UK Static Caravan

Insurance Policy

Scheme Ref :PEN/Hadron/2026.10.01

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Other important documents:

Your Policy Schedule

Statement of facts

Welcome to Your UK Static Caravan Insurance Policy

Thank **you** for choosing our UK Static Caravan Insurance to protect **your Caravan**.

We want to help you understand **your** UK Static Caravan policy and make **you** aware that the information **you** have provided is part of a legally binding contract of insurance with **us.**

This policy document, the statement of fact, **schedule** and any **endorsements** are evidence of that contract and should be read as if they are one document. Please read them carefully to ensure that **your** cover is exactly what **you need**, and keep all documents in a safe place.

That policy is not complete without a policy **schedule**. **Your** policy schedule will be issued to **you** if **your** application for insurance is accepted.

Your UK Static Caravan Insurance policy is split into several sections. Not all sections of this policy may apply to **you.** The cover you have selected will be shown on your policy schedule and is subject to the terms, conditions and exclusions set out in this policy document and any later notices sent to **you** by **your broker.** **You** should ensure that:

- **you** are clear which sections of cover **you** have included, the details of which are shown on **your schedule**;
- **you** understand what each section covers and the restrictions and exclusions that apply;
- **you** are clear of what **your** responsibilities are under the policy as a whole.

When drawing up this contract **we** have relied on the information and statements **you** have provided in **your** application or subsequent renewals and **your** premium has been based upon the information shown in the **schedule**.

Please note that if the information provided by **you** is not complete and accurate, **we** may:-

- cancel **your** policy and refuse to pay any claim, or
- not pay any claim in full, or
- revise the premium and/or change any **excess**, or
- revise the extent of cover or terms of this insurance

If you are in any doubt about the level of cover provided, or if you have any questions relating to this insurance, please contact your Broker immediately.

Important Information about your Policy

The Law applicable to this insurance

Under the laws of the **United Kingdom** both **you** and **we** are free to choose the law which applies to this contract to the extent permitted by those laws. Unless **you** and **we** agree otherwise, the law which applies to this insurance is the law which applies to the part of the United Kingdom where the premises are located.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this insurance will only take place in the courts of the part of the **United Kingdom** in which the premises are located.

The Insurers or Service Providers

This insurance policy is underwritten by Hadron UK Insurance Company Ltd (Hadron).

Hadron UK Insurance Company Ltd, a company registered in England and Wales under registration number 00011615 and whose registered office is at One, Fleet Place, London, England, EC4M 7WS. Hadron UK Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority under reference number 202146.

You can check this information and obtain further information about how the Financial Conduct Authority protects you by visiting website at www.fca.org.uk.

This insurance policy has been produced by Pen Underwriting Limited a Managing General Agent of the insurers. As Managing General Agent, Pen Underwriting Limited underwrites insurance and handles claims for you on behalf of the insurer.

In providing insurance services, Pen will share your personal data with Hadron UK Insurance Company Limited. For information on how Hadron uses your personal data, please refer to Hadron's Privacy Notice at https://hadroninsurance.com/privacy-policy.

Your total peace of mind

We are covered by the Financial Services Compensation Scheme. Depending on the circumstances of **your** claim **you** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if **we** cannot meet our obligations. See https://www.fscs.org.uk/

Several Liability Notice

Please note that the liability of insurers is several and not joint and is limited solely to the extent of their individual proportions. The insurers are not responsible for the subscription of any co-subscribing insurer or any other insurer or co-insurer who for any reason does not satisfy all or part of its obligations. Details of each insurer’s proportionate liability will be provided upon request.

Things we need to tell you about

Our Agreement with you

This policy is a legal contract between you and us.

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

Our provision of insurance under **your** policy is conditional upon **you** observing and fulfilling the terms, provisions, conditions and clauses of the policy.

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 question **we** ask by ensuring that all the 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 **we** would not have otherwise 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 made adversely impacted by **your** carelessness;
- 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 **our** rights to cancel

We or **your broker** 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

If **you** become aware that the information **you** have given **us** is inaccurate, **you** must information **your broker** as soon as practicable.

Please read **your** policy carefully to ensure it meets **your** needs. If **you** do not understand the terms, exclusions or conditions or if any information is incorrect or incomplete **you** must tell **your broker** immediately.

