



Touring Caravan Insurance Policy

In Association with



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Welcome to Your Touring Caravan Insurance Policy

Your insurers

Thank **You** for choosing Touring Caravan Insurance which is arranged and administered by e-Insurance Trading Ltd t/a My Caravan Insurance and underwritten by UK General Limited on behalf of:

Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

e-Insurance Trading Ltd t/a My Caravan Insurance, UK General Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at <http://www.fsa.gov.uk/register> or by contacting them on 0845 606 1234.

Please take time to read the contents of this policy including how to make a claim.

The proposal or statement of facts and declaration made and signed by **You** is the basis of and shall form part of this contract. **We** will provide insurance within the terms and conditions of this policy for those Sections shown in the **Policy Schedule** against loss, damage, accident or liability occurring during any **Period of Cover** for which **You** have paid or agreed to pay and **We** have accepted the premium.

The policy, the **Policy Schedule** and any Endorsements are to be read as one document. The insurance applies throughout the United Kingdom except where **We** say otherwise.

Cancellation

We hope **You** are happy with the cover this policy provides. However, if after reading this document, this insurance does not meet with **Your** requirements, please return it to the e-Insurance Trading Ltd t/a My Caravan Insurance within 14 days of receiving the insurance documents and **We** will refund **Your** premium. If **You** decide to cancel **Your** policy after 14 days **You** will not be entitled to a refund of **Your** premium.

We may at any time cancel this policy by sending 14 days notice to **You** at **Your** last known address. Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period.

For and on behalf of UK General

A handwritten signature in black ink, appearing to read 'K. Smith'.

Karen Smith
Technical Director



Introducing Your Policy

This is **Your** policy please keep it in a safe place.

Please read the policy, **Policy Schedule** and any Endorsements carefully. If **You** have any queries or wish to change **Your** cover, **You** should contact e-Insurance Trading Ltd t/a My Caravan Insurance on 0844 770 6680.

Insured Values

It is up to **You** to make sure the amounts **You** are insured for represent the full value of **Your Caravan** and **Caravan Contents**.

If **You** do underinsure payment made following a claim will be adjusted to reflect the percentage of underinsurance. **You** can increase **Your Sums Insured** at any time by contacting e-Insurance Ltd t/a My Caravan Insurance on 0844 770 6680.

Changes in Your Circumstances

It is important that **You** keep **Us** advised of any change in **Your** circumstances. **Your** policy has been based on the information **You** have given **Us** in the proposal and **You** must advise **Us** immediately of changes such as:

- a change of **Caravan**;
- a change in **Your Home** or **Storage Address** **You** have given **Us**, which **We** have accepted;
- whether **You** or any member of **Your Family** be declared bankrupt or are convicted of or charged with arson, violence or any offence involving dishonesty of any kind e.g. fraud, theft or handling stolen goods.

Where there is a change and this results in an Additional or Return Premium an administration Charge will be made.

How to make a claim

If **You** need to make a claim simply contact **Our** Claims Helpline for immediate assistance and advice.

The Claims Helpline operates 9 am to 5 pm Monday to Friday on: **0844 557 6246**

Alternatively **You** can E-mail: **claims@mbginsurance.com**

You will be asked to provide details of **Your** claim to one of the advisors. This notification must be within 14 days of the incident that has led to the claim.

You may take action of a temporary nature to protect the **Caravan** and make good any damage as a result of the claim such as boarding up damaged windows and doors.

Where possible **You** should keep proof of purchase/receipts, estimates for repair or replacement of damaged articles and any damaged articles for the **Claims Administrator** to inspect.

Any incident of vandalism, theft or loss must be reported to the Police immediately and a crime reference number obtained.

If any person is claiming against **You** or **Your Family**, any correspondence **You** receive should not be answered but must be sent to the **Claims Administrator** without delay. Do not attempt to negotiate any claim without **Our** written consent.

You will be required to produce bona fide proof of ownership of **Your Caravan** and **Caravan Contents** in the event of a claim. Do not therefore leave any important documents in **Your Caravan**. Do not admit liability or promise to make any payment.

UK General Limited is an agent of Ageas Insurance Limited and in the matters of a claim act on their behalf.

Failure to advise Us of any changes might prejudice any claim You may make or the validity of the policy.

Policy Definitions

The following words or expressions carry the meaning shown below wherever they appear in this policy.

Audio and Visual Equipment

Television receivers, radios, video recorders and other **Audio and Visual Equipment**, cameras and their equipment and accessories, binoculars and similar optical instruments.

