



STATIC CARAVAN DOCUMENT OF INSURANCE



A GUIDE TO YOUR COVER & HOW TO MAKE A CLAIM

LifesureStaticCaravan
SPECIALIST INSURANCE



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INTRODUCTION

Wherever any word or words within this policy appear in **bold** they will have the meanings shown in the Definitions on pages 6 to 9.

This **document of insurance**, the **schedule** and any **endorsement(s)** form **your** policy. These should be kept in a safe place.

Please read the whole policy carefully. It is arranged in different sections. It is important that:

- **You** check that the sections **you** have requested are noted as included in the **schedule**;
- **You** check that the information **you** have given **us** is accurate – see the “Information You Have Given Us” section;
- **You** comply with **your** duties under each section and under the insurance as a whole.

THIS INSURANCE

You have applied to **us** for insurance and **your** policy sets out the details of the insurance which **you** have requested. In deciding to accept this insurance and in setting the terms and **premium**, **we** have relied on the information **you** have given **us**.

In return for payment of the **premium** shown in the **schedule**, **we** agree to insure **you**, in accordance with the terms and conditions contained in or endorsed on this policy, against loss or **damage you** sustain or legal liability **you** incur for accidents happening during the **period of insurance**.

The insurance relates ONLY to those sections of this policy which are shown in the **schedule** as being included.

UNDERWRITERS & LIFESURE GROUP LIMITED AGREEMENT

Lloyd’s of London are authorised and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA) under the Financial Services and Markets Acts 2000. The binding authority number B1053BA015 allows **Lifesure Group Limited** to sign and issue this policy on behalf of Lloyd’s Underwriters whose respective shares and syndicate numbers can be obtained by applying to Market Services, Lloyd’s, One Lime Street, London, EC3M 7HA.

Lifesure Group Limited is authorised and regulated by the Financial Conduct Authority. Details of **Lifesure Group Limited** may be checked on the Financial Services Register at www.fca.org.uk/register noting the Firm number 305038.

SEVERAL LIABILITY NOTICE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

LSW 1001

LIFESURE GROUP LIMITED

Lifesure 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 Lifesure Group, please visit our website at www.lifesure.co.uk.

Authorised Signature



Paul Reid
Managing Director,
Lifesure Group Limited

DEFINITIONS

Wherever certain words are used in this policy and are highlighted by being shown in **bold** print, they have the meaning as defined below;

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**.

Damage(d)

Except where expressly stated otherwise; loss destruction or damage to the **property insured**.

Disablement

Inability to engage in the usual occupation and not engaging in any paid occupation.

Document of Insurance

This booklet.

Employee(s)

- a) Any person under a contract of service or apprenticeship with **you**;
- b) Any person who is hired to or borrowed by **you**;
- c) Any person **you** engage in connection with a work experience or training scheme;
- d) Any labour master or person supplied by **you**;
- e) Any person **you** engage by labour only sub contractors;
- f) Any self employed person working on a labour only basis under **your** control or supervision.

Endorsement

A clause stated in the **schedule** as applicable and which modifies this insurance.

Equipment

Any equipment pertaining to the **static caravan** or use of the **static caravan** including refrigerators, gas bottles, water containers, steps, balconies, batteries, stabilizers, generators and awnings.

Excess

The first part of each and every claim which **you** must bear. The **excess** will be as detailed in the **schedule** or this **document of insurance** and where any such **excess** shown is inconsistent between these documents, the amount shown in the **schedule** will apply.

Family Member

The person **you** are married to or live with as if **you** were married, children and any other person who permanently lives with **you**, other than lodgers and any other paying guests.