Our use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be expressed in the English language.

Policy format

Please get in touch by contacting your broker if you need your documents in large font, braille, or as audio.

Telephone calls and recording

Telephone Calls and Recording Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Data Protection and Privacy Policy

MyInsurance is a trading name of e-Insurance Trading Ltd. We are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, brokers, insurance intermediaries such as Managing General Agents, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our website - www.myinsurancequotes.co.uk/privacy-policy If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.

Our Service Commitment to You

Our 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** insurance or the handling of a claim, **you** should contact:

Policy Enquiries	Claims Enquiries
MyInsurance Stronsay House Tilford Road Hindhead Surrey GU26 6UG Tel: 01428 600 001 Email: info@e-insurancetrading.co.uk	Pen Caravans Pen Claims Handling Department PO BOX 2801 Hanley, Stoke on Trent Staffordshire ST4 9DN Tel: 0344 856 1868 Email: newclaims.penunderwriting@davies-group.com

If **you** are not satisfied and wish to make a complaint, then **you** may contact the insurer's complaints team at:

Pen Underwriting
Complaints Officer
7th Floor Spectrum Building
55 Blythswood Street
Glasgow
G2 7AT

Tel: 0141 285 3539
Email: pencomplaints@penunderwriting.com

Details of Pen Underwriting's complaints procedures are available at: http://www.penunderwriting.co.uk/Pages/complaints.aspx

If you remain dissatisfied, you may refer the matter to the Financial Ombudsman Service (FOS) within six months of the date of our final response to you, they can be contacted at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0800 023 4567 (for landline users, mobile users may be charged)
0300 123 9123 (same rate as 01 or 02 numbers, on mobile phone tariffs)
Email: complaint.info@financialombudsman.org.uk

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find out more information at: www.financial–ombudsman.org.uk

Cancelling this Policy

Your Statutory Rights

You have a statutory right to cancel **your** policy within 14 days of either:

- the day **you** receive the policy or renewal documentation, or
- the start of the **period of insurance**,

whichever is the later.

If **you** wish to cancel and **your** cover hasn't started we will refund **your** premium in full.
If **you** don't exercise **your** right to cancel, **your** policy will continue, and **you** will be required to pay the premium.
If **you** cancel after the start of the **period of insurance** a refund of premium will be calculated from receipt of this notice on a pro-rata basis providing no incidents have occurred which give rise to a claim.

Your Right to Cancel this Policy

If **you** wish to cancel **your** policy after 14 days **you** can do so at any time by contacting **your broker.**

On policies where the annual premium has been paid in full a refund of premium will be calculated from receipt of this notice on a pro-rata basis providing no incidents have occurred which give rise to a claim. On policies where the premium is paid by monthly payments the cancellation will take effect from the end of the period for which **you** have paid and therefore no refund will be due.

Our Right to Cancel this Policy

We can cancel **your** policy by giving **you** 7 days written notice at **your** last known address. **We** will only cancel this policy or any part of it for a valid reason, such as:

- Failure to provide **us** with information **we** have requested that is directly relevant to the cover provided under this policy or any claim;
- The use of foul or offensive language;
- Nuisance or disruptive behaviour
- Non-payment of premium;
- **We** have identified serious grounds (such as the use or threat of violence or aggressive behaviour against **our** staff, contractors or property);
- There is a change in risk occurring which **we** are unable to insure;
- **We** establish that **you** have provided **us** with incorrect information;
- Failure to take care of the property insured;
- **You** breach any terms and conditions of **your** policy

Please also see the Fraud conditions and the Change in Circumstances conditions in the General Conditions section of this policy. Where possible, **we** will try to seek an opportunity to resolve the matter with **you**. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **period of insurance** based on a proportional daily rate depending on how long this insurance has been in force.

Important Notice

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **period of insurance**, no refund for the unexpired portion of the premium will be given.
This will not affect **your** right to make a claim for any event that happened before the cancellation date.

Please note that upon cancellation of this policy **your broker** may impose a charge. Please contact **your broker** for further information.

Claims Procedure and Conditions

Although **we** hope that **you** will never need to make a claim on **your** insurance policy, **we** have made everything as simple and straightforward as possible should **you** ever need to use **our** claims service.