Caravan

The structure of the touring **Caravan** described in the **Policy Schedule** together with awnings, permanent fixtures and fittings.

Caravan Contents

Standard caravanning equipment and all additional equipment owned by **You** or **Your Family** whilst in the **Caravan**, or close proximity whilst in **Use**. Close proximity is within 2 meters of the **Caravan** whilst it is in **Use**.

Claims Administrator/Helpline

The MB&G Insurance Services Ltd

21-26 Howard House
Howard Street
North Shields
Tyne & Wear
NE30 1AR

Collections

Stamp, medal, coin, firearm and similar **Collections** of intrinsic value (not being **Works of Art** or **Valuables**).

Credit Cards

Credit Cards, cheque guarantee cards and cash dispenser cards issued in the United Kingdom.

Description of Use/Use/Using

When **You** or **Your Family** are **Using** or visiting **Your Caravan** for holiday purposes.

Excess

The first part of any claim which **You** must pay.

Home

Within the boundaries of **Your** permanent residence, but excluding communal parking areas and any public road or highway.

Insured/You/Your

The person or persons named in the **Policy Schedule**.

Intermediary

e-Insurance Trading Ltd t/a My Caravan Insurance.

Period of Cover

The period between the start date and end date stated on the **Policy Schedule** not to exceed 12 months.

Policy Definitions Continued

The following words or expressions carry the meaning shown below wherever they appear in this policy.

Personal Effects, Clothing and Luggage

Wearing apparel and personal articles designed to be worn or carried on or about the person.

Personal Money

Coins and bank notes used as legal tender, cheques, postal, money or giro orders, unused postage stamps (not in a collection), savings stamps and certificates, trading stamps (affixed in a book), phone cards, premium bonds, luncheon vouchers, travellers cheques, travel tickets, season tickets (when not recompensed by the issuing authority), gift, record or similar tokens all belonging to **You** or **Your Family**.

Policy Schedule

Confirmation of cover, showing details of the **Period of Cover**, **Caravan Insured**, limits of indemnity, **Your** details and premium.

Sports Equipment

Items of equipment and specialist **Clothing** which are usually worn, carried or used in the course of participating in a recognised sport.

Sum Insured

The amount declared by **You** under the **Sum Insured** section of the **Policy Schedule**.

Storage Address

The location where the **Caravan** will be kept details of which have been given to **Us** and which **We** have accepted.

Territorial Limits

The United Kingdom, Northern Ireland, Channel Islands and Isle of Man. Cover is extended to include the Continent of Europe which includes the Republic of Ireland for up to 90 days.

Unattended

Any time the occupier/s (**You**, **Your Family** or friends) are more than 2 meters from the **Caravan**.

Valuables

Gold and silver articles, watches, jewellery, cups, trophies and the like, furs, mobile phones and portable audio, computer equipment and gaming consoles.

We/Us/Our

UK General Insurance Limited on behalf of Ageas Insurance Limited.

Works of Art

Curios, objects d'art, sculptures, carvings, paintings, china, glass, antiques, pictures and drawings.

Your Family

Your spouse/civil partner, children or any other member of **Your Family** permanently residing with **You**.

You/Your

The person/s named on the **Policy Schedule**.

Section 1 - Caravan

What is covered

We will insure You for loss or damage as a result of accidental damage, fire, explosion, lightning and earthquake, theft, malicious acts or vandalism, storm or flood to:

- i the Caravan stated in the Policy Schedule;
- ii Caravan Contents, Personal Effects, Clothing and Luggage, Audio and Visual Equipment and Sports Equipment while in the Caravan or the towing vehicle; while in Use in accordance with the Description of Use and up to the Sum Insured shown in the Policy Schedule.

What is NOT covered

the amount of the Excess shown in the Policy Schedule;

