

policy



Leisuredays
Insurance that lets you relax ”

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Guidance when making a claim

Claim Notification

Conditions that apply to the policy and in the event of a claim are set out in your policy booklet. It is important that you comply with all policy conditions and you should familiarise yourself with any requirements.

Directions for claim notification are included under the claims procedure on page 29. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Claims conditions require you to provide us with any reasonable 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
- Personal details necessary to confirm your identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Name 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. We may, however, request additional information depending upon circumstance and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item you are claiming for is beyond repair

Sometimes we may wish to meet with you to discuss the circumstances of the claim, to inspect the damage or to undertake further investigations.

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 claims 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.

Our commitment to customer service

We are committed to going the extra mile for our customers and wherever possible, exceeding their expectations.

If you believe that we have not delivered the service you expected or you are concerned about any aspect of the service we have provided, then please let us know. Any complaint you may have in the first instance should be addressed to Leisuredays.

Telephone: 01422 398 650

Write: Leisuredays
Gordon House
Charles Street
Halifax
HX1 1NA

Fax: 01422 357 367

Email: info@leisuredays.co.uk

If you are not satisfied with the way in which your complaint has been dealt with, you should contact the Royal & SunAlliance Customer Relations Team, details of which follow.

We promise to:

- Fully investigate your complaint
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Learn from our mistakes
- Use the information from your complaint to proactively improve our service in the future.

We aim to resolve your concerns within 24 hours. Experience tells us that most difficulties can be sorted within this time.

In the unlikely event that your concerns have not been resolved within this time, we will issue a letter acknowledging your complaint, letting you know the reasons why and we will continue to keep you well informed of the further actions we will be taking to reach a suitable conclusion.

If you continue to be unhappy with our proposed course of action, you can progress your complaint with our Customer Relations Team who will conduct a separate investigation and full review that will be concluded by us issuing a final response letter.

How to contact us

Customer Relations can be contacted by:

Telephone: 0800 107 6160

Write: Customer Relations Office
Royal & SunAlliance
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

Fax: 01422 325146

Email: halifax.customerrelationsoffice@uk.royalsun.com

If you are still not happy

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 we received your complaint, Leisuredays and Royal & SunAlliance are regulated by the Financial Services Authority whose arbitration is the Financial Ombudsman Service and you can refer your complaint to them.

They can be contacted at:

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

Telephone: 0845 080 1800

Email: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint. We will remind you of the time limits in our final response.

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.

Thank you for your feedback

We value your feedback and we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

Introduction

Dear Customer,

Thank you for choosing to insure with Leisuredays, we are pleased to welcome **You** as a valued customer. Leisuredays aims to provide **You** with a high quality insurance, supported with a commitment to personal service and customer care. That's why we've chosen Royal & Sun Alliance Insurance plc to work with us and underwrite this **Policy**.

Royal & Sun Alliance Insurance plc is authorised and regulated by the Financial Services Authority (FSA). This can be checked on the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

The **Policy**, **Statement of Insurance**, **Schedule** and any **Endorsements** applying represent the contract between **You** and Royal & Sun Alliance Insurance plc so please make sure **You** read these items carefully and check **You** are happy with them.

Your Policy contains details of the cover available to **You**, what is excluded from cover and the conditions on which the **Policy** is issued.

Your Schedule forms part of the **Policy** and provides details of the **Policy** sections insured, the sums insured/monetary limits and any special terms that apply. 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 all terms and conditions of the **Policy** have been met.

Your Policy provides a number of telephone helplines should **You** need to make a claim, seek guidance, advice or emergency assistance. Full details of the assistance helplines are shown on pages 29 - 30.

Definition of Words

Certain words have special meanings which apply whenever they appear in the ***Policy*** or ***Schedule***. To help ***You*** identify these words they always appear in bold and italic type in the ***Policy***.

These words and their meanings are shown below:

Caravan Holiday Home / Lodge / Chalet

The ***Caravan Holiday Home / Lodge / Chalet*** described in the ***Schedule*** including all items designed to be permanently installed including but not limited to fixtures and fittings, service connections, skirting, chests, steps, fencing, gates, patios, verandas and ancillary domestic outbuildings which belong to ***You*** or which ***You*** are buying under a hire-purchase agreement and which ***You*** are legally responsible for.

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 in the ***Schedule***.