How to make a claim

When an accident happens, **you** should take any immediate action **you** think is necessary to protect **your Caravan** and **contents** from further damage.

If **you** need to make a claim under this policy, please contact **us** straight away at:

New Claims
Pen Caravans Pen Claims Handling Department PO BOX 2801 Hanley, Stoke on Trent Staffordshire ST4 9DN Tel: 0344 856 1868 Email: Newclaims.pencaravans@davies-group.com

(Please note that claims are handled on our behalf by Davies Group Limited)

To help **us** deal with **your** claim quickly **we** may require **you** to provide **us** with assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your** home and mobile telephone numbers
- Policy/Certificate number
- The date of the incident
- Police details / Crime Reference number where applicable
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

This information will enable **us** to make an initial evaluation on policy liability and claim value.

Claims Procedure and Conditions (continued)

When **you** call **us**, **we** may:

- Ask **you** to get estimates for repairs or replacement items; or
- Arrange for the damage to be inspected by one of **our** claims advisors, an independent loss adjuster or other expert – their aim is to help **us** agree a fair settlement with **you**; or
- Arrange for the repair or a replacement as quickly as possible; or
- For some claims **we** or someone acting on **our** behalf may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

Telephone calls and recording Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Payments

Where payment of premium is not made, any cover otherwise provided by this insurance will be inoperative from the date the premium was due.

Where a claim has been notified during the current **period of insurance**, **you** must continue with the monthly payments throughout the remaining **period of insurance**, or pay the remaining premium in full. If **you** fail to do so a claim may be rejected or payment could be reduced.

Applicable to the whole of this insurance

These are the claims terms and conditions which **you** and **your family** will need to keep to as **your** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

If anything happens which might lead to a claim, what **you** must do depends on what has happened. The sooner **you** tell **us** the better. In some cases, there are other people **you** must contact first.

- **You** must notify **your broker** as soon as possible giving full details of what has happened
- If **you** or **your family** are the victim of riot **you** must tell **us** as soon as **you** reasonably can and give us all information and help **we** need.
- For all other losses **you** must provide **us** with details of what has happened within 30 days of discovering the loss or damage.
- If **you** or **your family** are the victim of malicious damage, vandalism, theft or attempted theft or accidental loss **you** must tell the police immediately and obtain the police reference number.
- If a claim for liability is made against **you**, any letter, claim, writ, summons or other legal document **you** receive must be forwarded to **us** unanswered as soon as **you** reasonably can.
- **You** must not admit liability, or offer or agree to settle any claim without our written permission.
- **You** must take care to limit any loss, damage or liability.

How we deal with your claim

We may request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements in relation to **your Caravan**
- Dates and location of when/where damaged items were purchased; and/or
- For damaged property, confirmation by a suitable qualified expert that the item **you** are claiming for is beyond repair.

We may need to get into **your Caravan** that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** to do this but **you** must not abandon **your** property to **us.**

Where **we** offer repair or replacement through a preferred supplier but instead, **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.

We have the right, if **we** choose, in **your** name but at **our** expenses to:

- Take over the defence or settlement of any claim;
- Start legal action to get compensation from anyone else;
- Start legal action to get back from anyone else any payments that have already been made.

You must provide **us** with any information and assistance as **we** may require about any claim. **You** must help **us** to take legal action against anyone or help defend any legal action if **we** ask **you** to.

Other Insurance

If, at the time of any loss, damage or liability covered under this insurance, there is any other policy on force, insuring the same loss, damage or liability covered by this policy; **we** shall only be liable for **our** proportional share.

General Conditions

Applicable to the whole of this insurance

These are the conditions of the insurance **you** and **your family** will need to meet as **your** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might become invalid.

i. **You** must take care to provide complete and accurate answers to the questions **we** ask **you** when you take out, amend and renew **your** policy
ii. **You** must take care to avoid any accident and to prevent any loss or damage to everything which is covered by this insurance
iii. **You** must ensure the **Caravan** is in a sound, roadworthy condition and kept in a good state of repair;
iv. **You** must always make sure that the sums insured shown in **your schedule** are adequate;
v. **You** must ensure that the weight of the **Caravan** must not exceed the kerb weight of the vehicle being used to tow the **Caravan** (the weight of the towing vehicle including a full tank of fuel and all standard equipment, but not including any passengers or cargo);
vi. **You** must fit the minimum level of security as specified in the **schedule**, or alternative security which has been agreed by **us**, to the **Caravan** whenever **you** leave the **Caravan** unattended or whilst the **Caravan** is at the **storage address**

