Holiday caravan insurance policy

for static caravans, holiday lodges and chalets

Important!

You will **not** be insured for burst pipes unless you've complied with our winter weather precautions!

See pages 13-14 for details

Leisuredays

INSURANCE THAT LETS YOU RELAX

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 - 01422 396 888 *(Weekdays 8am - 8pm, weekends 9am - 4pm)*

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 9am - 4pm. See outside back cover for postal, email or web address.

Claims helpline - 01422 501 085 *(Weekdays 9am - 5pm + 24hr helpline)*

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 32-35 for further details about making a claim.

Legal helpline - 0344 770 1040 *(24hr)*

Only available if legal expenses option taken. Please refer to your schedule and your separate legal expenses insurance policy booklet.

Contents

2 Helplines

4 Introduction

5 The insurance contract

6 Our commitment to customer service

8 Definition of words

12 Use of your structure

13 Details of cover

- **13** Section 1a - The structure and contents
- **13** Section 1b - Personal possessions
- **16** Section 2 - Legal liability
- **17** Section 3 - Compensation for fatal injury

18 Special extensions
(automatically included with your policy)

- Emergency accommodation costs
- Emergency repairs, removal of debris and resiting
- Refrigerated and frozen food cover
- Replacement locks
- Ground rent
- Metered water, liquified petroleum gas or oil used for heating
- Religious festivals, weddings, civil partnerships and birthdays
- Damage to your structure by the emergency services
- Loss of title deeds

20 Policy conditions
(including 'Cancellation of the policy' and 'Changes in your circumstances')

24 Policy exclusions

26 Endorsements
(which may apply to your policy)

33 How to make a claim

38 How we will settle your claim

40 How we use your information

42 Handy hints

44 Privacy notice

Introduction

Thank you for choosing to insure with Leisuredays - we're 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 Intact Insurance UK Limited 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 Intact Insurance, 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 phone helplines should you need to make a claim, seek guidance or advice. Please refer to page 2 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 - 8pm weekdays, and 9am - 4pm weekends.

Once again, thank you for choosing Leisuredays.

This policy is a legal contract between you and Intact Insurance.
The policy wording and schedule form the basis of the contract and should be read as one document. We recommend that you keep them together at all times.

There are conditions of the insurance that you or your family will need to meet as your part of this contract on pages 20-23. The conditions set out the changes in circumstances that could affect your cover and when we would cancel your policy. Please take the opportunity to read the policy conditions.

The contract is based on the information you gave us when you applied for the insurance.

Our part of the contract is that we will provide the cover set out in this policy wording:

- For those sections which are shown on your policy schedule
- For the period of insurance detailed on the schedule

Your part of the contract is:

- You must pay the premium as shown on the schedule for each period of insurance
- You must comply with all the policy conditions and familiarise yourself with any requirements set out in this policy
- You should take all steps to reduce damage and prevent further damage

If you do not comply with your part of the contract, we may turn down a claim, increase the premium or you may find that you do not have any cover.

Law applicable to this contract

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both you and we may choose the law which applies to this contract, to the extent permitted by those laws. Unless you and we agree otherwise, we have agreed with you that the law which applies to this contract is the law which applies to the part of the United Kingdom in which you live, or, if you live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which you live.

We and you have agreed that any legal proceedings between you and us in connection with this contract will only take place in the courts of the part of the United Kingdom in which you live, or, if you live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which you live.

Our commitment to customer service

Leisuredays and Intact Insurance are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Use the information from your complaint to proactively improve our service in the future

Complaints about your policy

If your complaint relates to your policy, sale or service then please contact Leisuredays by any of the following methods:

Post: Leisuredays
New Road
Halifax
HX1 2JZ

Phone: 01422 396 888

Email: info@leisuredays.co.uk

Website: www.leisuredays.co.uk

We aim to resolve your concerns by close of business the next working day. Experience tells us that most issues can be sorted out within this time.

In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to our Customer Relations team who will arrange for an investigation to be carried out.

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

Complaints about a claim you have made

If your complaint relates to a claim you have made on your policy then please call our claims helpline on 01422 501 085.

We aim to resolve your concerns by close of business the next working day. Experience tells us that most issues can be sorted out within this time.

In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to the Intact Insurance UK Customer Relations team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows:

Post: Intact Insurance UK
Customer Relations Team
PO Box 255
Wymondham
NR18 8DP

Email: customerrelations@intactinsurance.co.uk

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

If you are still not happy

If you are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Phone: 0800 023 4567 (landlines)
0300 123 9123 (mobiles)

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

Website: www.financial-ombudsman.org.uk

You have 6 months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

Thank you for your feedback

We value your feedback and at the heart of our brand 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.

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 italics***. 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 Possessions***. ***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.