Equipment

All items intended for use in, on or about the ***Caravan Holiday Home / Lodge / Chalet*** which are not permanently installed including household goods and foodstuffs but excluding ***High Risk Items*** and ***Personal Effects***.

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 with ***Your*** permission.

High Risk Items

Jewellery, precious stones, articles of gold or other precious metal, furs, watches, cameras and photographic equipment (including video cameras and camcorders), binoculars, telephones of any kind, computers of any kind (including laptops and consoles), pictures, works of art and collections of stamps, coins, medals or trophies, spectacles and contact lenses, money, credit cards, or other negotiable securities or documents of value, motor vehicles, sports equipment, touring caravans, trailers, pedal cycles, water craft, equipment used for winter or water sports, fishing tackle.

Market Value

The cost of replacing ***Your Caravan Holiday Home / Lodge / Chalet*** with one of the same age and similar type and condition. The cost of replacing ***Your Equipment*** as new, less a deduction for wear and tear and depreciation.

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 foodstuffs. 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***.

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, ***Caravan Holiday Home / Lodge / Chalet***, Sum Insured and the ***Period of Insurance***.

Statement of insurance

The form which records:-

- 1) the information **You** gave and
- 2) the cover **You** selected

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

Territorial Limits

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

We / Our / Us

Royal & Sun Alliance Insurance plc. Registered in England and Wales.
Registered office: St Marks' Court, Chart Way, Horsham, West Sussex
RH12 1XL. Authorised and Regulated by the Financial Services
Authority.

You / Your

The person or persons named as the insured in the **Schedule**.

Use of Your Caravan Holiday Home / Lodge / Chalet

Cover applies while ***Your Caravan Holiday Home / Lodge / Chalet***

- a) is located on the holiday park specified in the ***Schedule*** and is being used for holiday purposes by ***You*** or ***Your Family***
- b) is in transit anywhere within the ***Territorial Limits***
- c) is in the custody or control of any ***Caravan Holiday Home / Lodge / Chalet*** manufacturer, supplier, repairer, engineer or haulier in connection with their business.

Please refer to the ***Policy Conditions*** and ***General Exclusions*** on pages 21 - 26.

Section 1 - a) The Caravan Holiday Home/Lodge/Chalet and Equipment
b) Personal Effects (only covered if stated in the schedule)

What is Covered

We will pay for **Damage** to **Your Caravan Holiday Home / Lodge / Chalet** and **Equipment** and **Personal Effects** by any insured cause, occurring during the **Period of Insurance**.

The **Equipment** and **Personal Effects** are covered while in or about the **Caravan Holiday Home / Lodge / Chalet**. The **Equipment** is also covered whilst being stored at **Your** home.

What is Not Covered

1. Winter Weather Precautions

During the period between 1 November and 15 March:

- i. 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 **Caravan Holiday Home / Lodge / Chalet**:
 - a) is **Occupied**,
 - 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 55°F (13°C) to avoid frost damage.
- ii. We will not pay the first £500 of any claim for **Damage** caused by storm, flood or tempest unless **Your Caravan Holiday Home / Lodge / Chalet** is on a site which provides daily supervision.

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

2. Anchoring Condition

Unless noted by **Endorsement** on **Your Schedule**, **We** will not pay for **Damage** resulting from storm, tempest, flood or water damage unless the **Caravan Holiday Home / Lodge / Chalet** is securely anchored at four 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 the **Excess** shown in the **Schedule**.
- b) **High Risk Items**.
- c) property more specifically insured.
- d) **Damage** caused by or arising from manufacturing defects, gradual deterioration, depreciation, wear and tear, rot, mildew, rust, corrosion, insects, moths, fungus, woodworm, mechanical or electrical breakdown, the process of dyeing, cleaning, washing, maintenance, dismantling, altering or repair but subsequent **Damage** 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 connivance of any occupant or user.
- g) any living creature.
- h) **Damage** to **Equipment** and **Personal Effects** in the open unless the **Caravan Holiday Home / Lodge / Chalet** is **Occupied**.
- i) **Damage** arising from use of portable heaters with a naked flame.
- j) **Damage** by pets e.g. 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 **Caravan Holiday Home / Lodge / Chalet** is let for hire or reward (unless noted by **Endorsement** on **Your Schedule** and any additional premium has been paid for this additional cover).
- n) **Damage** arising from seepage of water into the **Caravan Holiday Home / Lodge/ Chalet** through seams or seals
- o) Theft of **Equipment** or **Personal Effects** when the **Caravan Holiday Home / Lodge / Chalet** is unoccupied unless there has been violent or forcible entry.
- p) Loss of **Your Caravan Holiday Home / Lodge / Chalet** by deception by someone who claims to be a buyer or buying or selling agent.

