



holiday home insurance policy

including static caravans, holiday lodges & chalets





Helplines ”

Whatever the problem, whatever the question, we're here to help. For your convenience, we have a number of helplines to deal with everything from claims to change of address.

Customer Service Line 08452 73 74 75 (local call rate) or 01422 396 888

If your circumstances change and you need to update your cover or you have a query, just call the Leisuredays Customer Service Line. Lines open Weekdays 8am - 8pm, Weekends and most Bank Holidays 9am - 4pm. See outside back cover for postal, email or web address.

Claims Helpline (24 hour) 0845 076 0432

If you need to make a claim or enquire about an existing claim, just pick up the phone and call our Claims Helpline. Please refer to pages 22-25 for further details about making a claim.

Emergency Helpline (24 hour) 0870 607 6513

If crisis strikes, like your pipes freeze and burst or a storm damages your holiday home, just call our Emergency Helpline day or night, any day of the year. We'll arrange for one of our Emergency repairers to race round and help sort things out.

Legal Helpline 01925 428 375

Only available if Legal Expenses Option taken. Please refer to your policy schedule.



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Introduction ”



Thank you for choosing to insure with Leisuredays, we are pleased to welcome you as a valued customer and look forward to covering you over the forthcoming years. Leisuredays aims to provide you with a high quality insurance policy, supported with a commitment to personal service and customer care. That is why we have chosen Royal & Sun Alliance Insurance plc (RSA) to work with us and underwrite this policy.

This policy booklet, statement of insurance, schedule and any endorsements applying represent the contract between you and RSA so please make sure you read these items carefully and ensure that you are happy with them.

This policy booklet contains details of the cover that is available to you, what is excluded from cover and the conditions on which the policy is issued.

Your schedule forms part of your policy and provides details of the policy sections insured, the sums insured including any monetary limits and any special terms that apply. Please read your schedule in conjunction with this policy booklet. An updated schedule will be sent to you at each renewal and whenever you request a change in cover.

We will insure you under those sections specified as operative in the schedule during any period of insurance for which we have accepted the premium, provided that all the terms and conditions of the policy have been met.

This policy booklet provides a number of telephone helplines should you need to make a claim, seek guidance, advice or emergency assistance. Please refer to page 22 for full details.

If we can be of any further assistance to you please do not hesitate in contacting Leisuredays, where a member of our friendly and knowledgeable team will be happy to assist you. Our opening hours are 8am until 8pm Monday to Friday and 9am until 4pm Saturday, Sundays and most Bank Holidays.

Once again, thank you for choosing Leisuredays.



Our Commitment to Customer Service ”



Leisuredays and RSA aim to provide a first class service at all times and to rectify any errors that have occurred. We value all feedback and are committed to treating customers fairly.

If you believe that you have not received the level of service that you expected or you are concerned about any aspect of the service provided, then please let us know. Any complaint or comments that you may have in the first instance should be addressed to Leisuredays by any of the following methods:

Post: Leisuredays
New Road
Halifax
HX1 2JZ

Telephone: 01422 396 888

Fax: 01422 396 800

Email: info@leisuredays.co.uk

Website: www.leisuredays.co.uk

Based on your comments we promise to:

- Fully investigate your complaint or comments
- Keep you informed of any progress
- Do everything possible to resolve your complaint fully
- Use the information from your complaint to improve our services in the future

Leisuredays aim to resolve your concerns by close of business the next working day. Experience tells us that most issues can be satisfactorily resolved within this time scale.

In the unlikely event that your concerns have not been resolved within 5 working days, we will issue a letter acknowledging your complaint, letting you know the reasons why. We will continue to keep you informed of any further actions that we will be taking to reach a conclusion.

If you are unhappy with Leisuredays' proposed course of action or you are unhappy with the way in which your complaint has been dealt with, you can progress your complaint with RSA's Customer Relations Team who will conduct a separate investigation and once concluded they will issue a final response letter to you. You can contact RSA's Customer Relations Team by any of the following methods:

Post: Customer Relations Office
Royal & Sun Alliance Insurance plc
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

Telephone: 0800 107 6161

Fax: 01422 325 227

Email: crt.halifax@uk.rsagroup.com



Leisuredays and RSA are regulated by the Financial Services Authority, whose arbitration facility is the Financial Ombudsman Service. Therefore, if you are still not satisfied after the review or you have not received a written offer of resolution within 8 weeks of the date your complaint has been received, you can refer your complaint to the Financial Ombudsman Service.

They can be contacted by any of the following methods:

Post: Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0845 080 1800

Fax: 0207 964 1001

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

Website: www.financial-ombudsman.org.uk

You must approach the Financial Ombudsman Service within 6 months of the final response to your complaint. You will be reminded of the time limits in any final response that is sent to you.

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However, the Financial Ombudsman Service will not adjudicate in any cases where litigation has commenced.



Definition of Words ”



Certain words have special meanings that apply whenever they appear in this policy booklet or your schedule. These words and their meanings are listed over the next few pages. For the remainder of the policy booklet, these words will appear in **bold**. If you are unsure of any aspect regarding the insurance policy that you have with us, please contact us.

Contents

All items intended for use in, on or about the **Structure** which are not permanently installed including but not limited to any barbeques, electrical household goods, fire extinguishers and alarms, free standing furniture, garden furniture and equipment, gas bottles, generators, household goods and foodstuffs, items kept in locked outbuildings or sheds, which are owned by **You** or **Your Family** or are **Your** or **Your Family's** responsibility under contract but excluding any **High Risk Items** and **Personal Effects**. **Contents** are considered to be items that are left in the **Structure** at all times or stored at **Your** home address when the park is closed.

Costs

Legal fees and other **Costs** and expenses incurred with **Our** written consent.

Damage/Damaged

Loss or **Damage** including theft or attempted theft.

Endorsement

A change in terms of the **Policy**. Any **Endorsements** applying to this **Policy** are noted on **Your Schedule**. A full list of **Endorsements** that may apply to **Your Policy** are listed on pages 13-15.

Excess

The first part of any claim for **Damage** which **You** have to pay. Any sum insured limit will apply before the **Excess** has been deducted.

Family

Your spouse/partner, children, parents and other relatives who normally reside with **You** and friends who are using **Your Structure** with **Your** permission.