Data Protection Legislation
The relevant ***Data Protection Legislation*** in force in the United Kingdom at the time of the ***Insured Event***, that being:

- **Before 25 May 2018** - the Data Protection Act 1998
- **From 25 May 2018 onwards** - the Data Protection Act 2018 and the General Data Protection Regulation, or as otherwise applied in the event that the UK withdraws from the EU.

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 26-31.

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.

Heave
Upward and/or lateral movement of the site on which ***Your Structure*** stands caused by swelling of the ground.

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, tablet computers, 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
- Phones 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.

Landslip
Downward movement of sloping ground.

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 Possessions*** as new, less a deduction for wear and tear and depreciation.

New for Old
The cost of replacing ***Your Structure***/***Contents***/***Personal Possessions*** 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 overnight.

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

Personal Possessions
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 Possessions*** will only be covered whilst at the holiday park address noted on ***Your Schedule***.

Policy
Your Policy booklet and the 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***.

Structure
The holiday caravan/holiday lodge/chalet as described in the ***Schedule***, that is connected to mains services (water and electricity) 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, base on which ***Your Structure*** stands, 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 or which ***You*** are legally responsible for.

Subsidence
Downward movement of the site on which ***Your Structure*** stands by a cause other than the weight of the ***Structure*** itself.

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 / ***Us*** / ***Our***
Intact Insurance UK Limited who are registered in England and Wales, at the following registered office address:
22 Bishopsgate, London, EC2N 4BQ

Intact Insurance UK Limited (No. 00093792). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202323. Intact Insurance UK Limited is part of Intact Financial Corporation. This can be checked on the Financial Services Register by visiting www.fca.org.uk/register, or by contacting them on 0800 111 6768 (free phone) or +44 207 066 1000 (from abroad).

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

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 'Policy exclusions' on pages 20-25.

What is covered

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

The ***Contents*** and ***Personal Possessions*** 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 Possessions*** 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 shown on ***Your Schedule***. ***Personal Possessions*** will only be covered whilst at the holiday site address noted on ***Your Schedule***.

What is not covered

1. Winter Weather Precautions

When the ***Structure*** is not ***Occupied***, ***We*** will not pay for ***Damage*** caused by:

1. Water freezing in any fixed water or heating installation
2. ***Damage*** by water, steam or other liquid escaping from a fixed household appliance, fixed water or heating installation

unless:

a) Between the 1st November and 15th March, whilst the park is officially open:
   i) the water has been turned off at the stopcock; and
   ii) taps and showers are turned on and left open, ensuring nothing obstructs plugholes; and
   iii) toilets are flushed, ensuring all water drained from the cistern

or

b) Between the 1st November and 15th March, whilst the park remains officially closed, the water is turned off at the stopcock and all equipment fully drained down and winterised in accordance with the manufacturer's recommendations.

What is covered

Please note:

Whilst not a requirement, it is recommended that:

i) Any central heating system is set to operate to avoid frost damage
ii) Sealed central heating systems containing anti-freeze should not be drained but anti-freeze levels should be checked annually
iii) The hot and cold water system of a Combi boiler should be drained as per the manufacturer's recommendations
iv) Exposed piping is adequately lagged
v) A small amount of antifreeze or salt is added to any remaining water in the toilet, sink, bath and shower traps
vi) External water drainage plugs (under the ***Structure***) are left open

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 4 (or more) points of the chassis or is skirted. This requirement will be waived for the first 4 weeks of cover to allow time to install.

What is not covered

3. We will not pay for:

a) The amount of ***Excess*** shown on ***Your Schedule***
b) ***Damage*** to ***High Risk Items***
c) ***Damage*** caused by or arising from animals (with the exception of vermin ***Damage***) or pets, e.g. chewing, scratching, tearing or fouling
d) Any living creature including pets, livestock or any associated equipment
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) ***Damage*** to ***Contents*** and ***Personal Possessions*** left in the open unless the ***Structure*** is ***Occupied***
h) ***Damage*** arising from the use of portable heaters with a naked flame
i) ***Damage*** caused deliberately by ***You*** or ***Your Family***
j) Theft or attempted theft by ***You*** or ***Your Family***
k) ***Damage*** while the ***Structure*** is let for hire or reward or any loss of rent whilst hiring out ***Your Structure*** (unless noted by an ***Endorsement*** on ***Your Schedule*** and any additional premium has been paid)
l) ***Damage*** arising from seepage of water into the