Insured Event

1. Fire, smoke, lightning, explosion and earthquake.
2. Impact by:
 - a) aircraft, aerial device or anything dropped from them;
 - b) vehicles or animals;
 - c) television/radio aerials, aerial fittings or masts (including satellite dishes);
 - d) falling trees or their branches, telegraph poles or lampposts (or parts of any of these);but excluding **damage** caused by domestic pets.
3. Riot, civil commotion, malicious persons or vandals but excluding **damage**:
 - a) caused by **you** or **family member** in the **static caravan**;
 - b) whilst the **static caravan** is left **unoccupied** and is unlocked.
4. Storm, tempest or flood but excluding:
 - a) **damage** whilst the **static caravan** is not securely anchored at all four corners of the chassis unless securely fixed to concrete foundations or enclosed brick skirt;
 - b) **damage** caused by frost;
 - c) **damage** to fences and gates;
 - d) the first £500 of each and every claim occurring between 1st November and 15th March (both days inclusive) unless **your static caravan** is at a site that provides daily inspection.
5. 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:-
 - 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
OR
 - ii. the central heating system is left to operate at a minimum temperature of 15C.
OR
 - iii. the water pipes are fitted with an operational trace heating system approved to British Standard BS6351

6. 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 either:
 - 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
 - OR
 - the central heating system is left to operate at a minimum temperature of 15C.
7. Theft or attempted theft by excluding theft or attempted theft:
 - a) caused by **you** or **family member** in the **static caravan**;
 - b) whilst the **static caravan** is **unoccupied** and left unlocked;
 - c) to items left in open unless they are securely locked to an immovable object;
 - d) from a **static caravan** unless entry to the **static caravan** has been gained by forcible or violent means;
 - e) arising from deception, financial loss or the use of stolen, forged or invalid cheques, drafts, bank notes and the like.
8. **Subsidence, heave** or **landslip** of the land or pitch on which the **static caravan** is sited but excluding **damage**:
 - i) caused by normal **settlement**;
 - j) caused by coastal or river erosion;
 - k) resulting from defective design, faulty workmanship, use or use of defective materials.
9. Accidental damage to:
 - a) the **static caravan**;
 - b) fixed sanitary ware and ceramic hobs;
 - c) fixed glass in doors and windows;
 - d) underground cables and service pipes which are the responsibility of **you**;
 - e) television and audio equipment within the **static caravan**;
but excluding **damage**:
 - i) caused by wear and tear, deterioration, corrosion, action of light or anything happening gradually;
 - ii) arising from cleaning, repair or maintenance;
 - iii) caused by defective design or workmanship;

- iv) caused by domestic pets.
10. Loss or theft of keys to the **static caravan** and subsequent replacement of locks and keys but excluding:
- a) any amount in excess of £350;
 - b) any lock of better quality than that being repaired or replaced;
 - c) **damage** or theft not reported to the Police.

Heave

Upward and/or lateral movement of the site on which the **static caravan** stands caused by the swelling of the ground.

Insured Person

You and any **family member** permanently residing with **you** whilst:

- a) within the **static caravan**;
- b) loading, unloading or directly working upon the **static caravan**.

Landslip

Downward movement of sloping ground.

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.

Period Of Insurance

The period shown in **your schedule** detailing the start and end date of this insurance.

Premium

The amount shown in the **schedule** as the premium.

Property Insured

Save where expressly stated otherwise, the **static caravan, equipment, contents & personal effects**, all as defined in these Definitions, if and to the extent they are included as property insured in the **schedule**.

Schedule

The schedule specifying the terms and extent of this **document of insurance**.

Settlement

The vertical movement of the ground surface (and of foundations and structures founded upon it) arising from the weight of the **static caravan**.

Static Caravan

Any static caravan, including its fixtures and fittings which form an integral part of it, which is described in the **schedule** or a subsequent **endorsement**.

Subsidence

Downward movement of the site on which the **static caravan** stands by a cause other

than the weight of the **static caravan**.

Sum Insured

The sum insured shown in the **schedule**.

Territorial Limits

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Unoccupied

Any time when the **static caravan** is not occupied or attended by **you** or **your family member** or any other person permitted by **you** to occupy or attend the **static caravan**.

We/Us/Our/Underwriters

Certain Underwriters at Lloyd's, **our** details being available upon request, including any representative appointed by **us** to act on **our** behalf in respect of underwriting, administration and/or claims handling duties.