High Risk Items

- Articles of gold or other precious metals, jewellery, stones (precious or non precious), watches
- Binoculars
- Collections of any kind (e.g. coins, medals, stamps or trophies)
- Contact / corneal lenses or spectacles
- Computers (including laptops, gaming consoles, associated peripherals and data)
- Furs
- Guns (and associated equipment)



- Hearing aids
 - Money, credit cards or other negotiable securities or documents of value
 - Motor vehicles, mechanically propelled or assisted vehicles (including accessories such as satellite navigation systems or music systems)
 - Musical Instruments
 - Personal Media or Audio Equipment (including MP3/DVD/CD players)
 - Photographic equipment (including cameras, video cameras and camcorders)
 - Pictures or works of art
 - Sports equipment, including but not limited to:
 - diving equipment
 - fishing tackle
 - pedal cycles and equipment
 - surfing equipment
 - water sports equipment
 - winter sports equipment
 - Telephones of any kind (including their associated equipment)
 - Touring caravans
 - Trailers
 - Water craft or marine equipment
- which are owned by **You** or **Your Family** or are **Your** or **Your Family's** responsibility under contract.

Market Value

The cost of replacing **Your Structure** with one of the same age and similar type and condition, on the park confirmed on **Your Schedule**. The cost of replacing **Your Contents** and **Personal Effects** as new, less a deduction for wear and tear and depreciation.

New for Old

The cost of replacing **Your Structure / Contents / Personal Effects** with a brand new equivalent on the park, confirmed on **Your Schedule**, in the event of a total loss claim.

Occupied

Whilst in use for holiday purposes and being stayed in over night.

Period of Insurance

The duration of this **Policy** as shown in the **Schedule** and any further period for which **We** accept the premium.

Personal Effects

Articles which are normally worn, used or carried outside the home by **You** or **Your Family** in everyday life (excluding **High Risk Items**). Household articles temporarily removed from the home and which are owned by **You** or **Your Family** or are **Your** or **Your Family's** responsibility under contract. **Personal Effects** will only be covered whilst at the holiday park address noted on **Your Schedule**.



Policy

Your Policy booklet, **Statement of Insurance** and most recent **Schedule** which includes any **Endorsement(s)**.

Schedule

The latest **Schedule** issued by **Us** as part of **Your Policy**. The **Schedule** personalises cover to **You**; it shows **Your** name, address, premium, **Structure** details, sum insured and the **Period of Insurance**.

Statement of Insurance

This forms the basis of the contract between **You** and **Us**. Please read through this as the document records:

- the information **You** have provided
- the cover that **You** have selected

at the time **Your Policy** was first arranged by Leisuredays.

Structure

The Caravan Holiday Home / Holiday Lodge / Chalet as described in the **Schedule** and sited on a park that is registered with the local authority and has a holiday licence. The **Structure** includes all items designed to be permanently installed, including but not limited to, ancillary domestic outbuildings, chests, decking, fencing, fixtures and fittings, gates, patios, service connections, sheds, skirting, steps and verandas which belong to **You** or which **You** are buying under a hire-purchase agreement and which **You** are legally responsible for.

Territorial Limits

England, Northern Ireland, Scotland, Wales, the Channel Islands and the Isle of Man, including transit between them.

Terrorism

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

We / Our / Us

Royal & Sun Alliance Insurance plc (RSA) who are registered in England and Wales, at the following registered office address:

St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

RSA is authorised and regulated by the Financial Services Authority (FSA), registration number 202323. This can be checked on the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

You / Your

The person(s) named as the insured on **Your Schedule**.



Policy Conditions ”



You and **Your Family** must comply with the **Policy** conditions to have the full protection of **Your Policy**. If **You** or **Your Family** do not comply with the **Policy** conditions **We** may at **Our** option cancel the **Policy**, refuse to deal with **Your** claim or reduce the amount of any claims payment.

1. Changes in Circumstances

Your Policy has been issued based on the information that **You** have given to **Us** about **You** and **Your Structure**. Any alterations must be notified to and agreed by Leisuredays within 24 hours of any changes taking place. **You** must tell **Us** if any of the following happens:

- A permanent change of address
- A change in the site address of **Your Structure**
- If **You** or any member of **Your Family** are convicted of any offence other than driving offences
- If the **Structure** has been replaced
- How the **Structure** is used if it is not only used privately

If **You** are in any doubt whether to notify **Us** of a change **You** should contact **Us** with full details. If **You** fail to tell **Us** of any change in **Your** circumstances, **We** may not pay **Your** claim.

2. Taking Care of Your Property

Your Policy does not cover **You** for the cost of gradual deterioration. It is not a maintenance contract. **You** must take all reasonable precautions to safeguard the **Structure**

/ **Contents** / **Personal Effects** against **Damage**. The property insured must be maintained in a sound condition and all reasonable precautions taken to prevent and minimise any claims.

3. Other Insurances

If, when a claim arises, there is any other insurance in force covering the same matter, **We** will only pay **Our** rateable proportion. This condition does not apply to Section 3 - Compensation for Fatal Injury.

4. Transferring Your Interest in the Policy

You cannot transfer **Your** interest in the **Policy** unless **You** obtain **Our** written permission.

5. Fraud

You and **Your Family** 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** collusion



Then:

- **We** will not pay the claim
- **We** will not pay any other claim which has been or will be made under the **Policy**
- **We** may at **Our** option declare the **Policy** void
- **We** shall be entitled to recover from **You** the amount of any claim already paid under the **Policy** since the last renewal date
- **We** will not provide any return premium
- **We** may inform the Police of the circumstances

6. Law Applicable to this Contract

It is possible to choose the law that will apply to a contract of insurance covering a risk in the UK. **We** have chosen Scottish Law to apply if **You** live in Scotland and English Law to apply if **You** live anywhere else in the UK. By paying **Our** premium **You** are accepting **Our** choice of Law. If **You** want any other Law to apply **You** must have **Our** written permission.

7. Cancellation of the Policy

You may cancel this **Policy** at any time. **You** must tell **Us** by contacting Leisuredays, New Road, Halifax, HX1 2JZ.

If **Your** premium is paid under a monthly instalment scheme and **You** miss a payment, **We** will consider this to be notice that **You** wish to cancel **Your Policy** and **Your Policy** will be cancelled immediately.