How We 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 the **Schedule**. The sum insured will not be reduced in the event of a claim.

Settlement of Your claim will be calculated as follows:-

Section 1 a)

The **Caravan Holiday Home / Lodge / Chalet and Equipment**

- i) 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 **Caravan Holiday Home / Lodge / Chalet** and use recycled parts of a similar type and quality to the parts **We** are replacing, if the original manufacturer's parts are not available. Alternatively **We** may pay the last known list price of the part or accessory required plus an appropriate fitting charge.
- ii. If replacement of **Equipment** is necessary **We** will pay the **Market Value**.
- iii. If **Your Caravan Holiday Home / Lodge / Chalet and Equipment** is **Damaged** beyond economic repair or is stolen and not recovered **We** will pay the **Market Value** (unless the following "**Replacement as New (New for Old) Clause**" is operative).

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

Replacement as New (New for Old) Clause

This clause is only applicable if:

- i. the **Schedule** indicates that this option has been selected and
- ii. the sum insured is adequate to reflect the new replacement cost of the **Caravan Holiday Home / Lodge / Chalet** and **Equipment** and
- iii. at the time of the **Damage Your Caravan Holiday Home / Lodge / Chalet** is less than 10 years old from the date the **Caravan Holiday Home / Lodge / Chalet** was purchased as new.

If **Your Caravan Holiday Home / Lodge / Chalet** and/or **Equipment** are **Damaged** beyond economic repair or are stolen and not recovered **We** will pay for replacement with new ones of the same make and model (or nearest equivalent).

If the **Caravan Holiday Home / Lodge / Chalet** and/or **Equipment** 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.

Section 1 b) Personal Effects

We will pay the cost of replacing or repairing the **Damaged** items less a deduction for wear and tear and depreciation. 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**.

1. Excess Recovery

In the event of **Damage** to **Your Caravan Holiday Home / Lodge / Chalet** caused solely by a third party which results in a claim being accepted under this **Policy** **We** will take all reasonable steps to recover the amount of the **Excess** on **Your** behalf from the third party.

2. Alternative Accommodation Costs

If **You** or **Your Family** are deprived of the use of **Your Caravan Holiday Home / Lodge / Chalet** as a result of it being uninhabitable by **Damage** insured by this **Policy**, **We** will pay (any one claim) up to an amount of £50 per day for a period not exceeding 14 days, for the cost of emergency accommodation.

Cover will only apply if **You** are staying in the **Caravan Holiday Home / Lodge / Chalet** at the time of the **Damage**. In the event of a claim, evidence must be produced that the **Caravan Holiday Home / Lodge / Chalet** was **Occupied** by **You** and receipts produced for the alternative accommodation used to continue **Your** holiday.

3. Removal of Debris & Resiting Charges

Cover is included for up to £5000 for :-

- removal of debris
- disconnection and reconnection of services
- delivery and resiting charges

4. Frozen Food Cover

Cover is included for up to £250 for **Damage** to freezer food caused by a rise or fall in temperature. By freezer food **We** mean food contained in a domestic deep freezer compartment.

5. Replacement Locks

Cover is included up to £250 for the cost of replacing locks following :-

- Accidental loss or theft of the keys to the external doors of the **Caravan Holiday Home / Lodge / Chalet**
- **Damage** to the locks of the external doors of the **Caravan Holiday Home / Lodge / Chalet**

Please refer to the **Policy Conditions** and **General Exclusions** on pages 21 - 26.

Section 2 - Liability to the Public

What is Covered

If **You, Your Family** or any person to whom the **Caravan Holiday Home / Lodge / Chalet** is lent are legally liable for causing:

death, physical injury or illness to any person
or
accidental **Damage** to their material property

happening during the **Period of Insurance** and arising from any accident involving the **Caravan Holiday Home / Lodge / Chalet**.