What is not covered

Structure through external seams or seals

m) Theft of ***Contents*** or ***Personal Possessions*** when the ***Structure*** is left unoccupied unless there has been violent and forcible entry

n) Loss of ***Your Structure*** by deception by someone who claims to be a buyer or a buying or selling agent

o) Any pre existing ***Damage***

p) Any theft, attempted theft, malicious ***Damage*** or vandalism not reported to the police

q) Any tools or equipment used in connection with business

r) Any single item ***Personal Possession*** over the limit shown in ***Your Schedule***

s) ***Damage*** caused by or from demolition, alteration, repair, faulty workmanship or the use of defective materials

t) In relation to ***Damage*** caused by ***Subsidence***, ***Heave*** or ***Landslip***:

   i) ***Damage*** caused by a rise in the water table (the level below which the ground is completely saturated with water)

   ii) The amount of ***Excess*** shown on ***Your Schedule***

What is not covered

iii) ***Damage*** to drives, gates, hedges, fencing, footpaths, patios, paved terraces, skirting, steps, verandas, unless ***Your*** holiday caravan/holiday lodge/chalet as described in ***Your Schedule*** is ***Damaged*** by the same cause and at the same time

iv) Damage to the base on which ***Your*** holiday caravan/holiday lodge/chalet as described in ***Your Schedule*** stands and connected mains services, unless ***Your*** holiday caravan/holiday lodge/chalet is damaged by the same cause and at the same time, and ***You*** are legally or contractually responsible for these

v) Damage caused by structures bedding down or settlement of newly made up ground

vi) Damage caused by the coast or a riverbank being worn away

vii) ***Damage*** caused by sulphate reacting with any materials from which ***Your Structure*** is built

What is covered

If ***You***, ***Your Family*** or any person to whom the ***Structure*** is lent or is hired (only if '***Endorsement*** 4 - Hiring' is shown on ***Your Schedule***) 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 shown on ***Your Schedule*** (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:

a) ***You*** or ***Your Family***
b) 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.

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 'Policy exclusions' on pages 20-25.

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 up to the amount shown on ***Your Schedule*** to the deceased's legal personal representative(s). ***We*** may ask for a copy of the death certificate and/or medical records.

What is not covered

1. Death or bodily injury caused by ***You*** or ***Your Family*** committing suicide or attempting to commit suicide
2. Death or bodily injury caused to anyone under the influence of alcohol or through the misuse of drugs at the time of the incident
3. Death or bodily injury that is caused due to any pre-existing medical condition

Please refer to the 'Policy conditions' and 'Policy exclusions' on pages 20-25.

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 the limit shown in ***Your Schedule***, 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.

Please refer to the hiring ***Endorsements*** on pages 26-27 for details of short-term accommodation for hirers.

2. Emergency repairs, removal of debris and resiting

Cover is included up to the limit shown in ***Your Schedule*** 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 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 the limit shown in ***Your Schedule*** 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 the limit shown in ***Your Schedule*** for the cost of replacement locks following ***Damage*** to the keys or the locks of the external doors, windows or security systems of ***Your Structure***.

5. Ground rent

Cover is included for up to the limit on ***Your Schedule*** for the cost of reimbursement of ground rent if the ***Structure*** is rendered uninhabitable as a result of ***Damage*** covered by this ***Policy***.

We will only reimburse ***You*** for ground rent from the date on which ***Your Structure*** becomes uninhabitable, until the unit is repaired, replaced or settlement made if the unit is not to be replaced on the same park.

6. Metered water, liquified petroleum gas or oil used for heating

We will pay for loss of metered water, liquified petroleum gas or oil if the loss is caused by insured ***Damage*** to ***Your*** fixed water or heating installation. The most ***We*** will pay in any one ***Period of Insurance*** is stated on ***Your Schedule***.

7. Religious festivals, weddings, civil partnerships and birthdays

For 1 month before and 1 month after any religious festival or the wedding day, civil partnership or birthday of any of ***Your Family***, the sum insured for ***Contents*** is increased to the limit shown on ***Your Schedule***.

8. Damage to your structure by the emergency services

We will pay for ***Damage*** to gardens at ***Your Structure*** by the emergency services attending ***Your Structure***. ***We*** will pay for ***Damage*** to ***Your Structure*** caused by the emergency services while getting into ***Your Structure*** to deal with an emergency. The most ***We*** will pay in any one ***Period of Insurance*** is stated on ***Your Schedule***.

9. Loss of title deeds

We will pay up the limit stated on ***Your Policy Schedule*** if ***You*** need to replace the title deeds to ***Your Structure*** due to ***Damage*** at ***Your*** Bank or within ***Your Structure***.
Please refer to the 'Policy conditions' and 'Policy exclusions' on pages 20-25.

These are the claims conditions ***You*** and ***Your Family*** will need to keep to as ***Your*** part of this contract. If ***You*** do not, a claim may be rejected or payment could be reduced. In some circumstances ***Your Policy*** might be invalid.

1. Changes in your 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
- If ***You*** (or anyone who is borrowing ***Your Structure***) is convicted of any offence (other than driving offences)
- The ***Structure*** is used for any trade, professional or business purpose or is hired out
- If ***You*** change or replace the ***Structure***
- A change in the site address of ***Your Structure*** (as recorded on ***Your Policy Schedule***)
- If ***You*** change the security devices fitted to ***Your Structure*** (as recorded on ***Your Policy Schedule***)
- If ***Your Structure*** is to be used as a permanent residence

We may reassess ***Your*** cover, terms and premiums when ***We*** are told about changes in ***Your*** circumstances. If ***You*** do not tell ***Us*** about changes or give ***Us*** incorrect information, the wrong terms may be quoted, a claim might be rejected or a payment could be reduced. In certain circumstances ***Your Policy*** might be invalid and ***You*** may not be entitled to a refund of premium.