If the **Policy** is cancelled within 14 days from receipt of the **Policy** documents, providing there has been no claims or incident likely to give rise to a claim, **We** will refund any premium paid in full.

If **You** cancel after the first 14 days from receipt of the **Policy** documents, **We** will calculate the proportionate premium for the period **You** have been insured and refund any balance. Leisuredays will deduct an administration charge of 25% from the refund. If **Your** premium is paid under a monthly instalment scheme, an administration charge of 25% of the unpaid instalments will be made. Please note, any premium paid in respect of Legal Expenses (optional cover) is non refundable after 14 days.

If a claim has been submitted or there has been an incident likely to give rise to a claim during the current **Period of Insurance**, no premium refund will be given. If the premium is paid under a monthly instalment scheme and a claim has been made, **You** must continue with the instalment payments until the renewal date. Alternatively **We** will deduct any outstanding instalments from any claim payment that may be due to **You**.

We may also cancel the **Policy** by sending 7 days notice of cancellation by recorded delivery to **You** at **Your** last known address. Provided that there has been no claim or incident likely to give rise to a claim during the current **Period of Insurance**, **We** will calculate the proportionate premium for the period **You**



have been insured and refund any balance. Leisuredays will deduct an administration charge of 25% from the refund.

8. Effect of Condition on Right to Benefit

In order to receive benefit under this insurance, **You** or any other person seeking benefit must observe the terms and conditions of this **Policy**.

9. Ownership

Your Structure must be owned by **You** or **You** are buying it under a hire-purchase agreement or **You** are legally responsible for it.

10. Total Loss Claims

In the event of a total loss claim, if **You** have opted to pay **Your** premium on a monthly basis, **We** may ask for any remaining balance to be paid before the claim commences.

11. Financial Interest

If **We** know that the property is the subject to a loan, credit arrangement or any other form of financial loan, charge or interest, **We** will pay the owner whose receipt shall be a full discharge.



General Exclusions ”



We will not pay for:

1. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or **Damage** to property by or under the order of any government or public or local authority.
2. **Damage** to any property, any resulting loss or expense, any consequential loss or any legal liability which is directly or indirectly caused by or contributed to by or arising from:
 - a) Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly
3. **Damage** by pressure waves from aircraft or other aerial devices flying faster than the speed of sound.
4. **Damage** or liability occurring while the **Structure** is being used other than as permitted under the heading 'Use of **Your Structure**'. Please refer to page 16.
5. **Damage** or liability occurring while the **Structure** or **Contents** or **Personal Effects** are being used in connection with any trade, business or profession.
6. Any reduction of **Market Value** beyond the cost of repair or replacement.

7. **Damage** caused by, or any legal liability arising from, breakdown or breakage of any mechanical, electrical, electronic or computer equipment caused by the equipment not being able to recognise or process any date as the true calendar date. Subsequent loss or **Damage** will still be covered subject to the terms and conditions of the **Policy**.
8. Any **Damage** or liability arising from pollution or contamination unless caused by a sudden, unforeseen and identifiable accident.
9. Any loss, **Damage**, **Costs** or expenses of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of **Terrorism** or any action taken in controlling, preventing or suppressing any acts of **Terrorism** or in any way relating thereto. However, losses caused by or resulting from riot, attending a strike, civil commotion and malicious **Damage** are not excluded hereunder.
10. **Damage** which happens before the cover commences or which arises from an event before the cover starts.
11. **Damage** caused deliberately by **You** or **Your Family**.
12. The **Cost** of replacing, repairing or changing any undamaged items or parts of items forming part of a set, suite, carpet or other items of a common nature, colour, design or use. This applies if the other items can still be used and the loss or **Damage** only affects one part of the item.



Endorsements ”



Endorsements amend the standard cover provided by **Your Policy**. **Endorsements** only apply if they are listed in the “**Endorsements Applying**” section of **Your Schedule**.

Endorsement 1: No Claims Discount

In calculating the renewal premium for **Your Policy** a discount will be allowed provided **You** have not suffered any loss or **Damage** which resulted in a claim during the previous **Period of Insurance**.

If **You** make any claim(s) in the current **Period of Insurance**, the No Claims Discount at the next renewal will be reduced to nil.

If a claim is reported after **Your** renewal date with an incident date prior to the renewal, this will result in the **No Claims Discount** being disallowed and the appropriate additional premium being charged.

Endorsement 2: Anchoring – not required

The Anchoring Condition stated in Section 1a “2. Anchoring Condition” of **Your Policy** is deleted.

Endorsement 3: Anchoring – less than four points

The Anchoring Condition stated in Section 1a “2. Anchoring Condition” of **Your Policy** is hereby amended. **We** will not pay for **Damage** resulting from storm, tempest, flood or water

Damage unless the **Structure** is securely anchored to the ground at one to three points of the chassis.

Endorsement 4: Hiring

The Hiring Condition stated in Section 1a – What is Not Covered 3m): “**Damage** while the **Structure** is let for hire or reward” does not apply. An **Excess** of £250 applies to any **Damage** caused whilst the **Structure** is let out for hire or reward. **We** draw **Your** attention to Section 1a – What is Not Covered 3f): “**We** will not pay for malicious **Damage** or theft by or with the collusion of any occupant or user” and 3o) “**We** will also not pay for theft of **Contents** or **Personal Effects** when the **Structure** is unoccupied unless there has been violent and forcible entry”. **We** will not pay for any loss of rent whilst **You** are hiring out **Your Structure**.

Endorsement 5: Alarm

Unless **Your Structure** is **Occupied** **We** will only pay for theft or attempted theft or **Damage** if the alarm is activated and is fully maintained in accordance with the manufacturer’s recommendation.

Endorsement 6: Extended New for Old

The age restriction stated in the **Policy** wording in respect of **New for Old** cover does not apply to this **Policy**. **New for Old** cover is up to an unlimited age of **Structure**.



Endorsement 7: Main Residence

This **Endorsement** is only available if **You** reside in **Your Structure** for the majority of the year (and do not have a separate household insurance policy).

The **Personal Effects** single article limit is hereby increased to £1500 for any one article.

Cover for **Personal Effects** is hereby extended to anywhere within the **Territorial Limits**.