You/Your

The person(s) shown as 'The Insured' in the **schedule**. If there is more than one person shown as 'The Insured' in the **schedule**, this insurance applies both jointly and individually, but **our** total liability for all claims will not exceed the limits stated in this policy.

HOW TO MAKE A COMPLAINT

Lifasure Group Limited aim is 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 **Lifasure Group Limited** at: **Lifasure Group Limited, 3 Fenice Court, Phoenix Park, Eaton Socon, St Neots, Cambs, PE19 8EW**

Telephone: **01480 402460**

Email: **info@lifasure.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 **Lifasure 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** (Mobile): **0300 1239123** (Outside UK): **+44 (0) 20 7964 0500**

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 AND IMPORTANT INFORMATION REGARDING CLAIMS

Reporting a Claim

Contact Quadra Claims Services Ltd on 01618 386290. Quadra Claims Services Ltd is authorised by **us** to handle claims on **our** behalf.

Quadra Claims Services Ltd, 82-86 Deansgate, Manchester, M3 2ER

Tel: **0161 838 6290**

Fax: **0161 833 9015**

E-mail: **lifesure@quadraclaims.co.uk**

Claims Conditions

Claims conditions are shown within the 'Conditions You Must Comply With To Receive Benefit Under This Policy' section of this document on pages 15 to 16.

Preventing and Mitigating Loss Or Damage

Your duty to prevent and mitigate loss is a condition shown within the 'Conditions You Must Comply With To Receive Benefit Under This Policy' section of this document on page 15 to 16.

Permission To Inspect Your Static Caravan

Your obligation to permit **us** to inspect **your static caravan** is a condition shown within the 'Conditions You Must Comply With To Receive Benefit Under This Policy' section of this document on page 15 to 16.

All Insured Persons Duty To Comply With Policy Conditions And Endorsements

The obligation of ALL persons insured claiming to be covered by this insurance is a condition shown within the 'Conditions You Must Comply With To Receive Benefit Under This Policy' section of this document on page 15 to 16.

INFORMATION YOU HAVE GIVEN US

In deciding to accept this policy and in setting the terms and **premium, we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information **we** will treat this policy as if it never existed and decline all claims.

If **we** establish that **you** carelessly provided **us** with false or misleading information it could adversely affect **your** policy and any claim. For example, **we** may:

- treat this policy as if it had never existed and refuse to pay all claims and return the **premium** paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness;
- charge **you** more for **your** policy or reduce the amount **we** pay on a claim in the proportion the **premium you** have paid bears to the premium **we** would have charged **you**; or
- cancel **your** policy in accordance with the Cancellation clause below.

We or **Lifesure Group Limited** will write to **you** if **we**:

- intend to treat **your** policy as if it never existed; or
- need to amend the terms of **your** policy; or
- require **you** to pay more for **your** insurance.

Lifesure Group Limited will issue a statement of facts document to **you** confirming the answers that **you** have provided to the questions **we** have asked.

If **you** become aware that information **you** have given **us** is inaccurate, **you** must inform **Lifesure Group Limited** as soon as reasonably practicable.

CHANGES TO YOUR INFORMATION

Changes You Must Advise At Renewal Of This Insurance

At renewal **you** must let **Lifesure Group Limited** know if any of the information **you** have provided has changed in relation to **you** and/or anyone insured under **your** policy. The information **you** have provided is recorded in a statement of facts document, a copy of which is issued to **you** with **your** policy.

Changes You Must Advise During The Period Of Insurance

You must tell **Lifesure Group Limited** about the following before any such change occurs as **your** insurance will not be amended retrospectively:

- if the owner of **your static caravan** changes;
- if **you** replace **your static caravan**;
- if the way **you** use **your static caravan** changes (for example **you** will be using **your static caravan** for business);
- if **you** move house or change the location where the **static caravan** is kept;
- if **you** change **your** occupation including part time work.

You will not be covered following the above changes unless **we** have agreed to provide cover and issued a **schedule**. This means that, if **you** do not advise **us** of any such change, **we** will determine if **your** failure to do so has been deliberate, reckless or careless and **your** policy may be affected in accordance with the 'Information You Have Given Us' clause above.