- We will not pay for loss or damage to Caravan generators or damage to the Caravan resulting from using generators.
- Loss or damage to awnings and tents caused by weather conditions whilst the Caravan is Unattended for more than 24 hours or if not attached securely to the Caravan
- Loss or damage caused by domestic pets.
- Resulting from road traffic accidents if the Caravan is not road worthy.
- Faulty workmanship, design or using faulty materials
- Water damage or resulting from water leaking in through windows, doors, ventilators, body joints or seals.
- Towing Your Caravan if Your Caravan exceeds the manufacturers recommended kerb/towing weight.
- Any loss or damage which occurred prior to the commencement of this insurance.
- any property more specifically Insured;
- any one item of Caravan Contents, Personal Effects, Clothing and Luggage, Audio and Visual Equipment or Sports Equipment exceeding £300 UNLESS specified in Your latest Policy Schedule;
- contact or corneal lenses;
- Valuables, Personal Money, Credit Cards, Collections, Works of Art;
- loss or damage caused:
 - i by riot, civil commotion or strikes outside United Kingdom, the Channel Islands or the Isle of Man;
 - ii by wear and tear, deterioration, insect, mildew, vermin, atmospheric conditions, action of light or any other gradually operating cause;
 - iii by mechanical, electrical or computer breakdown, failure or derangement;
 - iv to tyres by punctures cuts or bursts or application of brakes;
 - v by confiscation, detention or seizure by customs or other officials or authorities;
 - vi to Personal Effects, Clothing and Luggage, Audio and Visual Equipment or Sports Equipment while the Caravan is not in Use by You or Your Family;
 - vii by theft of any unfixed Caravan Contents, Personal Effects, Clothing and Luggage, Audio and Visual Equipment or Sports Equipment unless You or Your Family are Using the Caravan at the time of the loss or damage and the Caravan is securely locked and all windows are tightly closed and locked where possible;
 - viii to Audio and Visual Equipment left in the Caravan at Your Home address or the Storage Address;
 - ix while being used as a permanent residence or for any trade, business or profession;
 - x Caravans that are home-made, custom built or modified from manufacturer's standard build.

<p>Extensions</p> <p>What is covered</p> <p>This Section also insures You for:</p> <p>A Additional Costs</p> <p>Following loss or damage to the Caravan We will pay the reasonable costs of:</p> <ul style="list-style-type: none"> i its protection and removal to the nearest competent repairers and return to Your Home or the Caravan's usual Storage Address, detailed on Your Policy Schedule and approved by Us. ii if the Caravan is damaged outside the United Kingdom and cannot be economically repaired before You intend to return Home, We will pay the reasonable cost of: <ul style="list-style-type: none"> a) removing the Caravan to the port of embarkation; b) any additional freight charges from that port to the United Kingdom; c) returning the Caravan from the United Kingdom port to Your Home; d) any customs duty You have to pay on the Caravan following temporary importation into any country in the Continent of Europe. e) If it cannot be repaired, We are entitled to deal with the salvage, but this does not mean that property can be abandoned to Us. 	<p>What is NOT covered</p> <p>Your Policy will not pay:</p> <ul style="list-style-type: none"> • while the Caravan is being used as a permanent residence or for any trade, business or profession; • in the event of theft unless a hitch lock or wheel clamp or axle lock device is fitted when the Caravan is detached when in Use; • Cover for theft of the Caravan or of any unfixated items within the Caravan is excluded if the Caravan is left Unattended in a lay-by or any informal parking area. • for loss or damage to awnings and tents caused by weather conditions whilst the Caravan is Unattended for more than 24 hours or if not attached securely to the Caravan <p>the loss of any customs deposit as a consequence of any wilful act by You.</p>
<p>B Alternative Accommodation</p> <p>Additional payments while the Caravan is being used by You or Your Family for touring or holiday purposes for hiring another equivalent Caravan or other alternative accommodation for a maximum of 15 days in any one Period of Cover if the Caravan becomes uninhabitable as a result of loss or damage that is covered by this policy.</p>	<p>What is NOT covered</p> <p>any amount exceeding £75 per day.</p>
<p>C Use in the Continent of Europe</p> <p>Cover extends to include Use on the Continent of Europe which includes the Republic of Ireland including the journey by recognised sea routes.</p>	<p>What is NOT covered</p> <p>Use in excess of 90 days in any one Period of Cover unless Your Policy Schedule specifies a higher limit.</p>