We will pay:

- 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 £2,000,000 (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:
 - i) at any coroner's inquest
 - ii) at any fatal inquiry
 - iii) 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 **Caravan Holiday Home / Lodge / Chalet** is lent
- **Damage** to property owned by or in the custody or control of **You, Your Family**, or any person to whom the **Caravan Holiday Home / Lodge / Chalet** is lent

Liability arising from

- the **Caravan Holiday Home / Lodge / Chalet** being used for any trade or business purpose
- 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 21 - 26.

Section 3 - Compensation for Fatal Injury

What is Covered

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

- a) inside the **Caravan Holiday Home / Lodge / Chalet**
- or**
- b) in the immediate vicinity of the **Caravan Holiday Home / Lodge / Chalet** 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

- a) Anyone aged under 16 or over 85 at the time of the loss.
- b) Death or bodily injury caused by **You** or **Your Family** committing suicide or attempting to commit suicide.
- c) Death or bodily injury caused to anyone under the influence of alcohol or drugs at the time of the incident causing death or bodily injury.

Please refer to the **Policy Conditions** and **General Exclusions** on pages 21 - 26.

Policy Conditions

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

1. Changes in Your Circumstances

Your Policy has been issued based on the information which **You** have given **Us** about yourself and **Your Caravan Holiday Home / Lodge / Chalet**. **You** must tell **Us** as soon as reasonably possible about any of the following changes:

- A permanent change of address
- If **You** or any member of **Your Family** are convicted of any offence other than driving offences
- If the **Caravan Holiday Home / Lodge / Chalet** has been replaced
- How the **Caravan Holiday Home / Lodge / Chalet** 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

The property insured must be maintained in good condition and all reasonable precautions taken to prevent and minimise any claims.

3. Other Insurances

If when any 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** get **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** connivance

Then:

- **We** shall not pay the claim
- **We** shall 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** shall not make any return premium
- **We** may inform the Police of the circumstances

6. Law Applicable to this Contract

You are free to choose the law applicable to this **Policy**. **Your Policy** will be governed by the law of England and Wales unless **You** and **We** have agreed otherwise.

7. Cancellation of the Policy

You may cancel this **Policy** at any time. **You** must tell **Us** by contacting Leisuredays, Gordon House, Charles Street, Halifax, West Yorkshire, HX1 1NA .

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, provided the premium is paid in full and there has been no claims or incident likely to give rise to a claim, **We** will refund any premium paid.

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.

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 settled **You** must continue with the instalment payments. Alternatively **We** will deduct outstanding instalments from any claim payment that may be due to **You**.

We may also cancel the **Policy** by sending 7 days notice 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. How to Claim

If any event happens which may lead to:

- a) **You** making a claim for **Damage**
- or b) a claim being made against **You**

You should

- i) check **Your Policy** and **Schedule** to see if **You** are covered
- ii) report the details to **Us** as soon as **You** reasonably can

We recommend **You** report the claim to **Us** by using the Claims Helpline. Please refer to page 29 for details.

Where possible **You** should keep proof of purchase, estimates for repair or replacement of **Damaged** articles and any **Damaged** articles, for **Us** to inspect. Any incident of vandalism, theft or loss must be reported to the Police immediately.

If any person is claiming against **You** or **Your Family**, every letter, 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.

9. Our Control of Claims

We are entitled to:

- a) deal with salvage but this does not mean that property can be abandoned to **Us**.
- b) receive all necessary information and assistance from **You** and from any other person seeking benefit under this **Policy**
- c) take over and conduct in **Your** name, or any person seeking benefit under this **Policy**, the defence or settlement of any claim.
- d) take proceedings at **Our** own expense and for **Our** own benefit but in **Your** name or any other person who is claiming or has received benefit, to recover any payment made or due under this **Policy**.

10. Effect of Conditions 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**.

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 **Caravan Holiday Home / Lodge / Chalet** is being used other than as permitted under the heading "**Use of Your Caravan Holiday Home / Lodge / Chalet**" (see page 11).
5. **Damage** or liability occurring while the **Caravan Holiday Home / Lodge / Chalet, Equipment 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 and 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.

For the purpose of this exclusion 'terrorism' means 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.

However, losses caused by or resulting from riot, attending a strike, civil commotion and malicious damage are not excluded hereunder.

10. **We** will not pay for any loss or **Damage** which happens before this cover starts or which arises from an event before cover starts, or any loss or **Damage** caused deliberately by **You** or **Your Family**.

11. **We** will not pay 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 Applying

Endorsements amend the 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 claims in the current **Period of Insurance**, the No Claims Discount at next renewal will be reduced to nil.

