

Your Policy Document



CADES TOURING CARAVAN
INSURANCE

“Caring for your home away from home”

Page

What is in this Booklet

3	Introducing your Policy
3	How to make a claim
4	Policy Definitions
	Sections of the Policy
5	Caravan
10	Liabilities
11	General Exclusions which apply to the whole Policy
12	General Conditions which apply to the whole Policy
14	Your Satisfaction
attached separately	Your Schedule

Thank you for choosing Cades Caravan Insurance which is arranged and administered by Leisure and Lifestyle Insurance Services and underwritten by The National Insurance and Guarantee Corporation Limited (NIG).

NIG have been established for over 100 years and provide insurance products to over 2 million customers across the UK. Operating from its London Head Office and network of regional offices NIG sells its policies through over 2,500 professional intermediaries at over 5,000 retail locations.

NIG conducts its business from the United Kingdom and is a part of The Royal Bank of Scotland Group, currently the second largest bank in Europe and fifth largest in the world.

Visit www.nig.com for further details.

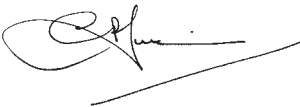
The proposal or statement of facts and declaration made and signed by **you** is the basis of and shall form part of this contract.

We will provide insurance within the terms and conditions of this Policy for those Sections shown in the Schedule against loss, damage, accident or liability occurring during any Period of Insurance for which **you** have paid or agreed to pay and **we** have accepted the premium.

The Policy, the Schedule and any Endorsements are to be read as one document.

The insurance applies throughout the United Kingdom except where **we** say otherwise.

Signed for The National Insurance and Guarantee Corporation Limited by:

A handwritten signature in black ink, appearing to read 'Chris Sullivan', with a long horizontal line extending to the right from the end of the signature.

Chris Sullivan
Chief Executive

Introducing your Policy

This is your Policy please keep it in a safe place.

Please read the Policy, Schedule and any Endorsements carefully. If **you** have any queries or wish to change **your** cover, **you** should contact Leisure & Lifestyle Insurance Services immediately on **08445 763074**.

If this cover does not meet **your** requirements, please return all **your** documents to Leisure & Lifestyle Insurance Services within 14 days of receipt. **We** will return any premium paid in full.

Insured values

It is up to **you** to make sure the amounts **you** are insured for represent the full value of **your** caravan and its contents.

If **you** do underinsure payment made following a claim may be reduced. **You** can increase **your** Sums Insured at any time by contacting Leisure & Lifestyle Insurance Services.

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 the permanent site;
- 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 of £8 will be made.

Failure to advise **us** of any changes might prejudice any claim **you** may make or the validity of the Policy.

How to make a claim

To make a claim you can obtain a Claim Form from at www.cadesinsurance.co.uk or by calling Leisure & Lifestyle Insurance Services on **08445 763074**.

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.

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.

Excess

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

Insured/you/your

The person or persons named in the Schedule.

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), 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**.

Sports equipment

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

Valuables

Gold and silver articles, watches, jewellery, cups, trophies and the like, furs.

We/us/our

NIG.

Works of art

Curios, objets d'art, sculptures, carvings, paintings, pictures and drawings.

Your family

Your spouse/civil partner, children and any other member of your family permanently residing with **you**.

Section 1 | Caravan

Definition of Caravan

The Caravan and the fixtures, fittings (including awnings and external steps), furniture, furnishings, bedding, household linen and utensils in or attached thereto.

What is covered

Loss or damage by any cause to:

- i the Caravan stated in the Schedule;
- ii **personal effects, clothing and luggage, audio and visual equipment and sports equipment** while in the Caravan or the towing vehicle;

while being used in accordance with the Description of Use and up to the Sum Insured shown in the Schedule.

What is NOT covered

- television receivers, video recorders and radios.