Changes in Circumstances

Using the address on the front of **your schedule you** must tell **us** within 7 days as soon as **you** know about any of the following changes:

- **You** change or sell **your Caravan;**
- **You** change where **your storage address;**
- **You** change **your** permanent address;
- **You** make any changes to the **Caravan** itself, including but not limited to bodywork, structural alterations or alterations to fixtures and fittings;
- **You** change the use of **your Caravan;**
- **You** have received a conviction for any offence except for driving;
- Any increase in the value of **your contents** or the **Caravan**

When **we** are notified of a change, **we** will tell **you** whether this affects **your** policy. For example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or a revised premium being applied to **your** policy. If **we** are not able to accept the change and it becomes necessary to cancel this insurance, **we** will do so as described within the cancellation conditions contained within this policy.

If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, **we** may be entitled to reject payment of a claim or a payment could be reduced. In some circumstances **your** policy might be invalid, and **you** may not be entitled to a refund of premium

Transfer of Interest

You cannot transfer **your** interest in the policy without **our** written permission.

Fraud

You must not act in a fraudulent manner, if **you** (or anyone acting for **you)**:

- make a claim under the policy knowing the claim to be false, or fraudulently exaggerated in any respect; or
- make a statement in support of a claim knowing the statement to be false in any respect; or
- submit a document in support of a claim knowing the document to be forged or false in any respect; or
- make a claim in respect of any loss or damage caused by your wilful act or with your connivance

Then one, several or all of the following remedies may apply:

- **we** shall not pay any claim from the date of the fraudulent act;
- **we** may cancel the policy from the date of the fraudulent act;
- **we** shall be entitled to recover from **you** the amount of any claim paid under the policy since the date of the fraudulent act;
- **we** shall not make any return premiums;
- **we** may inform the Police of the circumstances.

Important Notice

Please note that if the information provided by **you** is not complete and accurate, **we** may:-

- cancel **your** policy and refuse to pay any claim, or
- not pay any claim in full, or
- revise the premium and/or change any **excess**, or
- revise the extent of cover or terms of this insurance

General Exclusions

Applicable to the whole of this insurance

1. **Radioactive Contamination and Nuclear Assemblies Exclusion**
   We will not pay for:
   a) Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from, and
   b) Any legal liability of whatsoever nature,
   directly or indirectly caused by or contributed to by or arising from:
   - Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
   - The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

2. **War Exclusion**
   We will not pay for any consequence whatsoever which is the direct, or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

3. **Existing and Deliberate Damage Exclusion**
   We will not pay for loss or damage:
   - Occurring outside of the **period of insurance**;
   - Caused deliberately by **you** or any person lawfully in the **Caravan**

4. **Pollution or Contamination Exclusion**
   We will not pay for loss, damage or liability of any kind directly or indirectly caused by or arising out of pollution and/or contamination other than:
   - When caused by oil or water escaping from a fixed oil or fixed water installation,
   - When caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **period of insurance** at the **Caravan**, and
   - Reported to **us** not later than 30 days from the end of the **period of insurance**,
   In which all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident.

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

6. **Cyber Exclusion**
   We will not pay for any loss, damage, liability, cost or expenses caused directly by:
   a) the use of, or inability to use, any application, software or programme or any equipment they support;
   b) the presence or impact of any computer virus or malicious code;
   c) any hacking or cyber attack [meaning a deliberate or malicious attempt to access or damage computers]; or
   d) any computer-related hoax or the threat of such hoax;

   However, this exclusion only applies to any items that are directly impacted by the above, and we will pay for any resultant loss or damage to other insured property that would otherwise be covered by this insurance. The costs of fixing cyber issues or replacing or repairing the cyber operated piece of equipment remain excluded.

7. **Solar Weather**
   We will not pay for any loss, damage or liability directly or indirectly caused by, contributed to by, resulting from or in connection with:
   a) Solar flares, solar eruptions or bursts including plasma bubbles or ejections, magnetic field or magnetosphere fluctuations or disruptions;
   b) Any fear or threat of a); or;
   c) Any action taken in controlling, preventing, suppressing, responding or in any way related to a) or b) above.