Cover under this **Endorsement** excludes theft from motor vehicles, unless at the time of the loss or damage: someone aged 16 or over was in the motor vehicle; or the motor vehicle was securely locked; and force and violence were used to get into the motor vehicle; and the items stolen were out of sight in a locked luggage boot, luggage or glove compartment. The most **We** will pay for theft from an unattended motor vehicle is £1,500.

The emergency accommodation cover is hereby extended to a maximum period of 28 days for up to £75 per night.

Endorsement 8: Main Residence – Certain High Risk Items Cover

This **Endorsement** is only available if **You** have **Our** Main Residence Endorsement (Endorsement 7).

Based on the cover **You** have selected (i.e. '**New for Old**' or '**Market Value**'), Section 1a – The **Structure** and **Contents** and Section 1b- **Personal Effects** is extended to include **Damage** within the **Territorial Limits** to the following certain **High Risk Items**: articles of gold or other precious metals, jewellery, stones (precious or non precious), watches; binoculars; contact or corneal lenses or spectacles; computers (including laptops, gaming consoles, associated peripherals and data); furs; hearing aids; money, credit cards or other negotiable securities or documents of value; personal media or audio equipment (including MP3/DVD/CD players); photographic equipment (including cameras, video cameras and camcorders).

Cover under this **Endorsement** excludes theft from motor vehicles, unless at the time of the loss or damage: someone aged 16 or over was in the motor vehicle; or the motor vehicle was securely locked; and force and violence were used to get into the motor vehicle; and the items stolen were out of sight in a locked luggage boot, luggage or glove compartment. The most **We** will pay for theft from an unattended motor vehicle is £1,500.

Cover under this **Endorsement** does not extend to any items used in connection with any trade, business or profession.



The maximum **We** will pay is the sum insured for **High Risk Items** shown on **Your Schedule**. There is a single article limit of £1500. It is **Your** responsibility to ensure that the sum insured shown on **Your Schedule** represents the full value.

High Risk Items that remain excluded from cover include: collections of any kind (e.g. coins, medals, stamps or trophies); guns (and associated equipment); motor vehicles, mechanically propelled or assisted vehicles (including accessories such as satellite navigation systems or music systems); musical instruments; pictures or works of art; sports equipment, including but not limited to: diving equipment, fishing tackle, pedal cycles and equipment, surfing equipment, water sports equipment, winter sports equipment; telephones of any kind (including their associated equipment); touring caravans; trailers; water craft or marine equipment.

Endorsement 9: Main Residence – Leisure and Sports Equipment

This **Endorsement** is only available if **You** have **Our** Main Residence Endorsement (Endorsement 7).

Based on the cover **You** have selected (i.e. '**New for Old**' or '**Market Value**'), Section 1a – The **Structure** and

Contents and Section 1b- **Personal Effects** is extended to include **Damage** within the **Territorial Limits** to the following Leisure and Sports Equipment:

- Fishing
- Golf
- Kite boarding/surfing
- Musical Instruments
- Pedal Cycles
- Sports Racket
- Scuba Diving
- Surfboarding
- Surfing
- Windsurfing
- Sports Clothing

Cover under this **Endorsement** does not extend to any items used in connection with any trade, business or profession.

Cover under this **Endorsement** excludes theft from motor vehicles, unless at the time of the loss or damage: someone aged 16 or over was in the motor vehicle; the motor vehicle was securely locked; and force and violence were used to get into the motor vehicle; and the items stolen were out of sight in a locked luggage boot, luggage or glove compartment. The most **We** will pay for theft from an unattended motor vehicle is £1,500.

The maximum **We** will pay is the sum insured for Leisure and Sports Equipment shown on **Your Schedule**. There is a single article limit of £1500. It is **Your** responsibility to ensure that the sum insured shown on **Your Schedule** represents the full value.



Use of Your Structure ”



Cover applies while **Your Structure**:

- is located on the holiday park specified in the **Schedule** and is being used by **You** or **Your Family**, excluding any business use
- is in transit anywhere within the **Territorial Limits**
- is in the custody or control of any structural manufacturer, supplier, repairer, engineer or haulier in connection with their business.

Please also refer to the Policy Conditions and General Exclusions on pages 9-12.



What is Covered

We will pay for **Damage** to **Your Structure, Contents** and **Personal Effects** by any insured cause, occurring during the **Period of Insurance**.

The **Contents** and **Personal Effects** are covered while in, on or about the **Structure**. The **Contents** are covered whilst being stored at **Your** home, unless they are insured elsewhere.

We will pay for **Damage** to **Your Personal Effects** by any insured cause, occurring during the **Period of Insurance**. We will pay the cost of replacing or repairing the **Damaged** items, less a deduction for wear and tear and depreciation (unless the **New for Old** clause is operative). Unless noted by an **Endorsement** on **Your Schedule**, the maximum amount We will pay for any one item is £250. **Personal Effects** will only be covered whilst at the holiday site address noted on **Your Schedule**.

What is Not Covered

1. Winter Weather Precautions

During the period between 1st November and 15th March We will not pay the first £500 of any claim for **Damage** resulting from burst pipes, escape of water or oil, flood, storm, or tempest, unless the **Structure**:

- a) is **Occupied**, or
- b) has had the water turned off at the mains and all equipment fully drained (other than in respect of a proprietary sealed central heating system containing antifreeze which has been professionally fitted and is maintained to the manufacturer's specifications), or
- c) has a full central heating system maintained at a temperature not less than the manufacturer's specification to avoid frost **Damage**

Between 16th March and 31st October the standard **Excess** shown in **Your Schedule** applies.

2. Anchoring Condition

Unless noted by an **Endorsement** on **Your Schedule**, We will not pay for **Damage** resulting from storm, tempest, flood or water **Damage** unless the **Structure** is securely anchored to the ground at four (or more) points of the chassis or is skirted. This requirement will be waived for the first four weeks of cover to allow time to install.