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 steps to safeguard ***Your Structure***, ***Contents*** and ***Personal Possessions*** against ***Damage***. The property insured must be maintained in a sound condition and all precautions taken to prevent and minimise any claims.

3. Other insurances

If ***You*** claim under this ***Policy*** for something which is also covered by another insurance policy, ***You*** must provide ***Us*** with full details of the other insurance policy. ***We*** will only pay ***Our*** share of any claim.

This condition does not apply to 'Section 3 - Compensation for fatal injury' on page 17.

4. Transferring interest in the policy

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

5. Fraud

You must not act in a fraudulent manner.

If ***You*** or anyone acting for ***You***:

- Make a claim under the ***Policy*** knowing the claim to be false or fraudulently exaggerated in any respect; or
- Make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect; or
- Make a claim in respect of any loss or ***Damage*** caused by ***Your*** wilful act or with ***Your*** 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 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. Cancellation of the policy

You may cancel this ***Policy*** at any time. ***You*** must tell ***Us*** by contacting:

Post: Leisuredays, New Road, Halifax, HX1 2JZ
Phone: 01422 396 888
Email: info@leisuredays.co.uk

If ***You*** cancel the ***Policy*** within 14 days of the date ***You*** receive ***Your Policy*** documents, ***We*** will refund the premium provided no claim has been made during the current ***Period of Insurance***.

If ***You*** cancel the ***Policy*** after 14 days of the date ***You*** receive ***Your*** policy documents, ***We*** will refund premiums already paid for the remainder of the current ***Period of Insurance***, provided no claim has been made during the current ***Period of Insurance***. Leisuredays will deduct a cancellation administration fee (as stated in their Terms of Business Agreement) from the refund. If ***Your*** premium is paid under a monthly instalment scheme Leisuredays will charge a cancellation administration fee (as stated in their Terms of Business Agreement). Please note, any premium paid in the respect of legal expenses is non refundable after 14 days.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current ***Period of Insurance*** no 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 outstanding instalments from any claim payment that may be due to ***You***.

Where we cancel your policy
Please also refer to the 'Fraud' condition on page 21 and the 'Changes in your circumstances' condition on page 20.

We may also cancel the ***Policy*** where ***We*** have identified serious grounds, such as:

- Failure to provide ***Us*** with information ***We*** have requested that is directly relevant to the cover provided under this ***Policy*** or any claim
- The use or threat of violence or aggressive behaviour against ***Our*** staff, contractors or property
- The use of foul or abusive language
- Nuisance or disruptive behaviour

We will contact ***You*** at ***Your*** last known address and where possible, seek an opportunity to resolve the matter with ***You***. Where a solution cannot be agreed between us, ***We*** may cancel the ***Policy*** by giving ***You*** 14 days notice. This will not affect ***Your*** right to make a claim for any event that happened before the cancellation date. If ***We*** cancel the ***Policy We*** will refund premiums already paid for the remainder of the current ***Period of Insurance***, provided no claim has been made during the current ***Period of Insurance***.

We also reserve the right to terminate the ***Policy*** in the event that there is a default in the instalment payments due under any linked loan agreement, by giving ***You*** 14 days notice at ***Your*** last known address.

Please note the legal expenses section of ***Your Policy*** is non refundable in event of cancellation after the first 14 days.

7. 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***.

8. Ownership

Your Structure, ***Contents*** and ***Personal Possessions*** must be owned by ***You*** or ***You*** are buying it under a hire purchase agreement or ***You*** are legally responsible for it.

9. 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.

10. Financial sanctions

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

If any such prohibition or restriction takes effect during the ***Period of Insurance We*** may cancel this ***Policy*** immediately by giving ***You*** written notice at ***Your*** last known address. If ***We*** cancel the ***Policy We*** will refund premiums already paid for the remainder of the current ***Period of Insurance***, provided no claims have been paid or are outstanding.

These exclusions apply to all the sections of ***Your Policy***.
This insurance does not cover:

1. Date change and computer viruses

Any direct or indirect ***Damage*** caused:

- To ***Contents*** by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all
- By computer viruses

For the purpose of this exclusion:

- ***Contents*** includes computers and anything else insured by this ***Policy*** which has a microchip in it
- Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer
- Microchips include integrated circuits and microcontrollers
- Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all

2. Defective construction or design

Any ***Damage***, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.

3. Existing and deliberate damage

Any ***Damage***, liability, cost or expense of any kind occurring, or arising from an event occurring, before the ***Period of Insurance*** starts or caused deliberately by ***You.***

4. Financial interest

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

5. Mechanical faults

Any ***Damage*** caused by mechanical, electrical or electronic fault or breakdown but subsequent ***Damage*** is covered.

6. Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- A sudden unexpected incident; or
- Oil or water escaping from a fixed oil or fixed water installation

and which was not the result of an intentional act, and which occurs during any ***Period of Insurance***.
All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

7. Radioactive contamination
Any ***Damage***, liability, cost or expense of any kind caused directly or indirectly by:

- Ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel
- The radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it

8. Rot
Any ***Damage***, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

9. Sonic bangs
Any ***Damage***, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

10. Terrorism
Any ***Damage***, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of ***Terrorism***.

11. War risks
Any ***Damage*** or liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

12. Wear and tear
Any ***Damage***, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration. However, subsequent ***Damage*** caused after any of the above is covered.

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 claim 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 claim discount at the next renewal will be reduced in line with ***Our*** usual scale.

If a claim is reported after ***Your*** renewal date with an incident date prior to the renewal, this will result in the ***no claim 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 4 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 1 to 3 points of the chassis.

Endorsement 4 - Hiring

Damage while the ***Structure*** is let for hire or reward is covered if '***Endorsement*** 4 - Hiring' is noted on ***Your Schedule***.

The Hiring ***Excess*** shown on ***Your Policy Schedule*** applies to any ***Damage*** caused whilst the ***Structure*** is let out for hire or reward.

In the event of a claim, evidence must be produced of hire bookings.

Between the 1st November and 15th March, the winter weather precautions whilst the park is officially open (stated on pages 13-14) are waived for 72 hours between hire bookings. The central heating system (if installed)

should be set to operate to avoid frost damage.
We will not pay for any loss of rent whilst ***You*** are hiring out ***Your Structure*** unless '***Endorsement*** 5 - Hiring - Loss of rental income' is noted on ***Your Schedule***.
We will not pay for malicious ***Damage*** or theft by or with the collusion of any occupant or user unless '***Endorsement*** 6: Hiring - Damage by hirer' is noted on ***Your Schedule***.

We draw ***Your*** attention to Section 1a, 3m (page 15): "***We*** will also not pay for theft of ***Contents*** or ***Personal Possessions*** when the ***Structure*** is unoccupied unless there has been violent and forcible entry or there is evidence of the use of a stolen key".

Endorsement 5 - Hiring - Loss of rental income

This ***Endorsement*** is only applicable if '***Endorsement*** 4 - Hiring' is shown as operative on ***Your Schedule***.
If ***Your Structure*** is uninhabitable as a result of ***Damage*** to ***Your Structure***, ***We*** will:

- Pay the cost of similar short-term accommodation for any hirer staying in the ***Structure*** at the time of the ***Damage***
- Reimburse rent ***You*** would have received but have lost, including ground rent, from the date on which ***Your Structure*** becomes uninhabitable, until the unit is repaired, replaced or settlement made if the unit is not to be replaced on the same park.

Cover under this ***Endorsement*** excludes:

- Any ***Costs Your Family*** would have to pay once ***Your Structure*** becomes habitable again
- Any ***Costs You*** agree to pay without ***Our*** written permission
- Any ***Costs*** not substantiated by documentary evidence of pre-arranged bookings or alternative accommodation utilised
- Any ***Costs*** arising from ***Damage*** that is specifically excluded under any other section of this ***Policy***
- Any amount exceeding the limit shown on ***Your Schedule***

Endorsement 6 - Hiring - Damage by hirer

This ***Endorsement*** is only applicable if '***Endorsement*** 4 - Hiring' is shown as operative on ***Your Schedule***.

We draw ***Your*** attention to Section 1a, 3f (page 14): "We will not pay for malicious ***Damage*** or theft by or with the collusion of any occupant or user" is amended to:

"***We*** will not pay for malicious ***Damage*** or theft by or with the collusion of any occupant or user other than a hirer".

In the event of a claim, evidence must be produced of hire bookings, including the name and address of the hirer responsible for the ***Damage***.

Endorsement 7 - 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 8 - 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 9 - Extended personal possessions, emergency accommodation and liability cover

This ***Endorsement*** is only available if ***You*** do not have a separate household insurance policy.

1. **Extended personal possessions**
   The ***Personal Possessions*** single article limit is hereby increased to the limit shown on ***Your Schedule*** for any one article.

   Cover for ***Personal Possessions*** 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 shown on ***Your Schedule***.

2. Extended emergency accommodation

The emergency accommodation cover is hereby extended to the limits stated on ***Your Policy Schedule***.

3. Extended liability cover

'Section 2 - Legal liability' (page 16) is replaced by:

What is covered

If ***You*** or ***Your Family*** 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***
- As individuals

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 the Legal Liability limit shown on ***Your Schedule*** (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 for death, physical injury or illness to:

a) ***You*** or ***Your Family***
b) Any employee of ***You***, ***Your Family***, or any person to whom the ***Structure*** is lent or is hired.