8. **Communicable Diseases**
   We will not pay for any loss, damage or liability directly or indirectly caused by, contributed to by, resulting from or in connection with:
   a) Any communicable, infectious or contagious disease, including any related variation, strain, virus, complex or syndrome;
   b) Any fear or threat of a); or;
   c) Any action taken in controlling, preventing, suppressing, responding or in any way related to a) or b) above.

9. **Terrorism Exclusion**
We will not pay for any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event.
Terrorism means:
   - The use of threat of force and/or violence and/or
   - Actual or threatened harm or damage to life or to property caused or occasioned by any person or group of persons in whole or in part 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 or is claimed to be caused or occasioned in whole or in part for such purposes.

10. **Confiscation Exclusion**
We will not pay for loss, damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.

11. **Loss of Value**
We will not pay for any reduction in market value of any property following its repair or reinstatement.

12. **Indirect Loss or Damage**
We will not pay for any loss or damage that is not directly associated with the incident that caused **you** to claim, except where that loss or damage is expressly included within this insurance.

13. **Wear and Tear Exclusion**
We will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, rising damp, rising water table, insects, vermin, fungus, condensation, rot, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration or anything reaching the end of its serviceable life.

14. **Financial Sanctions**
We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

    If any such prohibition or restriction takes effect during the **period of insurance we** may cancel this policy immediately by giving **you** written notice at **your** last known address. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claims have been paid or are outstanding.

15. **Defective Design or Construction Exclusion**
We will not pay for any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or use of faulty materials.

16. **Permanent Residence**
We will not pay for any loss, damage or liability arising out of **you** using the **Caravan** as **your** permanent residence unless specified in the **schedule**.

17. **Caravan Use**
We will not pay for any loss, damage or liability arising out of use of the **Caravan** other than for social, domestic or pleasure purposes.

Policy Definitions

Applicable to the whole of this insurance

Where the following words appear in bold in this policy, they will have the meanings shown below.

Accidental Damage

Sudden and unexpected damage, occurring at a specific time and caused by external means.

Caravan

Any static caravan/holiday home which is described in the schedule or a subsequent endorsement including its fixtures and fittings and equipment including refrigerators, microwaves, cookers, gas bottles, awnings, steps, balconies, batteries, generators and the like all of which are your sole property.

Contents and Personal Effects

Articles of personal use, clothing, luggage and general household goods while contained within the static caravan/holiday home and belonging to **You** or **Your Family**.

Excess

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

Family

Your spouse, 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.

Insured/You/Your

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

Intermediary

e-Insurance Trading Ltd t/a MyInsurance, Stronsay House, Tilford Road, Hindhead, Surrey GU26 6UG.

Period of Insurance

The period this insurance is in force as described in the **Policy Schedule** and for which **We** have accepted the premium.

Policy Schedule

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

Premium

The amount shown in the **Policy Schedule** as the Total Premium.

Risk Address

The risk address shown in the **Policy Schedule**.

Sum Insured

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

Territorial Limits

England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands..

We/Us/Our

Hadron UK Insurance Company Ltd.

Section A – Caravan, Caravan Contents and Personal Effects

<table>
<tr><th>What is covered</th><th>What is NOT covered</th></tr>
<tr><td>
We will pay for loss or damage caused by Accidental Damage, Fire, Theft, Vandalism, Storm or Flood as shown in the Policy Schedule within the Territorial Limits to:

(1) the Caravan stated in the Policy Schedule;

(2) the Contents and Personal Effects
.
</td><td>
We will not pay for:

For the period 1st November to 31st March inclusive when the Caravan is left unoccupied up to 48 hours We will not pay for the first £500 of any one loss or damage caused by escape of water. Where the Caravan is unoccupied for more than 48 hours between 1st November to 31st March inclusive, We will only pay for loss or damage caused by escape of water where the main water system is turned off by means of a stopcock at the first available point of entry of the water supply to the Caravan and all fixed water tanks and pipes are drained.
Loss or damage to money of any kind, credit or charge cards or business books or documents of any kind.
Loss or damage to watches; jewellery; furs; articles of gold, silver or other precious metals; china; glass; porcelain; pictures; works of art; antiques; stamp, medal and coin collections; contact lenses; spectacles; items of sports equipment value £50 or over; video or photographic equipment; computer software; binoculars; telescopes; camcorders; mobile telephones; motor driven vehicles of any kind or their accessories; cycles or waterborne craft of any description.
Depreciation, deterioration, manufacturing defects, wear and tear, damage by moth, vermin, mildew, rodent, rot, water leakage or any gradually operating process.
Mechanical or electrical breakdown, failure or damage.
Theft from the Caravan or adjacent locked storage unit unless forcible or violent means are used to gain entry.
Theft or accidental loss from awnings or toilet tents.
Loss or damage in circumstances where a claim for damage results in the Caravan needing new parts or accessories which are found to be obsolete or unobtainable. Our liability will be limited to the last known list price of the part or accessory required, together with the appropriate fitting charge.
Any theft or loss arising from deception, financial loss, or the use of stolen, forged or invalid cheques, drafts, bank notes and the like.
In excess of £1,000 in total in any one insurance year in respect of television sets, video and DVD recorders, computers, digital boxes, games consoles, music centres, radios and personal media players.
In excess of £250 in total in any one insurance year in respect of discs, tapes, compact discs, videos, DVDs and electronic games.

</td></tr>
<tr><th>Extensions to Section A</th><th></th></tr>
<tr><td>
This Section also insures You for:

1 Additional Costs

Following loss or damage to the Caravan, We will pay the costs of:

Protection and removal to the nearest repairers if necessary
Delivery after repair to the Risk Address
The disconnection and re-connection of services when the Caravan is removed for repair, where the Caravan is connected to services
Site clearance for which You are responsible
Repair to gas, water pipes, drains, sewage, telephone and electricity cables from the Caravan to the mains for which You are responsible

up to a limit of £2,500 any one loss.

2 Locked Storage Units

(a) When the Risk Address site is open this insurance is extended to include the Caravan equipment and Contents and Personal Effects while contained in an adjacent locked storage unit up to a limit of £250 in respect of any single article and £500 in total.
(b) In the event of the said storage unit is damaged beyond economic repair caused by any accidental damage, fire, theft or vandalism, We will pay the cost of replacement of the storage unit up to a limit of £500 any one claim.
</td><td>
Your policy will not pay:

(a) Excluding loss or damage caused by flood
</td></tr>
</table>

3 Loss of Use and Hiring Charges If the **Caravan** is rendered uninhabitable by loss or damage for which a claim is payable under Section A, **We** will pay: (a) The necessary cost incurred for alternative accommodation or the hire of a similar **Caravan** but only if the loss or damage occurs after holiday arrangements have been made or while the **Caravan** is being used for holiday purposes (b) For the loss of hiring charges for bookings accepted prior to the loss or damage but only if a record has been maintained of all hiring, agreed hiring charges and deposits paid. up to a limit of £50 per day and £1,500 in total. If the entire **Risk Address** site is forced to close as a result of fire, storm and/or flood at any time when it would normally be open **We** will pay a proportionate part of the ground rent for that period when the site is closed but would normally have been open up to a limit of £1,500.	
Optional Extensions to Section A	
4 Freezer Contents **This section only applies if specified in the Schedule** **We** will pay for, subject to a limit of £250, the contents of frozen food cabinet(s) or domestic refrigerator(s), against deterioration or putrefaction due to a change in temperature following: (a) Breakdown of the refrigeration machinery (b) Failure of the public electricity or gas supply (c) The action of refrigerant fumes escaping from the equipment, or (d) The blowing of domestic fuses. **5 Loss of Keys** **This section only applies if specified in the Schedule** **We** will pay for the costs of replacing locks to doors and/or windows in the **Caravan** following loss or theft of the keys to the **Caravan** up to a limit of £250.	Cover excludes: (a) The deliberate act of any electricity or gas supply authority or the exercise by any such authority of its power to withhold or restrict supply (b) Failure of the electricity or gas supply due to any strikes or any other withdrawal of labour by employees or any electricity or gas authority (c) Frozen food cabinets or refrigerators greater than 10 years old
Basis of Claims Settlement - Section A	
Caravan (a) **We** will pay **You** the value of the **Caravan** at the time of its loss or destruction or shall at **Our** option repair, reinstate or replace the **Caravan** or any part of it, provided that **Our** total liability shall not exceed the **Sum Insured** or the market value whichever is the lesser amount. **We** will not be liable for that part of any repair or replacement which improves the **Caravan** beyond the condition before the loss or damage occurred. (b) In the event of the **Caravan** being lost or damaged beyond economic repair within 10 years from purchase as new and provided the **Sum Insured** represents the full replacement value as new, at the time of the loss or damage, **We** will replace the **Caravan** with a new one of the same manufacture and model or pay the cash equivalent at **Our** discretion. Any available discount will be taken into account in the settlement amount. **Contents and Personal Effects** **We** will pay **You** the value of the property at the time of its loss or destruction or shall at **Our** option repair, reinstate or replace such property or any part of it provided that **Our** total liability hereunder shall not exceed £300 in respect of any one article, unless specified in the **Policy Schedule**, and in total the **Sum Insured**.	