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<p>Specific Conditions</p> <p>Claims Settlement</p> <p>Following loss or damage We will pay the reasonable cost of repair or replacement without deduction for wear and tear or depreciation except where:</p> <ul style="list-style-type: none"> a) any item of linen or Clothing is over 2 years old; b) the Sum Insured is less than the total cost of replacement as new; c) the Caravan is older than 5 years from new at inception or renewal of the Policy d) the Caravan is no longer produced in which case We may replace the Caravan with an equivalent specification model <p>Alternative Accommodation and Hiring Charges</p> <p>You are required to keep all receipted bills or other proof of additional expenses. In respect of the hiring out of an alternative Caravan or alternative accommodation a complete record of all appropriate names and addresses of intended periods of hire, charges paid or chargeable and identification of which Caravan is in question is required if more than one is Insured.</p>	<p>Theft of Touring Caravans</p> <p>If the Caravan is detached from the towing vehicle and Unattended the Caravan must be secured by a hitch lock or wheel clamp or axle lock.</p> <p>Cover for theft of the Caravan or of any unfixed items within the Caravan is excluded if the Caravan is left Unattended in a lay-by or any informal parking area.</p> <p>The Caravan must only be stored at the noted Insured's address when not in Use or at the address of a relative or friend, a CaSSOA approved storage location or at a Storage Address notified to Us and approved by Us. If the Caravan is both Unattended and in Use You must ensure it cannot be moved by the fitting of a hitch lock or wheel clamp or axle lock.</p> <p>Total Loss Procedure</p> <p>Should the Caravan be subject to a total loss claim, the policy will be cancelled from the date of the loss, without a refund of premium.</p>
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<p>Section 2 - Liabilities</p> <p>What is covered</p> <p>We will indemnify You or Your Family against all sums which You become legally liable to pay as damages for:</p> <p>a) accidental bodily injury (including death or disease) to any person occurring during the Period of Cover in connection with the Use of the Caravan;</p> <p>b) accidental loss or damage to property occurring during the Period of Cover in connection with the Use of the Caravan.</p>	<p>What is NOT covered</p> <ul style="list-style-type: none"> - liability arising from: <ul style="list-style-type: none"> a) any trade, business or profession; b) any wilful or malicious acts by You or Your Family; c) the Caravan while attached by any means to a vehicle; d) any action brought against You or Your Family in any court outside the European Economic Community; - liability for loss or damage to property belonging to You or Your Family or held in trust by You or in Your custody or control; - liability which is insured by or would but for the existence of this Section be insured by another policy; - accidental bodily injury (including death or disease) to You or Your Family; - liability created by any agreement, unless You would have been liable without the agreement.
<p>The total amount We will pay in respect of all damages arising from one source or original cause will not exceed the Limit of Indemnity stated in the Policy Schedule against the corresponding Contingency. We will in addition pay reasonable legal costs and expenses recoverable by the claimant and all costs and expenses agreed by Us in writing.</p> <p>Personal Representatives</p> <p>Should You or a member of Your Family die having incurred liability for an event covered by this Section the legal personal representatives will have the benefit of this Section.</p>	

General Exclusions

These apply to the whole policy. This policy does not cover:

<p>1 War and Similar risks</p> <p>Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.</p> <p>2 Radioactivity</p> <p>Damage to any property or any resulting loss or expense or any consequential loss or any legal liability directly or indirectly caused by or contributed to by or arising from:</p> <ul style="list-style-type: none"> i ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; ii the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly. <p>3 Sonic Bangs</p> <p>Damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.</p> <p>4 Agreements</p> <p>Any liability arising from an agreement which would not have existed in the absence of that agreement.</p> <p>5 Pollution</p> <p>Loss including any loss of value, damage, injury or liability occasioned by, happening through or in consequence of the pollution or contamination of any land where such pollution or contamination occurred outside a Period of Cover provided by this policy or was a deliberate act or was expected and not the result of a sudden unforeseen incident.</p>	<p>6 Date Recognition</p> <p>Loss or damage or any expense, consequential loss or legal liability (other than to Your domestic employees) directly or indirectly caused by or contributed to by or arising from:</p> <ul style="list-style-type: none"> i the failure of the programming of a computer chip or computer software to recognise any date or to function correctly according to a true calendar date; ii computer viruses; <p>but this shall not exclude subsequent loss or damage or any expense, consequential loss or legal liability not otherwise excluded which itself results from the operation of an insured cause.</p> <p>7 Wilful damage</p> <p>Any wilful or malicious act by a person lawfully at or in the Caravan.</p> <p>8 Terrorism</p> <p>Any loss, destruction or damage or any cost or expense of whatever nature occasioned by or happening through or as a direct or indirect consequence of Act(s) of Terrorism.</p> <p>For the purpose of this exclusion Act(s) of Terrorism will mean loss, destruction or damage caused by, or contributed to by, or arising from the use or the threat of use of any chemical, biological or biochemical weapon, or any nuclear device or radioactive substance by any person or group of people 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.</p>
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General Conditions

These apply to the whole policy:

Policy terms

Our liability to make a payment under this policy is conditional upon:

- a) the truth of **Your** statements and answers in the proposal to the best of **Your** knowledge and belief;
- b) **You** and **Your Family** observing the terms of this policy.