3. We will not pay for:

- a) The amount of **Excess** shown on **Your Schedule**
- b) **Damage to High Risk Items**
- c) Property more specifically insured
- d) **Damage** caused by, or arising from altering, animals (with the exception of vermin **Damage**), atmospheric or climatic conditions, cleaning, corrosion, depreciation, dismantling, dyeing, fungus, gradual deterioration, insects (including beetles, moths and woodworm), maintenance, manufacturing defects, mechanical or electrical breakdown, mildew, repair, restyling, renovating, rot (including wet and dry), rust, washing, wear and tear. However, subsequent **Damage** caused after any of the above is covered
- e) Theft or **Damage** arising from deception or the use of stolen, forged or invalid cheques/drafts/bank notes and the like
- f) Malicious **Damage** or theft by, or with the collusion of, any occupant or user
- g) Any living creature including pets or livestock or any associated equipment
- h) **Damage to Contents** and **Personal Effects** left in the open unless the **Structure** is **Occupied**
- i) **Damage** arising from the use of portable heaters with a naked flame

- j) **Damage** by pets caused by chewing, scratching, tearing or fouling
- k) **Damage** caused deliberately by **You** or **Your Family**
- l) Theft or attempted theft by **You** or **Your Family**
- m) **Damage** while the **Structure** is let for hire or reward (unless noted by an **Endorsement** on **Your Schedule** and any additional premium has been paid for this additional cover). We will not pay for any loss of rent whilst hiring out **Your Structure**
- n) **Damage** arising from seepage of water into the **Structure** through seams or seals
- o) Theft of **Contents** or **Personal Effects** when the **Structure** is left unoccupied unless there has been violent and forcible entry
- p) Loss of **Your Structure** by deception by someone who claims to be a buyer or a buying or selling agent
- q) Any pre existing **Damage**
- r) Subsidence, heave or landslip of the land on which the **Structure** stands
- s) Any theft, attempted theft, malicious **Damage** or vandalism not reported to the Police
- t) Any tools or equipment used in connection with business
- u) Any single item **Personal Effect** over £250



Section 2 – Liability to the Public ”



What is Covered

If **You, Your Family** or any person to whom the **Structure** is lent or is hired are legally liable for causing death, physical injury or illness to any person, or accidental **Damage** to material property during the **Period of Insurance** which arises from an accident involving the **Structure**. Then **We** will pay for:

- a) Damages or compensation to that person for the death, physical injury or illness or **Damage** caused
- b) Their legal **Costs** to claim compensation from **You**
- c) **Your Costs** for defending the claim

The maximum amount **We** will pay for any claim or claims arising from any one event is £5,000,000 (including **Costs**). Within this limit **We** will pay:

- d) **Costs**
- e) In relation to any event that may be covered by this section the Solicitor’s fees incurred at any coroner’s inquest, at any fatal inquiry or for defending in any Court of Summary Jurisdiction provided **Our** written consent has been obtained.

If any person insured under this section of the **Policy** dies, the personal representative(s) will be entitled to the cover provided by this section for any claim made.

What is Not Covered

Liability in respect of any person other than **You** or **Your Family**, unless the person seeking the benefit of the cover observes the terms and conditions of this **Policy** and is not entitled to cover under any other **Policy**.

Liability for death, physical injury or illness to:

- i. **You** or **Your Family**
- ii. Any employee of **You, Your Family**, or any person to whom the **Structure** is lent or is hired

Liability for **Damage** to property owned by or in the custody or control of **You, Your Family**, or any person to whom the **Structure** is lent or hired

Liability arising from:

- The **Structure** being used for any trade or business purposes
- The direct or indirect consequence of assault or alleged assault
- Any deliberate or wilful or malicious act
- The transmission of any infectious disease or virus
- The ownership or possession of an animal included under the Dangerous Dogs Act 1991 (and any amending legislation)

Please refer to the Policy Conditions and General Exclusions on pages 9-12.



Section 3 – Compensation for Fatal Injury ”



What is Covered

If **You** or **Your Family** suffers accidental injury while

- a) inside the **Structure**, or
- b) in the immediate vicinity of the **Structure** whilst it is in use or being worked upon

which proves fatal within 12 months of its occurrence

We will pay £15,000 to the deceased's legal personal representative(s).

What is Not Covered

1. Anyone aged under 16 or over 85 at the time of loss
2. Death or bodily injury caused by **You** or **Your Family** committing suicide or attempting to commit suicide
3. Death or bodily injury caused to anyone under the influence of alcohol or through the misuse of drugs at the time of the incident causing death or bodily injury

Please refer to the Policy Conditions and General Exclusions on pages 9-12.



1. Emergency Accommodation Costs

If **You** or **Your Family** are deprived of the use of **Your Structure** as a result of it being uninhabitable by **Damage** insured by this **Policy**, **We** will pay (any one claim) the cost of emergency accommodation up to an amount of £75 per day, for a period not exceeding 14 days, or until **We** have settled **Your** claim, whichever is the sooner.

Cover will only apply if **You** are staying in the **Structure** at the time of the **Damage**. In the event of a claim, evidence must be produced that the **Structure** was **Occupied** by **You** or **Your Family** and receipts produced for the alternative emergency accommodation used.

2. Emergency Repairs, Removal of Debris and Resiting

Cover is included up to £10,000 for the cost of:

- Removal of debris
- Disconnection and reconnection of services that are **Your** responsibility
- Delivery and resiting charges incurred due to a claim covered on this **Policy**
- Emergency repairs to ensure the **Structure** is safe. (Emergency repairs are classed as a sudden and unforeseen situation which, if not dealt with immediately, would in **Our** opinion make **Your Structure** unsafe or insecure and is likely to cause further **Damage** to **Your**

Structure, or **Your Contents** or create unreasonable risk to the health and safety of **Your Family**).

3. Refrigerated and Frozen Food Cover

Cover is included for up to £250 for **Damage** to refrigerated or freezer food caused by a rise or a fall in temperature, unless the power has been deliberately stopped.

4. Replacement Locks

Cover is included for up to £250 for the cost of replacement locks following **Damage** to the keys or the locks of the external doors and security systems of **Your Structure**.

Please refer to the Policy Conditions and General Exclusions on pages 9-12.



How to Make a Claim ”



24 Hour Claims Helpline 0845 076 0432

If **You** need to make a claim, check **Your Policy** and **Schedule** to see if **You** are covered. Next contact **Our** claims advisers on the above number for immediate assistance. Please be aware that events that may give rise to a claim must be notified within 14 days, although there are some situations where immediate notice is required.

Any incident of malicious **Damage**, vandalism, theft or loss must be reported to the Police immediately and a crime reference number obtained, and reported to **Us** within 14 days.