What is NOT covered

- the amount of the **excess** shown in the Schedule;
- any property more specifically insured;
- any one item of **personal effects, clothing and luggage, audio and visual equipment or sports equipment** with a value exceeding £250 UNLESS stated in the 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 Great Britain, 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 by theft or conversion by any hirer;
 - v to tyres by punctures cuts or bursts or application of brakes;
 - vi by confiscation, detention or seizure by customs or other officials or authorities;
 - vii to **personal effects, clothing and luggage, audio and visual equipment or sports equipment** while the Caravan is not being used by **you or your family**;
 - viii by theft of any unfixed contents, **personal effects, clothing and luggage, audio and visual equipment or sports equipment** unless **you or your family** are in residence in 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;

What is covered

What is NOT covered

- ix** to **audio and visual equipment** (but not televisions or radios) left in the Caravan when the Caravan site is closed for holiday occupation;
- x** while being used as a permanent residence or for any trade, business or profession;
- xi** caravans of a fixed site nature kept in Northern Ireland;
- xii** caravans that are home-made, custom built or modified from manufacturers standard build.

Paragraph **vii** applies only where the Description of Use is shown in the Schedule as 1 Touring Indemnity or 3 Touring Indemnity including Touring by Hirer.

Paragraphs **viii** and **ix** apply only where the Description of Use is shown in the Schedule as 2 - Fixed Site Indemnity.

Extensions

What is covered

This Section also insures **you** for:

A Additional Costs

Following loss or damage to the Caravan **we** will pay the reasonable costs of:

- i its protection and removal to the nearest competent repairers and return to **your home** or the Caravan's permanent site;
- ii disconnection and reconnection of services at the permanent site;
- iii if the Caravan is damaged outside the United Kingdom and cannot be economically repaired before **you** intend to return home, **we** will pay the cost of:
 - 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.

B Alternative Accommodation

Additional payments while the Caravan is being used by **you** or **your family** for touring or holiday purposes for hiring another Caravan or other alternative accommodation for a maximum of 15 days in any one Period of Insurance if the Caravan becomes uninhabitable as a result of loss or damage that is covered by this policy.

C Hiring Charges

The payment for a maximum of 15 days in any one Period of Insurance of lost hiring charges for bookings made before the date of the loss or damage. This is only applicable where the Caravan has become uninhabitable as a result of loss or damage that is covered by the policy.

What is NOT covered

- the loss of any customs deposit as a consequence of any wilful act by **you**.

- any amount exceeding £75 per day.

- any amount exceeding £75 per day.

Definitions of the Descriptions of Use

1 Touring indemnity

While being used for Social Domestic or Pleasure Purposes:

- a** by **you** or **your family** while being towed by **you** behind any motor vehicle and while detached from the vehicle anywhere in the United Kingdom or the Republic of Ireland or up to a maximum of 90 days in any one Period of Insurance while on the Continent of Europe including the journey by recognised sea routes to and from the United Kingdom;
- b** while on hire to any person or on loan to any relative or friend of **yours** but only when the Caravan is stationary on a fixed site in the United Kingdom;
- c** while being towed or transported by any caravan manufacturer, supplier, repairer or engineer or any road vehicle recovery service in connection with their business.

2 Touring indemnity including towing by hirer

While being used for Social Domestic or Pleasure Purposes:

- a** by **you** or **your family** while being towed by **you** behind any motor vehicle and while detached from the vehicle anywhere in the United Kingdom or the Republic of Ireland or up to a maximum of 90 days in any one Period of Insurance while on the Continent of Europe including the journey by recognised sea routes to and from the United Kingdom;
- b** on hire to any person or on loan to any relative or friend of **yours** while being towed by them behind any motor vehicle and while detached from the vehicle anywhere in the United Kingdom;
- c** while being towed or transported by any caravan manufacturer, supplier, repairer or engineer or any road vehicle recovery service in connection with their business.

Specific Conditions

Claims settlement

Following loss or damage **we** will pay the cost of repair or replacement without deduction for wear and tear or depreciation except where:

- 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 or was older than 2 years from new at inception of this policy;
- d** the Caravan is no longer produced in which case **we** may replace the Caravan with an equivalent model.

Repairs

You may authorise repairs to the Caravan provided the estimated cost of the repair does not exceed £250 and **you** provide **us** with a detailed estimate immediately.

Alternative accommodation and hiring charges

You are required to keep all receipted bills or other proof of additional expenses. In respect of the hiring out of Caravans a complete record of all names and addresses of hirers, intended periods of hire, charges paid or chargeable and identification of which Caravan is in question is required if more than one is insured.

Theft of touring caravans

If the Caravan is detached from the towing vehicle and unattended the Caravan must be secured by a hitch lock and a wheel clamping device.