Any ***Structure***, land or ***Contents*** owned by or that are the legal responsibility of ***You***, ***Your Family***.

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 willful 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)

Liability arising from the ownership or use of:

- Any motor vehicle, including children's vehicles (other than garden machinery or wheelchairs), whether licensed for road use or not
- Any boat, wetbike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models)
- Gliders, hand-gliders, caravans or trailers

Liability accepted by any of ***Your Family*** under any agreement, unless the liability would exist without the agreement.

Liability arising from The Party Wall, etc. Act 1996.

Liability covered by any other policy.

Please refer to the 'Policy conditions' and 'Policy exclusions' on pages 20-25.

Endorsement 10: Certain high risk items cover

This ***Endorsement*** is only applicable if '***Endorsement*** 9 - Extended personal possessions, emergency accommodation and liability cover' is shown as operative on ***Your Schedule***. 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 possessions' 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 shown on ***Your Schedule***.

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 shown on ***Your Schedule***. 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; phones of any kind (including their associated equipment); touring caravans; trailers; water craft or marine equipment.

Endorsement 11: Leisure and sports equipment

This ***Endorsement*** is only applicable if '***Endorsement*** 9 - Extended personal possessions, emergency accommodation and liability cover' is shown as operative on ***Your Schedule***.

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 possessions' 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; 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 shown on ***Your Schedule***.

The maximum ***We*** will pay is the sum insured for leisure and sports equipment shown on ***Your Schedule***. There is a single article limit shown on ***Your Schedule***. It is ***Your*** responsibility to ensure that the sum insured shown on ***Your Schedule*** represents the full value.

24 hour claims helpline: 01422 501 085

If ***You*** need to make a claim, what ***You*** need most of all is speedy, professional, practical help. This is exactly what ***We*** provide. Whatever the problem, big or small ***We*** are here to help ***You.***

If an incident occurs, ***You*** should take any immediate action ***You*** think is necessary to protect ***Your Structure*** and ***Contents*** from further ***Damage***, such as switching off the gas, electricity, or water.

Call ***Our*** claims helpline on 01422 501 085. Please have ***Your Policy*** number handy when ***You*** call. While most claims can be agreed over the phone, there may be times when ***We*** ask ***You*** to complete a claim form and provide ***Us*** with further information, and/or ***We*** may wish to arrange a visit and inspection.

To help ***Us*** deal with ***Your*** claim quickly, please read this ***Policy*** booklet carefully, particularly the 'Policy conditions', 'Claims conditions' and 'Policy exclusions' on pages 20-25.

Claims conditions

These are the claims conditions ***You*** and ***Your Family*** will need to keep to as ***Your*** part of the contract. If ***You*** do not, a claim may be rejected or payment could be reduced. In some circumstances ***Your Policy*** might be invalid.

If anything happens which might lead to a claim, what ***You*** must do depends on what has happened. The sooner ***You*** tell ***Us*** the better. In some cases, there are other people ***You*** must contact first. When an incident occurs which may result in a claim, ***You*** must also read the information on 'How to make a claim'. ***You*** should also check the information on 'How we will settle claims' under pages 36-37.

What you must do

If ***You*** or ***Your Family*** are the victims of theft, riot, a malicious act or vandalism, or if ***You*** or ***Your Family*** lose something away from ***Your Structure***, tell the police immediately upon discovery and ask for a crime reference number and tell ***Us*** as soon as ***You*** can, or in case of riot tell ***Us*** immediately.

If someone is holding any of ***Your Family*** responsible for an injury or any damage, no one in ***Your Family*** must admit responsibility. Give ***Us*** full details in writing as soon as ***You*** can and any claim form, application notice, legal document or other correspondence sent to ***Your Family*** must be sent to ***Us*** straight away without being answered.

For all other claims, tell ***Us*** as soon as ***You*** can.

You should do all ***We*** reasonably ask ***You*** to do to get back any lost or stolen property. Do not throw away any damaged items before ***We*** have had a chance to see them, or carry out any non-emergency repairs before ***We*** have had a chance to inspect them.

Rights and responsibilities

We may need to get into ***Your Structure*** that has been damaged to salvage anything ***We*** can and to make sure no more damage happens. ***You*** must help ***Us*** to do this but ***You*** must not abandon ***Your*** property to ***Us***.

You must not settle, reject, negotiate or offer to pay any claim ***You*** have made or intend to make under this ***Policy*** without ***Our*** written permission. ***We*** have the right, if ***We*** choose, in ***Your*** name but at ***Our*** expense to:

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

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

When ***You*** call ***Us We*** will advise ***You*** of ***Our*** requirements, which will be either:

- Ask ***You*** to get estimates for repairs or replacement items; or
- Arrange for the ***Damage*** to be inspected by one of ***Our*** Claims Advisers or an independent loss adjuster or other expert - their aim is to help ***Us*** agree a fair settlement with ***You***; or
- Arrange for the repair or a replacement as quickly as possible

Where ***We*** have asked ***You*** for specific information relevant to ***Your*** claim ***We*** will pay for any expenses ***You*** incur in providing ***Us*** with the above information.