Change in Circumstances

If the circumstances upon which the insurance was entered into are materially altered without **Our** written consent **We** can at **Our** option void this policy.

Reasonable Care

a) Items insured

You and **Your Family** must take all reasonable steps to prevent loss or damage to and maintain the items insured in good condition;

b) Liability

You and any other person to whom this insurance applies must take all reasonable steps to prevent loss, damage or accident.

Fraud

If any claim is in any respect fraudulent or unfounded all benefits under the policy will be forfeited.

Claims

Your duties

In the event of a claim or possible claim under this policy:

- a) **You** or **Your Family** must:
 - i without unnecessary delay advise MB&G on:
Telephone: **0844 557 6246**
e-mail: **claims@mbginsurance.com**
 - ii if any item covered by this policy is stolen, lost or maliciously damaged notify the police immediately;
 - iii take all reasonable steps to recover any lost or stolen item;
 - iv forward to **Us** any letter, writ, summons or other legal document unanswered;
 - v provide at **Your** own expense all reports, certificates, plans, specifications, any other supporting documents, information and assistance which **We** may require to settle or resist any claim or to institute proceedings against another party.
- b) **You** or **Your Family** must not:
 - i make any admission, offer or promise of any payment or negotiate in any way without **Our** written consent.

Our Rights

We will be entitled to:

- i enter any structure where loss or damage to property has happened and deal with the salvage but no property may be abandoned to **Us**;
- ii take over and conduct in **Your** name or the name of any member of **Your Family** the defence or settlement of any claim;
- iii take legal action in **Your** name or the name of any member of **Your Family** for **Our** own benefit against any other party in order to recover any payment **We** have made;
- iv have full discretion in the conduct of any proceedings and in the settlement of any claim.

Limitation

We may at any time for a claim or series of claims for which **You** or **Your Family** are entitled to indemnity against **Your** legal liability pay **You**:

- i the limit of indemnity less any amount(s) already paid; or
- ii any lesser amount for which such claim(s) can be settled;

After the payment has been made **We** will have no further responsibility in connection with the claim(s) except for costs and expenses incurred before the date of payment.

Other Insurance

If there is any other insurance covering the same loss, damage or liability **We** will not pay more than **Our** rateable share.

Cancellation

We may at any time cancel this policy by giving **You** 14 days notice in writing to **Your** last known address. **You** may be entitled to a pro-rata return of premium for the unexpired **Period of Cover**.

Payment of Premiums By Instalments

Where the premium for this policy is paid by monthly instalments each payment must be paid when due otherwise all benefit under this policy will be forfeited and the policy cancelled by giving **You** 14 days notice.

The Law Applicable To This contract

Under European Law, **You** and **We** may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise.

Your Satisfaction

■ Complaints Procedure

It is the intention to give **You** the best possible service but if **You** do have any concerns about this policy or the handling of a claim **You** should adhere to the following process:

Step One – Initiating Your complaint

If **Your** complaint is about **Your** policy please contact e-Insurance Trading Limited t/a My Caravan Insurance at:

The Managing Director
My Caravan Insurance
Heatherlands House
Headley Road
Hindhead
Surrey
GU26 6TN
Tel: 0844 770 6680

If **Your** complaint is about the handling of **Your** claim please contact:

The Managing Director
MB&G Insurance Services Limited
21-26 Howard House
Howard Street
North Shields
Tyne & Wear
NE30 1AR
Tel: 0844 557 6246

Please ensure **Your** policy number is quoted in all correspondence to assist a quick and efficient response.

Step Two – If You are still unhappy

In the event **You** remain dissatisfied and wish to escalate **Your** complaint, **You** can do so by contacting the following:

The Customer Relations Manager
UK General
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0845 218 2685
E-mail: customerrelations@ukgeneral.co.uk

Step Three – The Financial Ombudsman

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than 10 staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Tel: 0845 080 1800
Fax: 020 7964 1001

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.

Details of Our Regulator

e-Insurance Trading Ltd t/a My Caravan Insurance, UK General Insurance Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at <http://www.fsa.gov.uk/register> or by contacting them on 0845 606 1234.

Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Data Protection Act 1998

Please note that any information provided to **Us**, will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

This Touring Caravan Insurance is administered by e-Insurance Trading Ltd t/a My caravan Insurance whose registered office is at Heatherlands House, Headley Road, Hindhead, Surrey, GU26 6TN and is registered in England No. 06673852.

Underwritten by UK General, on behalf of Ageas Insurance Limited,
Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA

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