Cover for theft of the Caravan or of any unfixured items within the Caravan is excluded if the Caravan is left unattended in a lay-by or any informal parking area.

The Caravan must only be stored at the noted insured's address, the address of a relative or friend, a CaSSOA approved storage location or at a storage site notified to **us** and approved by **us**.

Total loss procedure

Should the Caravan be subject to a total loss claim, the policy will be cancelled from the date of the loss, without refund of premium.

Section 2 | Liabilities

What is covered

We will indemnify **you** or **your family** against all sums which **you** become legally liable to pay as damages for:

- a** accidental bodily injury (including death or disease) to any person occurring during the Period of Insurance happening in the circumstances described in the Contingency;
- b** accidental loss or damage to property; occurring during the Period of Insurance happening in the circumstances described in the Contingency.

The Contingency

In or about the Caravan stated or referred to in the Schedule while being used in accordance with the Description of Use based on **your** liability as owner or occupier ALSO the liability of any hirer or relative of **yours**.

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 Schedule against the corresponding Contingency. **We** will in addition pay legal costs and expenses recoverable by the claimant and all costs and expenses agreed by **us** in writing.

Personal Representatives

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.

What is NOT covered

- liability arising from:
 - 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.

General Exclusions

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

1 War and similar risks

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.

2 Radioactivity

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:

- 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.

3 Sonic bangs

Damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

4 Agreements

Any liability arising from an agreement which would not have existed in the absence of that agreement.

5 Pollution

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.

6 Date recognition

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:

- 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;

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.

7 Wilful damage

Any wilful or malicious act by a person lawfully at or in the Caravan.

8 Terrorism

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.

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 bio-chemical 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.

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 Material property

You and **your family** must take all reasonable steps to prevent loss or damage to and maintain the property 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 Leisure & Lifestyle Insurance Services on **08445 763074**;
 - ii** if any property is stolen, lost or maliciously damaged notify the police immediately;
 - iii** take all reasonable steps to recover any lost or stolen property;

- 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** will be entitled to a pro-rata return of premium for the unexpired Period of Insurance.

If **you** cancel this policy during the first Period of Insurance **you** may be entitled to a refund of premium provided that no claim has been made. The returned premium will be calculated in accordance with the scale shown below and is subject to a minimum premium of £20 being retained by **us**.

Length of time you had the insurance	Percentage of premium we will refund
1 month	80%
2 months	70%
3 months	60%
4 months	55%
5 months	50%
6 months	40%
7 months	35%
8 months	25%
9 months	15%
10 months	10%

If **you** cancel the insurance in any subsequent years the premium will be refunded on a pro-rata basis, provided that there have been no claims during the current Period of Insurance.

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

We and Leisure & Lifestyle Insurance Services will endeavour to provide **you** with a high level of service.

If you have a complaint please contact Leisure & Lifestyle Insurance Services at Basepoint Business Centre, Oakfield Close, Tewkesbury Business Park, Tewkesbury, Gloucestershire GL20 8SD,

or

NIG at Crown House, 145 City Road, London EC1V 1LP.

To help **your** enquiry to be dealt with speedily please give **your** Policy number along with any other information requested.

If **we** cannot resolve our differences between **us**, **you** can refer **your** complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Telephone number: **0845 080 1800**.

Details of our Regulator

Both NIG and Leisure & Lifestyle Insurance Services are authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register or the Financial Services Authority can be contacted on **0845 606 1234**.

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Cades Caravan Insurance is administered by Leisure & Lifestyle Insurance Services Ltd and is underwritten by The National Insurance and Guarantee Corporation Limited.

Leisure & Lifestyle Insurance Services Ltd whose registered office is at Basepoint Business Centre, Oakfield Close, Tewkesbury Business Park, Tewkesbury, Gloucestershire GL20 8SD and is registered in England No. 6445758.

NIG is a trading name of The National Insurance and Guarantee Corporation Limited whose registered office is Crown House, 145 City Road, London EC1V 1LP and is registered in England and Wales No. 42133.

Leisure & Lifestyle Insurance Services Ltd and The National Insurance and Guarantee Corporation Ltd are authorised and regulated by the Financial Services Authority.



www.nig.com