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*** and ***Your Family*** comply with all policy conditions and ***You*** should familiarise yourself with any requirements.

Directions for claim notification are included under claims conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as 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 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 phone 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
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses

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

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of ***Your*** property
- 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

Where ***We*** have asked ***You*** for specific information relevant to ***Your*** claim ***We*** will pay for any expenses ***You*** incur in providing ***Us*** with the above information.

Sometimes ***We***, or someone acting on ***Our*** behalf, may wish to meet with ***You*** to discuss the circumstances of the claim, to inspect the ***Damage***, or to undertake further investigations.

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

Preferred suppliers

We take pride in the claims service ***We*** offer to ***Our*** customers. ***Our*** philosophy is to repair or replace lost or damaged property, where ***We*** consider it appropriate, 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 ***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 that 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.

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

If ***You*** would like to discuss any aspect of the claims process, please contact the Leisuredays Claims Liaison team on 01422 396 888 or by email to claims@leisuredays.co.uk

Who you need to know

Different companies may need to be involved if ***You*** have to make a claim, in order to provide general support and assistance, process ***Your*** claim and assess any ***Damage*** to ensure the claim is handled as quickly and fairly as possible. This section details the most common companies that may be involved.

- **Intact Insurance**
  Intact Insurance are the underwriters of the ***Policy You*** bought from Leisuredays. They should be ***Your*** first point of contact when making a claim. Intact Insurance will handle ***Your*** claim and agree any settlement.

- **Leisuredays**
  Leisuredays is the company with whom ***You*** took out ***Your Policy***. Leisuredays can provide help and guidance on any aspect of ***Your Policy***. If ***You*** have any queries or are unsure about anything please contact the Leisuredays team.

- **Loss adjuster**
  An independent loss adjuster with an expert understanding of claims may be appointed to visit ***Your Structure*** and assess any ***Damage***, to ensure ***You*** receive a fair settlement.

- In some instances, ***You*** may also be introduced to a reputable repairer.

If ***You*** would like to discuss any aspect of the claims process, please contact the Leisuredays Claims Liaison team on 01422 396 888 or by email to claims@leisuredays.co.uk.

We will 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.

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

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. Alternatively ***We*** may use parts of a similar type and quality to the parts ***We*** are replacing. 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.
We will not pay for 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 common nature, colour, design or use. This applies if the other items can still be used and the ***Damage*** only affects one part of the item.

If the repair or replacement is not carried out, ***We*** will pay the decrease in ***Market Value*** of ***Your Structure***, but not more than it would have cost ***Us*** to repair the ***Damage*** if the repair work had been carried out. ***We*** will make a cash settlement but ***We*** will not pay more than it would have cost ***Us*** to repair the ***Damage*** to ***Your Structure*** if the repair work had been carried out without delay. No allowance will be made for VAT when a cash settlement is made.

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

Market Value

- If replacement of ***Contents*** or ***Personal Possessions*** is necessary ***We*** will pay the ***Market Value*** (unless the ***New for Old*** clause is operative)
- If ***Your Structure***, ***Contents*** or ***Personal Possessions*** are ***Damaged*** and the cost of repair exceeds the ***Market Value***, 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, as ***We*** will not pay more than the sum insured. ***You*** can change the sum insured at any time by contacting Leisuredays. Any reduction of ***Market Value*** beyond the cost of repair or replacement will not be covered.

New for Old

If ***Your Structure*** is damaged and repairs cannot be carried out or it is stolen and not recovered, ***We*** will pay for replacement with a new one of the same make and model (or the nearest equivalent make and model).

If ***Your Contents*** and/or ***Personal Possessions*** are damaged and repairs cannot be carried out or are stolen and not recovered, ***We*** will pay for replacement with new items of the same make, model or type (or the nearest equivalent).

If the ***Structure*** and/or ***Contents*** and/or ***Personal Possessions*** 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 ***Your Schedule*** represents the new replacement cost of ***Your*** property, as ***We*** will not pay more than the sum insured.

Please read the following carefully as it contains important information relating to the details that ***You*** have given ***Us***. ***You*** should show this notice to any other party related to this insurance.

Who we are

This product is underwritten by Intact Insurance UK Limited. ***You*** are giving ***Your*** information to Intact Insurance UK Limited, which is part of the Intact Financial Corporation. In this information statement, '***We***', '***Us***' and '***Our***' refers to Intact Financial Corporation unless otherwise stated.

How your information will be used and who we share it with

Your information comprises of all the details ***We*** hold about ***You*** and ***Your*** transactions and includes information obtained from third parties.

If ***You*** contact us electronically, ***We*** may collect your electronic information identifier e.g. Internet Protocol (IP) address or phone number supplied by your service provider.