Where **we** agree to **your** change, this may result in an additional or return premium and an administration fee may apply. Please refer to **your schedule** for details of charges that may apply.

If **your** change means that **we** can no longer provide cover, **we** will give **you** notice of cancellation in accordance with the Cancellation clause below.

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 document; 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.

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.

IMPORTANT NOTICE

The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policy holder 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.

COMPENSATION

The **underwriters** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if an **underwriter** 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.

PRIVACY NOTICE

Information we process

You should understand that information **you** provide, have provided and may provide in future will be processed by **us**, in compliance with UK data privacy laws for the purpose of providing insurance, handling claims and/or responding to complaints.

Information containing personal and sensitive personal information

Information **we** process may be defined as personal and/or sensitive personal information. Personal information is information that can be used to identify a living individual e.g. name, address, driving licence or national insurance number. Personal information is also information that can identify an individual through a work function or their title.

In addition, personal information may contain sensitive personal information; this can be information about **your** health and/or any criminal convictions.

We will not use personal and/or sensitive personal information except for the specific purpose for which **you** provide it and to carry out the services as set out within this notice.

Collecting electronic information

If **you** contact **us** via an electronic method, **we** may record **your** Internet electronic identifier i.e. **your** internet protocol (IP) address. **Your** telephone company may also provide **us** with **your** telephone number.

How we use your information?

Your personal and/or sensitive personal information may be used by **us** in a number of ways, including to:

- arrange and administer an application for insurance;
- manage and administer the insurance;
- investigate, process and manage claims; and/or
- prevent fraud.

Who we share your information with?

We may pass **your** personal and/or sensitive personal information to industry related third parties, including authorised agents; service providers; reinsurers; other insurers; legal advisers; loss adjusters and claims handlers.

We may also share **your** personal and/or sensitive personal information with law enforcement, fraud detection, credit reference and debt collection agencies and within **our** Group of companies to:

- assess financial and insurance risks;
- recover debt;

- to prevent and detect crime; and/or
- develop products and services.

We will not disclose **your** personal and/or sensitive personal information to anyone outside **our** Group of companies except:

- where **we** have **your** permission;
- where **we** are required or permitted to do so by law;
- to other companies who provide a service to **us** or **you**; and/or
- where **we** may transfer rights and obligations under the insurance.

Why it is necessary to share information?

Insurance companies share claims data to:

- ensure that more than one claim cannot be made for the same personal injury or property damage;
- check that claims information matches what was provided when the insurance was taken out;
- act as a basis for investigating claims when **we** suspect that fraud is being attempted; and/or
- respond to requests for information from law enforcement agencies.

The transferring of information outside the European Economic Area

In providing insurance services, **we** may transfer **your** personal and/or sensitive personal information to other countries including countries outside the European Economic Area. If this happens **we** will ensure that appropriate measures are taken to safeguard **your** personal and/or sensitive personal information.

Access to your information

You have a right to know what personal and/or sensitive personal information **we** hold about **you**. If **you** would like to know what information **we** hold, please contact the Data Protection Officer at the address stated in the **schedule**, stating the reason for **your** enquiry. **We** may write back requesting **you** to confirm **your** identity, **we** may also charge a fee of £10 for processing **your** enquiry.

If **we** do hold information about you, **we** will:

- give **you** a description of it;
- tell **you** why **we** are holding it;
- tell **you** who it could be disclosed to; and
- let **you** have a copy of the information in an intelligible form.

If some of **your** information is inaccurate, **you** can ask **us** to correct any mistakes by contacting **Lifisure Group Limited's** Data Protection Officer.

Providing consent to process your information

By providing **us** with **your** personal and/or sensitive personal information, **you** consent to **your** information being used, processed, disclosed, transferred and retained for the purposes set out within this notice.

If **you** supply **us** with personal information and/or sensitive personal information of other people, please ensure that **you** have fairly and fully obtained their consent for the processing of their information. **You** should also show this notice to the other people.