When **You** call the Claims Helpline, **You** will be asked to provide details of **Your** claim. In the majority of cases this will save **You** having to complete a claim form. As part of the initial notification, **You** may be asked:

- **Your** name, address and contact telephone numbers
- Personal details necessary to confirm **Your** identity
- **Policy** number (please refer to **Your Schedule**)
- The date of incident
- The cause of the loss or **Damage**
- Details of the loss or **Damage** together with the claim value if known

- Police details where applicable
- Name and address of any other parties involved or responsible for the incident (including details of any injuries) and addresses of any witnesses

This information will enable **Us** to make an initial evaluation on **Policy** liability and claim value. **We** may, however, request additional information depending upon circumstance and value, which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs
- Estimates for repair or replacement of **Damaged** items
- Purchase dates
- Location of **Damaged** property (if known) so **We** can inspect it
- For **Damaged** property, **We** may require that **You** obtain confirmation from a suitably qualified expert, to evaluate whether the item **You** are claiming for is beyond repair

To ensure RSA receive documents, please send all documents by either recorded delivery or registered post and ensure that **Your** claim reference number is clearly written on all correspondence.

If any person is claiming against **You** or **Your Family**, any correspondence received including every letter or claim writ



or other document should not be answered but must be sent to **Us** without delay.

Do not attempt to negotiate any claim without **Our** written consent.

Do not admit liability or promise to make any payments.

When **You** make a claim, **We** are entitled to:

- Deal with salvage. However, this does not mean that property can be abandoned to **Us**
- Receive all necessary information, evidence and assistance from **You** and from any other person seeking benefit under this **Policy**
- Take over and conduct in **Your** name, or any person seeking benefit under this **Policy**, the defence or settlement of any claim
- Take proceedings at **Our** own expense and for **Our** own benefit but in **Your** name or any other person's name who is claiming, or has received benefit, to recover any payment made or due under this **Policy**

We may need to gain access to **Your Structure** to assess any **Damages**. It is **Your** responsibility to ensure **We** can access **Your Structure** to enable **Us** to do this.

We may need to appoint an independent loss adjuster to find out more about **Your** claim. The loss adjuster specialises in dealing with insurance claims and they will report directly to **Us**.

If **You** would like to discuss any aspect of the claims process, please contact the Leisuredays Claims Liaison Team on 08452 73 74 75 (local call rate) or by email: claims@leisuredays.co.uk



How We Will Settle Your Claim ”



We will, at **Our** option, pay in cash the amount of the **Damage** or **We** may repair, reinstate or replace the **Damaged** property.

The maximum **We** will pay is the sum insured shown in **Your Schedule**, subject to any limits shown on **Your Schedule** or in this **Policy** wording. The sum insured will not be reduced in the event of a claim.

If repair is carried out, **We** will pay the cost of repair without deduction for wear and tear. If parts or accessories are found to be obsolete or unobtainable, **We** may use parts and accessories which are not supplied by the manufacturer of the **Structure**. Alternatively, **We** may use recycled parts of a similar type and quality to the parts **We** are replacing, if the original manufacturer's parts are not available. If **We** are unable to repair, **We** may pay the last known list price for the part or accessory required plus an appropriate fitting charge.

If **We** know the **Structure** is the subject to a hire purchase agreement, **We** will pay the owner whose receipt shall be a full discharge.

The settlement of **Your** claim will be calculated as follows:

Market Value

- If replacement of **Contents** or **Personal Effects** is necessary **We** will pay the **Market Value** (unless the **New for Old** clause is operative)
- If **Your Structure / Contents / Personal Effects** are **Damaged** beyond economical repair or are stolen and not recovered, **We** will pay the **Market Value** (unless the **New for Old** clause is operative)

It is **Your** responsibility to ensure that the sum insured shown on **Your Schedule** represents the full **Market Value** of **Your** property. **You** can change the sum insured at any time by contacting Leisuredays.



New for Old

New for Old is only applicable if:

- **Your Schedule** indicates that this option has been selected, and
- The sum insured is adequate to reflect the new replacement cost of the **Structure / Contents / Personal Effects**
- At the time of **Damage**, **Your Structure** is less than 15 years old from the date the **Structure** was bought as new (unless amended by an **Endorsement on Your Schedule**)

If **Your Structure / Contents / Personal Effects** are **Damaged** beyond economical repair or are stolen and not recovered, **We** will pay for replacement with new ones of the same make and model (or the nearest equivalent make and model).

If the **Structure / Contents / Personal Effects** are not replaced **We** will pay a cash settlement based upon the **Market Value**.

It is **Your** responsibility to ensure that the sum insured shown in the **Schedule** represents the new replacement cost of **Your** property, as **We** will not pay more than the sum insured.

Preferred Suppliers

We take pride in the claims service **We** offer to **Our** customers. **Our** philosophy is, where possible, to repair or replace lost or **Damaged** property and **We** have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where **We** can offer repair or replacement through a preferred supplier but, on request, **We** agree to pay **Our** customer a cash settlement, then payment will normally not exceed the amount **We** would have paid **Our** preferred supplier.

Please note, unfortunately there are sometimes delays in repairers obtaining parts, which can cause repairs to be delayed. Please contact **Your** repairer to establish the length of time they require for a full repair.



Handy Hints ”



You could take the following sensible precautions to reduce the likelihood of loss or damage. These Handy Hints are not a part of the policy.

Drain Down

It is extremely important that the water system is fully drained down during the winter period and whilst unoccupied to prevent frost damage. We would recommend that you speak with your park manager for advice, as most parks offer a professional drain down service as specialist equipment is often needed. Please see page 17 of the policy booklet, which explains the draining down policy requirements.

It is worth lagging external pipes and utilising the services of a Capita registered engineer to check water heaters annually.

Fire

We recommend that you fit a smoke detector (and check on a regular basis). Fire blankets and extinguishers should be kept in the holiday home. Make yourself aware of the position of fire hoses and extinguishers etc on the park.

General Advice

- To protect against condensation leave interconnecting doors and wardrobe doors open. Also, stack upholstery in the middle of the lounge area

- Ensure vents are never obstructed – this is vital where gas is involved
- Check the underside of your structure periodically, to see if any pipes are leaking. To protect against corrosion, especially on a coastal park, protective paint can be used every couple of years. Anchoring should be inspected and maintained on a regular basis

When out of season and/or unoccupied consider the damage which can be caused by small mammals/vermin. See your park manager for advice.

