loss of Use & Hiring Charges if your static caravan is rendered uninhabitable by damage to it which is covered by this insurance.	The cost for alternative accommodation or the hire of a similar static caravan but only if the damage occurs after the holiday arrangements have been made or while the static caravan is being used for holiday purpose OR The loss of hiring charges for bookings accepted before to damage but only if a record has been maintained of all hiring, agreed hiring charges and deposit paid. We will also pay up to 1 (one) year's ground rent or contractual site fees if you continue to be liable to pay them. Limited to £10,000 in the period of insurance.
Personal Accident benefits if you or any family member that permanently resides with you is accidentally injured within the static caravan or whilst loading, unloading or directly working upon it.	The injury must result in death, permanent loss of sight in one or both eyes, loss of one or more limbs or permanent disablement from any occupation. The most we will pay is £20,000 during the period of insurance but this is reduced to £500 for persons aged under 16. Cover is not available to anyone aged over 70. Full details including exclusions and limitations are on page 20 of the Document of Insurance.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

Mechanical or Electrical Breakdown or Failure	
Depreciation, Deterioration, Manufacturing Defects, Wear and Tear.	
Obsolete or Unobtainable Parts	If damage to your static caravan results in needing new parts or accessories which are found to be obsolete or unobtainable, liability will be limited to the last known list of part or accessory required, together with the appropriate fitting charge.
Liability Exclusions included:	Liability (a) arising while the static caravan is attached to a mechanically propelled vehicle (b) resulting from an accident caused by the static caravan or part of it becoming detached from any towing vehicle (c) that arises in connection with any vehicle being used for the transportation of the static caravan.
Micro Organism Exclusion	Loss, damage, costs or expenses caused by moth, mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot or any other gradually operating cause.
Domestic Use Only Of The Static Caravan	The static caravan must only be used for domestic purposes, including whilst hired out to any other person, and not for business use
Excess	The first part of each and every claim which you must bear.

CONTINUATION: SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

<p>Escape of Water or Oil from a fixed system</p>	<p>Escape of water or oil from a fixed system but excluding damage occurring during the period 1st November to 15th March (both days inclusive) whilst the static caravan is unoccupied unless:-</p> <ul style="list-style-type: none"> i. the water supply has been turned off at the mains and all systems drained with the exception of sealed central heating systems that have been professionally fitted and contain antifreeze <p>OR</p> <ul style="list-style-type: none"> ii. the central heating system is left to operate at a minimum temperature of 15C <p>OR</p> <ul style="list-style-type: none"> iii. the water pipes are fitted with an operational trace heating system approved to British Standard BS6351.
<p>Water freezing within domestic systems</p>	<p>Water freezing within domestic systems but excluding damage occurring during the period 1st November to 15th March (both days inclusive) whilst the static caravan is unoccupied unless:-</p> <ul style="list-style-type: none"> the water supply has been turned off at the mains and all systems drained with the exception of sealed central heating systems that have been professionally fitted and contain antifreeze <p>OR</p> <ul style="list-style-type: none"> the central heating system is left to operate at a minimum temperature of 15C

How To Make A Complaint

Lifisure Group Limited aim to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance:

Please contact Lifisure Group Limited at:

Post: Lifisure Group Limited, 3 Fenice Court, Phoenix Park, Eaton Socon, St Neots, Cambs, PE19 8EW

Telephone: 01480 402470

Email: info@lifisure.co.uk

If your complaint cannot be resolved within 2 (two) weeks, or if you have not received a response within 2 (two) weeks you are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of your complaint and provide you with a written final response.

Lloyd's contact details are:

Post: Complaints, Lloyd's, One Lime Street, London EC3M 7HA

Telephone: +44 (0) 207 327 5693

Fax: +44 (0) 207 327 5225

Email: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, or if you have not received a written final response within 8 (eight) weeks from the date Lifisure Group Limited received your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service who will independently consider your complaint free of charge.

Their contact details are:

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

Telephone: (Fixed): 0800 0234567 Tel (Mobile): 0300 1239123 Tel (Outside UK): +44 (0) 20 7964 0500

Fax: +44 (0)20 7964 1001

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

Website: www.financial-ombudsman.org.uk

Please note:

- You must refer your complaint to the Financial Ombudsman Service within 6 (six) months of the date of the final response
- The Financial Ombudsman Service will normally only consider a complaint from private individuals or from a business that has an annual turnover of less than 2 million Euros and fewer than 10 (ten) employees.

How To Make A Claim

Telephone Quadra Claims Services Ltd on 0161 838 6290. Quadra Claims Services Ltd are authorised by us to handle claims on our behalf.

Cancellation - Cooling Off Period - 14 (fourteen) Days

You are entitled to cancel this policy by contacting Lifesure Group Limited (using the contact details provided on the front/cover page of this document of insurance) within 14 (fourteen) days of either:

- the date you receive this insurance documentation; or
- the start of the period of insurance

whichever is the later. This period is the 'Cooling Off Period'.

If you cancel this policy within the Cooling Off Period we will provide a full refund of any premium you have paid.

Cancellation - Cancelling outside of the Cooling Off Period

You can also cancel this policy at any time after the Cooling Off Period by contacting Lifesure Group Limited (using the contact details provided on the front/cover page of this document of insurance).

If you have not made a claim we will refund any premium you have paid less a pro rata premium for the cover you have had.

If you have made a claim, we will not refund any premium you have paid.

Please refer to Lifesure Group Limited's terms of business (which are provided with quotations and each time your policy is issued and also available online at www.lifesure.co.uk/terms) for details of cancellation charges that may be applied by Lifesure Group Ltd.

We can cancel this policy by giving you 30 (thirty) days' notice in writing. We will only do this for a valid reason. Examples of valid reasons are as follows:

- non payment of premium (Lifesure Group Limited will call you once and write to you once to chase for payment and will then cancel your policy);
- a change in risk occurring which means that we can no longer provide you with insurance cover;
- non-cooperation or failure to supply any information or documentation we request;

Any refund due to you, within or outside of the Cooling Off Period, will be sent to you as soon as practically possible.

Compensation

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this policy. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this policy. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU) and on their website: www.fscs.org.uk.

Conditions You Must Comply With To Receive Benefit Under This Policy

There are conditions contained that you must comply with to receive benefits under this Policy. If you breach any of these conditions this may render your claim null and void or reduce the amount payable or we may treat this insurance as though it never existed.

These conditions are contained on pages 15 and 16 of your **document of insurance**.