You should understand that if **you** do not consent to the processing of **your** information or **you** withdraw consent, **we** may be unable to provide **you** with insurance services.

Changes to this Notice

We keep **our** privacy notice under regular review. This notice was last updated on the 20th October 2015.

Contacting us

If **you** have any questions relating to the processing of **your** information, please contact **Lifesure Group Limited's** Data Protection Officer using the contact details stated in the **schedule**.

NOTE:

Reference to **we** or **us** in this Privacy Notice includes **Lifesure Group Limited**.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999

A person who is not a party to this policy has no right under the Contracts (Rights Of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

SANCTIONS

We try **our** best to ensure that **we** do not offer insurance to anyone which is in breach of any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United Kingdom. However, if **we** have done this unintentionally **you** should consider that, regardless of what the policy says, **we** do not provide any insurance, nor will **we** pay any claim or provide any benefit if doing so would constitute a breach of any sanction.

LAW AND JURISDICTION

You and **we** are free to choose the law applicable to this contract of insurance. Unless specifically agreed to the contrary this contract of insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

TAXES

There may be circumstances where taxes may be due that are not paid via **us**. If this occurs then it is **your** responsibility to ensure that these are paid directly to the appropriate authority.

LANGUAGE

The language of **your** policy and any communication throughout the duration of the **period of insurance** will be English.

CONDITIONS YOU MUST COMPLY WITH TO RECEIVE BENEFIT UNDER THIS POLICY

There are conditions that **you** must comply with to receive benefit under this policy. These conditions either oblige **you** to act in a certain way, or stipulate a contingency upon which the validity of the policy or a claim depends.

If **you** breach any of these conditions **we** may:

- render **your** claim null and void;
- amend the terms of **your** policy. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** breach of condition;

charge **you** more for **your** policy or reduce the amount **we** pay on a claim in the proportion the **premium you** have paid bears to the premium **we** would have charged **you**;

- cancel **your** policy in accordance with the Cancellation clause.

Such conditions are listed below:

1. Claims Condition

If an incident happens which could result in a claim being made by **you** or against **you** under this policy:

- a) **you** must as soon as practicable notify and confirm the incident to:
Quadra Claims Services Ltd, 82-86 Deansgate, Manchester M3 2ER
Tel: **0161 838 6290** • Fax: **0161 833 9015**
E-mail: **lifesure@quadraclaims.co.uk**
and, if required, give full details of the incident as soon as possible together with such information and assistance as **we** may require;
- b) **you** must as soon as practicable notify the Police following **damage** by theft, attempted theft, malicious damage, violent disorder, riot or civil commotion or the disappearance of valuable items;
- c) **you** must NOT under any circumstances admit liability for, nor offer to agree to settle, any claim without **our** written consent. **We** will be entitled to take over and conduct in **your** name the defence of any claim and to prosecute in **your** name, for **our** benefit, any claims for indemnity or damages or otherwise against any third party and **we** will have full discretion in the conduct of any negotiations and proceedings and the settlement of any claim.

2. Your Duty To Prevent And Mitigate Loss Condition

You and any other person who is covered by this insurance must do everything possible to:

- a) ensure that the **property insured** must be maintained in sound condition and all reasonable precautions taken to prevent any claims;

- b) protect **your static caravan** from loss or **damage**; and
- c) ensure that any loss or **damage** incurred is limited to the minimum safely possible.

3. **Permission To Inspect Your Static Caravan Condition**

You must allow **us** to examine **your static caravan** following **our** request to do so.

4. **All Insured Persons Duty To Comply With Policy Conditions And Endorsements**

ALL persons claiming to be covered by this insurance must have kept to all the conditions and endorsements **endorsements**.

5. **Domestic Use Of The Static Caravan Only Condition**

The **static caravan** must only be used for domestic purposes, including whilst hired out to any other person, and not for business use.