Theft

Always close and lock exterior doors and windows when you leave your structure – even if it's just for a short period of time. Thieves do not need long to go through your property.

Do not leave high risk items openly displayed in or around your structure.

Fit a time switch. If you are out after dark, leaving lights on in your structure will make it look occupied and can deter opportunistic thieves.



Fit an alarm system. The most effective alarms will alert the park of a break in. We recommend that you speak with your park manager for further advice.

Out of season, or if unoccupied for long periods, take electrical goods and portable contents home with you.

Out of season, remove all contents from the structure and leave curtains and cupboards open.

Water Ingress

Sensible precautions should be taken as follows:

- Regularly inspect the seams and seals where panels join. Contact your park manager if any problems are encountered which could cause water ingress
- If you have roof gutters, regularly check to ensure that they are kept clear of any obstructions
- Keep the exterior panelling clean and check the general condition of your structure on a regular basis



Legal Expenses Cover - optional ”



Legal expenses cover is an optional section of **Your Policy** that is only included if documented on **Your Policy Schedule**.

This section is arranged by LawShield UK Limited with UK Underwriting Limited on behalf of: Inter Partner Assistance, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR. Registered No: FC008998. It provides insurance in respect of legal expenses for **You** and **Your Structure** unless stated otherwise in **Your Policy Schedule** or an exclusion applies.

UK Underwriting Limited and LawShield UK 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 www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Inter Partner Assistance is a branch of Inter Partner Assistance SA (IPA SA) based in Belgium and part of the worldwide AXA Group. IPA SA is authorised by the Commission Bancaire, Financiere et des Assurance (CBFA) in Belgium (their regulatory arm) and regulated by the Financial Services Authority here in the UK. Their FSA Register number is 202664. Their regulative activities are miscellaneous Financial Loss, Legal Expenses and Assistance.

Inter Partner Assistance is a member of the Association of British Insurers.



Words with Special Meanings

The words or phrases in this section of the **Policy** have the meanings shown below:

Arbitration Limit – where the sum in issue in the claim is less than £5,000.

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

Insurers – UK Underwriting Limited on behalf of Inter Partner Assistance SA.

Legal Costs and Expenses - fees, costs and disbursements reasonably incurred by **Us**, any claims adjuster, **Solicitor**, or other appropriately qualified person appointed to act for **You** with **Our** consent chargeable on the standard basis. Also covered are the costs of any civil proceedings incurred by an opponent for which **You** may be liable by order of a court or by agreement with **Our** prior consent.

Solicitor - the **Solicitor**, firm of **Solicitors** or other appropriately qualified person, firm or company appointed to act for **You**.

We, Us, Our - LawShield UK Limited.

You, Your - The person or people named in the **Schedule**, his or her spouse or common law spouse, and children under 21 who permanently live in the **Structure**.



What is Covered

We will pay the **Legal Costs and Expenses** for legal proceedings started on **Your** behalf and in connection with the following:

1. Consumer Protection

Dispute over selling, buying or hiring any goods or services, including selling or buying a **Structure**, up to £50,000.

2. Residential

Civil claims relating to physical damage to **Your Structure**, together with disputes arising from **Your** occupation with **Your** Landlord or site owner, up to £10,000.

3. Personal Injury

Claims arising from **Your** personal injury or death, up to £50,000.

4. Employment

Claims involving an industrial tribunal, arising from **Your** contract of employment, up to £5,000.

We will only provide cover if the **Legal Costs and Expenses** and incident took place during the **Period of Insurance** and the incident leading to **Your** claim is covered by a court within the **Geographical Limits**.

If **You** are awarded costs, **You** must use these to repay the amount **We** have paid out on **Your** behalf in connection with the proceedings. However, **We** will pay all **Legal Costs and Expenses** (up to the limit of this section) when **You** receive no costs or compensation. If the **Legal Costs and Expenses** are greater than the amount **You** are awarded for those cost and expenses, **We** will pay the extra amount (up to the limit under this section).

Limit of Indemnity

£50,000 is the maximum sum payable by the **Insurers** for all claims involving consumer protection and personal injury which are related in time or by cause after aggregation of the cost and expenses of both **You** and any opponents insofar as **You** are liable to pay them. For all residential claims, the maximum sum payable by the **Insurers** is £10,000 and for all employment claims, the maximum sum payable by the **Insurers** is £5,000.

Limits

We will not pay more than £50,000 in total for any one event involving consumer protection or personal injury, £10,000 for any one event involving residential or more than £5,000 for any one event involving employment.



What is Not Covered

We will not pay **Legal Costs and Expenses** for legal proceedings in the following circumstances:

1. If **We** consider that **You** will not get a reasonable settlement or if any expected settlement is small compared to the time and expense involved.
 2. If **We** have not agreed to the **Legal Costs and Expenses**.
 3. If **We** are not told about the claim within 90 days of the event which caused it.
 4. Any claim arising from selling, buying or hiring goods or services before the date the **Period of Insurance** starts.
 5. Claims arising from selling or buying a **Structure** unless the incident took place at least 120 days after the **Period of Insurance** started.
 6. Claims over boundary disputes.
 7. Claims involving a motor vehicle owned by **You** or which **You** are legally responsible for.
 8. Claims arising from clinical negligence.
 9. Claims which related to fines and penalties awarded against **You** by a criminal court.
 10. Claims involving disputes with **Us** or Leisuredays.
11. Claims involving actions carried out to fulfil a judgment or a legally-binding decision.
 12. Claims for any equipment, circuit, computer chip, computer software and any other computer-related equipment which fails to correctly recognise any date change.
 13. Claims arising from someone using the identity of **You**, **Your** husband or wife, or children without permission.
 14. Claims caused by, contributed to or arising from:
 - a) ionising radiations or contamination by radioactivity from an irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b) the radioactive toxic explosive or other hazardous properties of any nuclear assembly or nuclear component thereof;
 - c) riot, civil commotion, war, **Terrorism**, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government.