Section B – Personal Accident Benefits

<table>
<tr><th>What is covered</th><th>What is NOT covered</th></tr>
<tr><td>
Benefits
(1) Death - £10,000
(2) Loss of use of one or more limbs or total loss of sight in one or both eyes - £10,000
(3) Permanent total disablement from any occupation - £10,000.
.
Insured Person
You and any member of Your Family while:
(1) Within the Caravan
(2) Loading, unloading or directly working upon the Caravan.

Definitions
Disablement means inability to engage in the usual occupation and not engaging in any paid occupation.
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</td><td>
• Benefit shall not be payable under more than one of the items (1-3) in connection with the same bodily injury. Item 3 will only become payable after incapacity has lasted for 52 weeks
• Benefit shall not be payable to anyone under the age of 16 or over the age of 70 at the time of the accident
• There will be no liability for death, loss or disablement occurring more than 12 months after the bodily injury has been sustained.

No Benefit shall be payable for an event caused directly or indirectly:
(1) By narcotic or drug unless taken as prescribed by a registered Medical Practitioner
(2) By You or any member of Your Family participating in racing
(3) By You or any member of Your Family participating in a criminal act
(4) Arising from the use of power driven wood or metal working machinery except portable tools applied by hand
(5) By pregnancy or childbirth
(6) By sickness or disease not resulting from bodily injury
(7) By self inflicted injury.
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</table>

Section C – Liability to the Public

<table>
<tr><th>What is covered</th><th>What is NOT covered</th></tr>
<tr><td>
All sums which You shall become legally liable to pay as damages in respect of:
(1) Accidental death of or bodily injury to any person other than You or any employee or member of Your Family arising from use or ownership of the Caravan
(2) Accidental loss of or damage to property not belonging to, nor in the custody of, You or any employee or member of Your Family arising from use or ownership of the Caravan.

The limit of Our liability in respect of all claims arising from one cause is the amount shown in the Policy Schedule plus legal costs recoverable by a claimant and costs and expenses incurred with Our written consent.

In the event of Your death Your legal personal representatives will be indemnified in respect of any accident covered by this section and occurring during the Period of Insurance.

For the purposes of this section the expression “You” will be deemed to include any persons using the Caravan with Your consent other than whilst let for reward.
</td><td>
This section does not indemnify You against any liability:
(1) Arising while the Caravan is attached to a mechanically propelled vehicle.
(2) Resulting from an accident caused by the Caravan or part thereof becoming detached from any towing vehicle.
(3) That arises in connection with any vehicle being used for the transportation of the Caravan.
(4) For the death or injury of any person arising out of or in the course of their employment by You or any member of Your Family.
(5) Arising out of the use of any mechanically propelled vehicle/water craft.
(6) Arising out of the pollution of air, water or soil unless it can be proved to have been caused by immediate discharge consequent upon an accident.
(7) Of whatsoever nature arising out of or connected with or incidental to any profession, occupation, business or commercial venture.
(8) Arising directly or indirectly out of the transmission of any communicable disease or condition by any person insured hereunder.
(9) Arising out of the ownership or possession of any animal other than cats, dogs or horses, except any dog that is designated dangerous under the Dangerous Dogs Act 1991.
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