PART 1 - STATIC CARAVAN, EQUIPMENT, CONTENTS & PERSONAL EFFECTS

What Is Insured

We will pay for **damage** caused by an **insured event** within the **territorial limits**:

- A) to the **static caravan** limited to the **static caravan sum insured** as shown in the **schedule**;
- B) to the **equipment** limited to **equipment sum insured** as shown in the **schedule**;
- C) to the **contents and personal effects**:
We will pay to **you** the value of the **property insured** at the time of **damage** or will at **our** option repair, reinstate or replace such **property insured** or any part of it provided that **our** total liability will not exceed:
 - i) £500 in respect of any one article unless otherwise specified in the **schedule**; and
 - ii) in total the **sum insured** as shown in the **schedule**.

Extensions to Part 1

- a) The **sum insured** will not be reduced by a claim payment unless the **static caravan** is stolen or totally destroyed. A new **schedule** will be issued for any replacement **static caravan**.
- b) **We** will also pay for **damage** caused by an **insured event** to **equipment** (but not **contents and personal effects**) whilst contained in an adjacent locked store provided **our** liability will not exceed £100 in respect of any single article and £300 in total.

What Is Not Insured

- a) **Damage** to money of any kind, credit or charge cards or business books or documents of any kind.
- b) **Damage** to watches, jewellery, furs and articles of gold, silver or other precious metals, contact lenses, spectacles, items of sports equipment value £50 or over, photographic equipment, binoculars, camcorders, mobile telephones, computer hardware or software, motor driven vehicles of any kind or their accessories, pedal cycles or waterborne craft of any description.
- c) Depreciation, deterioration, manufacturing defects, wear and tear.
- d) **Damage** by moth, mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot or any other gradually cause that happens gradually.
- e) Mechanical or electrical breakdown or failure.

- f) Theft or accidental **damage** from awnings or toilet tents, except for outside furniture when the **static caravan** is in use and in such instance limited to a total limit of £200.
- g) The **excess** as stated in the **schedule**.
- h) **Damage** in circumstances where a claim for **damage** results in the **static caravan** needing new parts or accessories which are found to be obsolete or unobtainable. **Our** liability in such instance will be limited to the last known list price of the part or accessory required, together with the appropriate fitting charge.
- i) **Damage** to the awning when erected and attached to the **static caravan** when the **static caravan** is left **unoccupied** for 7 (seven) days or more.
- j) The cost of replacing or repairing any undamaged parts of the **static caravan** and/or **equipment** and/or **contents & personal effects** which form part of a pair, set or suite or part of a common design or function when the **damage** is restricted to a clearly definable area or to a specific part.

Basis of Claims Settlement – Part 1

A. **Static Caravan** (as shown in 'What Is Insured' A above)

We will pay the value of the **static caravan** at the time of its **damage** or will, at **our** option, repair, reinstate or replace such **static caravan** or any part of it, provided that **our** total liability will not exceed:

- a) the **sum insured**; or
- b) the value of such property as new

New For Old

If the **static caravan** is **damaged** beyond economic repair and provided that:

- a) the **static caravan** is less than 15 (fifteen) years old at the start of the **period of insurance**; and
- b) the **sum insured** represents the full new replacement cost of the **static caravan**

we will pay the cost of replacing the **static caravan** with a brand new equivalent on the same park or site and, in addition, up to £10,000 toward the necessary cost of debris removal, delivery and re-siting.

Market Value

If the **static caravan** is **damaged** beyond economic repair and the **static caravan** is either:

- a) equal to or more than 15 (fifteen) years old at the start of the **period of insurance**; and/or
- b) the **sum insured** is not adequate to represent the full new replacement cost of the **static caravan**

we will pay the cost of replacing the **static caravan** with one of similar age, type and condition on the same park or site and in addition up to £10,000 toward the reasonable cost of debris removal, delivery and re-siting.

We will not be liable for that part of any repair or replacement which improves the **static caravan** beyond the condition before the **damage** occurred.

B. **Equipment** (as shown in 'What Is Insured' B above)

We will pay the value of the **equipment** at the time of **damage** or will at **our** option repair or replace such **equipment**, contents and personal effects or any part of it, provided that **our** total liability will not exceed the **sum insured**.