Endorsement 2: Anchoring Condition - not required

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

Endorsement 3: Anchoring Condition - two point

The Anchoring Condition stated in Section 1 “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 **Caravan Holiday Home / Lodge / Chalet** is securely anchored at two points to the chassis. This requirement is waived for the first four weeks of cover to allow time in which to install the anchorage.

Endorsement 4: Anchoring Condition - six point

The Anchoring Condition stated in Section 1 “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 **Caravan Holiday Home / Lodge / Chalet** is securely anchored at six points to the chassis. This requirement is waived for the first four weeks of cover to allow time in which to install the anchorage.

Endorsement 5: Hiring

Amendment to Section 1 - What is Not Covered 3 m): “**Damage** while the **Caravan Holiday Home / Lodge / Chalet** is let for hire or reward” does not apply. A £250 **Excess** applies to any **Damage** caused whilst the **Caravan Holiday Home / Lodge / Chalet** is let for hire or reward. **We** draw your attention to section 1, 3. f) **We** will not pay for malicious **Damage** or theft by or with the connivance of any occupant or user. **We** will also not pay for theft of **Equipment** or **Personal Effects** when the **Caravan Holiday Home / Lodge / Chalet** is unoccupied unless there has been violent or forcible entry.

Endorsement 6: Alarm

Unless **Your Caravan Holiday Home / Lodge / Chalet** is **Occupied** **We** will only pay for theft or attempted theft **Damage** if the alarm is activated and is fully maintained in accordance with the manufacturer’s recommendations.

Claims Procedure

CLAIMS HELPLINE 0845 076 0432 24 HOURS

If **You** need to make a claim simply contact **Our** claims advisers on the above number for immediate claims assistance and advice from a dedicated team.

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.

Where possible **You** should keep proof of purchase, estimates for repair or replacement of **Damaged** articles and any **Damaged** articles, for **Us** to inspect.

Any incident of vandalism, theft or loss must be reported to the Police immediately.

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

You will be required to produce proof of ownership in the event of a claim. Do not leave any documents in **Your Caravan Holiday Home / Lodge / Chalet**.

You should take all reasonable steps to reduce any **Damage** and prevent any further **Damage**.

Do not admit liability or promise to make a payment.

Assistance Helplines

LEGAL HELPLINE
01455 255 116
24 HOURS

If **You** require help on any private legal problem arising in the **Territorial Limits You** can receive expert advice by contacting **Our** Legal Helpline. This service is limited to the legal advice given over the telephone.

Taking Care

The information below provides advice to owners but is not part of the policy. Adequate care is essential and there are sensible precautions you can take to reduce the likelihood of loss or damage.

Drain Down

It is extremely important that the **water system is fully drained down**, during the winter period and whilst unoccupied. Most caravan holiday homes / lodges and chalets require the water system to be drained down in the colder months to prevent frost damage. We would recommend that you speak with your park owner / manager for advice, **as most parks offer a professional drain down service**. As specialist equipment is needed - it is maybe a wise option to employ a professional. **Please see page 12** of the policy wording, which explains the extent of cover and what is acceptable to Royal & Sun Alliance Insurance plc and to Leisuredays.

It is also worth lagging external pipes and a Corgi registered engineer should check water heaters annually.

Theft

It is worth considering the following precautions:-

- **Fitting an alarm system**. The best ones alert the park of a break in. We recommend that you speak with the park owner / manager for advice.
- Out of season, or if unoccupied for long periods, **take electrical goods and portable personal possessions home with you**.
- Out of season **hide anything left** in the holiday home / lodge / chalet and leave curtains and cupboards open so it is obvious to thieves there is nothing worth breaking in for to steal.

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.

Water Ingress

Sensible precautions should be taken as follows:-

- **Inspect the seams and seals** where panels join and talk with your park owner / manager if any problems are encountered which could cause water ingress.
- If you have **roof gutters**, then these need to be kept clear of obstructions.
- Keep the **exterior panelling clean** and check the general condition.

General Advice

- To protect against condensation out of season **leave interconnecting doors and wardrobes 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 periodically to see if **any pipes are leaking**. To protect against corrosion especially if you are on a coastal park, protective paint should 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 small mammals / vermin could make**. Your park owner / manager can provide advice of how to avoid such damage.

Leisuredays

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