We will not pay for the following:

1. Claims caused by, contributed to or arising from:
 - a) a contract **You** have entered into or in connection with any business, trade or profession apart from the cover provided under item 4 (Employment).
 - b) i) a criminal or deliberate act by **You**; or
ii) libel or slander.
2. Travelling expenses or compensation for being off work.
3. **Legal Costs and Expenses** if **You** withdraw from legal proceedings without **Our** agreement.
4. Legal claims which are covered under a more specific insurance or if a claim has been refused by another insurance company.
5. The first £25 of any claim.

Making a Legal Expenses Claim

To make a claim, **You** can write to **Us** at:

The Claims Department
LawShield UK Limited
LawShield House
850 Ibis Court
Lakeside Drive
Centre Park
Warrington
WA1 1RL

Telephone: 01925 428 375

Fax: 0870 066 0622

You should not send **Us** any documents until **We** ask for them.

If **We** decide that a reasonable settlement is unlikely, or **Your** interest would be better served by another course of action, **We** will let **You** know.

We will not pay for any **Legal Costs and Expenses** until **We** have accepted the claim in writing.



Representation

1. **We** can take over, and carry out in **Your** name action to take or defend any claims.
2. **We** will have complete control over how legal proceedings are carried out. **We** will appoint **Solicitors** to act on **Your** behalf to prosecute, defend or settle any claim accepted under the terms of this section.

You do not have to accept the **Solicitor We** have chosen. If **You** cannot agree a suitable **Solicitor** with **Us**, **You** can refer **Your** choice of **Solicitor** to arbitration in line with the conditions of this section. **You** must let **Us** know in writing about the full name and address of a **Solicitor** who **You** want to act for **You**. If there is a dispute about the choice of **Solicitor**, **We** will choose one whilst arbitration takes place. If **We** are insuring two or more people for one claim, **You** may choose **Solicitors** and send their name and address to **Us** before **We** agree to pay any **Legal Costs and Expenses**.

3. In choosing **Your Solicitor**, **You** must try and keep the cost of any legal proceedings as low as possible.
4. Before **We** accept **Your** choice of a **Solicitor**, or if **You** fail to choose a **Solicitor**, **We** will be entitled to instruct a **Solicitor** on **Your** behalf.

5. If the amount the claim relates to is not more than the **Arbitration Limit**, **We** will provide help and advice. **We** will decide whether to represent **You** at a court or tribunal. **We** may also try to negotiate a settlement or take advantage of other methods of dealing with the situation.

Specific Conditions

The following specific conditions apply to this section:

1. When a claim, or possible claim happens, **You** must tell **Us** in writing as soon as possible.
2. **You** must give **Us** any information and evidence **We** need (**You** will have to pay any costs involved in this). **You** must not do anything to affect **Your** case.
3. **You** must tell **Us** about any other legal expense insurance, which **You** have to cover the same loss.
4. **We** will have complete control over the legal proceedings. **We** will not have to keep to any promise **You** have given without **Our** approval.
5. If **You** do not accept any **Solicitor We** appoint, **We** will ask the Law Society to name another **Solicitor** who **We** both agree to. During this time, **We** may appoint a **Solicitor** to act on **Your** behalf, to protect **Your** interests.



General Conditions

The following general conditions apply to this section:

1. Our rights after a claim

We can take proceedings in **Your** name (at **Our** own expense and for **Our** own benefit) to recover from anyone else, any payment **We** have made under this section.

2. Arbitration

If there is a disagreement over the amount **We** owe **You**, **We** will pass the matter to an arbitrator who both **You** and **We** agree to. When this happens, the arbitrator must make a decision before **You** can start proceedings against **Us**.

3. Fraudulent claims

If a claim is made which **You** or anyone acting on **Your** behalf knows is false, fraudulent or exaggerated, **We** will not pay the claim and cover under this insurance will end without **Our** returning **Your** premium.

4. Choice of law

You and **We** can choose the law which applies to this insurance contract. Unless **We** specifically agree otherwise, this insurance will be governed by English Law.

Cancellation

The charge for legal expenses cover is non refundable in the event of policy cancellation, however, **You** have the right to cancel **Your** policy during the 14 days after:

- a) **You** buy the policy; or
- b) **You** receive **Your** policy documents; whichever is later.

If **You** want to do so, **You** will be entitled to a full refund of the premium **You** have paid. No refund is applicable if there has been any claim or incident likely to give rise to a claim. No refund is applicable should **You** request cancellation after this period has expired.

We may cancel **Your** policy by sending seven days' written notice to **You** and provided:

- a) no claims have occurred in the **Period of Insurance**
- b) **We** are not cancelling because of a false declaration or fraud
- c) premium is paid up to date

If **You** have made a claim or committed fraud or made a false declaration no refund is applicable.



Complaints Procedure - Legal Expenses

If **You** need to complain about this legal expenses insurance policy or **Our** service, **You** should, in the first instance, send **Your** complaint to:

The Managing Director
LawShield UK Limited
LawShield House
850 Ibis Court
Lakeside Drive
Centre Park
Warrington
Cheshire
WA1 1RL

If **You** remain dissatisfied after contacting the Managing Director of LawShield UK Limited, **You** can pursue **Your** complaint further by contacting:

The Head of Claims
UK Underwriting Limited
2 Gibraltar House
Bowcliffe Road
Leeds
LS10 1HB

If it is not possible to reach an agreement after contacting the Head of Claims at UK Underwriting Ltd, **You** have the right to make an appeal to the Financial Ombudsman Service (FOS) the address is:

The Financial Ombudsman Service
South Quay Plaza II
183 Marsh Wall
London
E14 9SR

These procedures do not affect **Your** right to take legal action if **You** need to.

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.

Financial Services Compensation Scheme (FSCS)

If Inter Partner Assistance SA is unable to meet its liabilities under the insurance, **You** may be entitled to compensation from the FSCS. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. **You** can get further information from **Us** or the Financial Services Authority (FSA).

Leisuredays
New Road Halifax
West Yorkshire HX1 2JZ

Telephone: 01422 396 888 Facsimile: 01422 396 800
E-mail: info@leisuredays.co.uk Internet: www.leisuredays.co.uk

Leisuredays is a trading name of Caravan Guard Limited.

Caravan Guard Limited is authorised and regulated by the Financial Services Authority (FSA). This can be checked on the FSA's register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234

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For your protection, telephone calls will be recorded and may be monitored.