C. **Contents and Personal Effects** (as shown in 'What Is Insured' C above)

We will pay the value of the **contents and personal effects** at the time of **damage** or will at **our** option repair or replace such **contents and personal effects** or any part of it, provided that **our** total liability will not exceed the **sum insured**.

We will make no deduction for wear and tear in settling claims for **contents and personal effects**.

Discount Clause

We will take into account any available discount within any settlement amount.

PART 2 - LIABILITY TO THE PUBLIC

What Is Insured

We will insure **you** for all amounts which **you** become legally liable to pay as damages in respect of:

- a) accidental death of, or bodily injury to, any person other than **you**, any **employee** or **family member**;
- b) accidental damage to property; other than property belonging to **you** or in **your** custody or the custody of any **employee** or **family member**.

arising from use or ownership of the **static caravan** and occurring within the **territorial limits** and during the **period of insurance**.

The most **we** will pay in respect of all claims arising from one accident is £5,000,000 plus legal costs recoverable by a claimant and costs and expenses incurred with **our** written consent. If **the Insured** dies their legal personal representatives will be insured in respect of any accident covered by this section.

For the purposes of this section the expression "**the insured**" means **you** and any person(s) using the **static caravan** with **your** consent other than whilst let for reward.

What Is Not Insured

We will not insure **you** against any 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**;
- d) for the death or injury of any person arising out of or in the course of their employment by **you**;
- e) arising out of the use of any mechanically propelled vehicle/water craft;
- f) if such liability attaches by virtue of an agreement but which would not have attached in the absence of such agreement;
- g) arising out of the pollution of air, water or soil unless it can be proved to have been caused by immediate discharge following an accident;
- h) of any nature arising out of or connected with or incidental to any profession, occupation, business or commercial venture;
- i) arising out of the transmission of any communicable disease or condition by any person insured;
- j) arising out of the ownership or possession of any animal other than cats, dogs (but not any dog that is designated dangerous under the Dangerous Dogs Act 1991) or horses;

- k) arising out of, resulting from, or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use of or exposure to asbestos or materials or products containing asbestos.

PART 3 - LOSS OF USE AND HIRING CHARGES

What Is Insured

If **your static caravan** is rendered uninhabitable by **damage** for which a claim is payable under Part 1 of this insurance **we** will pay:

- a) the necessary cost incurred for alternative accommodation or the hire of a similar **static caravan** but only if the **damage** occurs after holiday arrangements have been made or while the **static caravan** is being used for holiday purposes;
OR
- b) for the loss of hiring charges for bookings accepted prior to **damage** but only if a record has been maintained of all hiring, agreed hiring charges and deposits 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.

The most **we** will pay is £10,000 in the **period of insurance**.

PART 4 - PERSONAL ACCIDENT BENEFITS

What Is Insured

If **you** or any **family member** that permanently resides with **you** is accidentally injured whilst:

- a) within the **static caravan**; or
- b) loading, unloading or directly working upon the **static caravan**

and this injury alone results in:

- death;
- permanent loss of sight in one or both eyes; or
- loss of one or more limbs; or
- permanent **disablement**;

we will pay the injured person(s) or their legal representative £20,000. This is reduced to £500 in respect of a person aged under 16 at the time of such accident.

The most **we** will pay in any **period of insurance** is £20,000.

What Is Not Insured

We will not pay any benefit in respect of:

- a) permanent **disablement** from an occupation until incapacity has lasted 52 (fifty two) weeks;
- b) death, loss of sight, loss of limbs or permanent **disablement** occurring more than 12 (twelve) months after the injury has been sustained;
- c) any person aged over 70 (seventy) years old at the time of accident;
- d) an accident occurring outside of the **territorial limits**;
- e) an accident occurring outside of the **period of insurance**;
- f) an accident caused by or involving any narcotic or drug unless prescribed by a registered medical practitioner;
- g) **you** or a **family member** participating in racing;
- h) **you** or a **family member** participating in a criminal act;
- i) an accident involving the use of power driven wood or metal working machinery except portable tools applied by hand;
- j) an accident involving pregnancy or childbirth;
- k) sickness or disease not resulting from bodily injury;
- l) self inflicted injury.

GENERAL EXCLUSIONS

These exclusions apply to the entire policy and are in addition to the exclusions shown under 'what is not insured' within each part of this **document of insurance**.

1. War Exclusion

This insurance does not cover any destruction of, or damage to any property or any loss or legal liability or any other loss of any nature arising from war, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

2. Terrorism Exclusion

This insurance does not cover loss or damage to any property, or any cost or expense of whatever nature arising directly or indirectly caused by or resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, or any action taken in controlling preventing, suppressing or in any way relating to any act of terrorism.

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

3. Nuclear and Radioactive Contamination Exclusion

This insurance does not cover any loss or destruction of, or damage to any property or any loss or legal liability or any other loss of any nature involving, caused by, contributed to by, or arising from:

- a) ionising radiation or contamination from nuclear fuel or waste or from the burning or explosion of nuclear fuel;
- b) the radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor, or other nuclear assembly or its component part;
- c) any weapon or device using atomic or nuclear fission or fusion or radioactive force or matter.

4. Contractual Liability Exclusion

This insurance does not cover any liability which attaches only because of an agreement or contract which makes **you** liable.

5. Deliberate Act Exclusion

This insurance does not cover any **damage** to the **static caravan, equipment** or **contents and personal effects** caused deliberately by, or involving connivance with, **you, a family member**, any hirer, occupant or user of the **static caravan** or **your employee** or agent.

6. Pressure Waves Exclusion

This insurance does not cover any **damage** to the **static caravan, equipment** or **contents and personal effects** arising from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

7. Exclusion Of Riot And Civil Commotion In Northern Ireland

This insurance does not cover any liability or damage which is caused by or results from riot, terrorism or civil commotion in Northern Ireland or the Republic of Ireland.

8. Loss Of Use

This insurance does not cover loss of use with the exception of cover provided by Part 3.

9. Electronic Data Exclusion

This insurance does not cover any loss or destruction of, or damage to any property or any loss or legal liability or any other loss of any nature caused by, contributed to, or arising from:

- a) **computer viruses**, erasure or corruption of electronic data; or
- b) the failure of any equipment to correctly recognise the date or change the date.

For the purpose of this exclusion 'computer virus' means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

10. Loss Outside Of The Period Of Insurance

This insurance does not cover any loss or damage or liability arising from an event that happened before the start, or happens after the end, of the **period of insurance**.

11. Indirect Loss

This insurance does not cover loss or damage of any nature which is not directly caused by the event that caused **you** to claim unless as expressly stated as covered.

GENERAL CONDITIONS

1. Payment By Credit Agreement Condition

If **you** pay **your premium** by instalments under a credit agreement made available by **Lifesure Group Limited**, **you** must pay each instalment when it is due. If **you** miss an instalment and do not pay it within the time frame permitted by the credit provider, **you** will have to pay all the money **you** owe along with any charges. Please refer to the applicable agreement **you** have with the credit provider for full terms and conditions including charges and payment schedule.

If **Lifesure Group Limited** do not receive this payment by the date they have stated, **we** will cancel this insurance in accordance with the Cancellation section of this policy. If **you** or others have not made a claim under this insurance, **we** will refund the proportionate part of **your premium**.

2. Contribution Condition

If a claim is made under this insurance and there is another policy that covers the claim, **we** will pay only **our** share of the claim.

3. Fraudulent Claim Condition

If **you** make or report a claim under this insurance which is in any way fraudulent, **we** will:

- a) not pay the fraudulent claim;
- b) be entitled to refuse all claims arising after **your** fraud;
- c) be entitled to recover from **you** any payments made to **you** for claims which arose after **your** fraud;
- d) have the option to treat the contract as having been terminated at the time of the fraudulent act;
- e) not return any of the **premium** paid by **you**.

The above will apply at the point the fraudulent act is discovered by **us**.

LifesureGroup

SPECIALIST INSURANCE

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