We may use and share ***Your*** information with other members of the Group to help ***Us*** and them:

- Assess financial and insurance risks
- Recover debt
- Prevent and detect crime
- Develop ***Our*** services, systems and relationships with ***You***
- Understand ***Our*** customers' requirements
- Develop and test products and services

We do not disclose ***Your*** information to anyone outside the Group except:

- Where ***We*** have ***Your*** permission; or
- Where ***We*** are required or permitted to do so by law; or
- To credit reference and fraud prevention agencies and other companies that provide a service to ***Us***, ***Our*** partners or ***You***; or
- Where ***We*** may transfer rights and obligations under this agreement

We may transfer ***Your*** information to other countries on the basis that anyone ***We*** pass it to, provides an adequate level of protection. In such cases, the Group will ensure it is kept securely and used only for the purpose for which you provided it. Details of the companies and countries involved can be provided on request.

From time to time ***We*** may change the way ***We*** use ***Your***

information. Where ***We*** believe ***You*** may not reasonably expect such a change ***We*** shall write to ***You***. If ***You*** do not object, ***You*** will consent to that change. ***We*** will not keep ***Your*** information for longer than is necessary.

Sensitive information

Some of the information ***We*** ask ***You*** for may be sensitive personal data, as defined by ***Data Protection Legislation*** (such as information about health or criminal convictions). ***We*** will not use such sensitive personal data about ***You*** or others except for the specific purpose for which ***You*** provide it and to carry out the services described in ***Your Policy*** documents. Please ensure that ***You*** only provide ***Us*** with sensitive information about other people with their agreement.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please contact the Data Protection Liaison Officer at the address below if you want to receive details of the relevant fraud prevention agencies. ***We*** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Claims history

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of ***Your Policy***, ***You*** must tell ***Us*** about any incident (such as a fire, water damage, theft or an accident) which may or may not give rise to a claim. When ***You*** tell ***Us*** about an incident, ***We*** will pass information relating to it to the registers.

How to contact us

On payment of a small fee, ***You*** are entitled to receive a copy of the information ***We*** hold about ***You***. If ***You*** have any questions, or ***You*** would like to find out more about this notice ***You*** can write to:

Post: Data Protection Officer
Intact Insurance
The Capital Building
39 Old Hall Street
Liverpool
L3 9PP

Email: privacy@intactinsurance.co.uk

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 pages 13-14 of the policy booklet, which explains the draining down policy requirements.
- It is worth lagging external pipes and utilising the services of a Gas Safe 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 caravan. 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 for lamps. 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 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.

This Privacy Notice explains how ***We Use*** the information ***We*** collect about ***You*** and how ***You*** can exercise ***Your*** rights. Please read the following carefully as it contains important information relating to the details that ***You*** have given ***Us***. ***You*** should show this notice to any other party related to this insurance.

You are giving ***Your*** information to the insurer of ***Your Policy*** as shown on ***Your Schedule*** and any other companies within their group. In this information statement, '***We***' '***Us***' and '***Our***' refers to the group unless otherwise stated.

Our Privacy Notice will be updated from time to time, please check it each time ***You*** submit personal information to ***Us*** or renew ***Your*** insurance policy. Any immediate update to this notice will be published on ***Our*** webpage.

The information we collect and how we collect it

As a data controller ***We*** have certain legal responsibilities concerning how ***We*** collect, use and share ***Your*** personal information. ***We*** receive personal information about ***You*** from:

- ***You*** directly, the information ***You*** provide when ***You*** contact ***Us***.
- Someone who is acting on ***Your*** behalf, where ***You*** have given them permission to do so.
- Third parties, the information which a third party can lawfully pass to ***Us***. This could be where a third party applied for a product on ***Your*** behalf (and ***You*** gave permission for this), an agent lawfully passed ***Your*** details to us to provide ***Our*** services, or other sources such as the Motor Insurers Database and fraud prevention databases.

Your information comprises all the details ***We*** hold about ***You*** and ***Your*** transactions, including information obtained from third parties. Although not an exhaustive list, the types of personal information ***We*** collect include: ***Your*** name, email address, phone number, postal address, and information to assess ***Your*** insurance risk.

We need to collect data about ***You*** so that ***We*** can understand the level of insurance cover ***You*** require, and to provide ***You*** with insurance services and information. ***We*** will use some of this information to communicate with ***You***, and where ***You*** have agreed, to send ***You*** product or service information and offers.

Sometimes ***We*** will ask for special categories of personal information (e.g. driving offences or health information), and/or criminal or fraud information, for which there is additional protection under data protection law.

As a customer ***We*** will collect ***Your*** payment details, (e.g. direct debit, credit or debit card information) to pay for ***Your*** cover. To service ***Your*** policy ***We*** might contact ***You*** via ***Our*** website, emails, phone, text or post. These services might record information such as passwords, electronic information identifier (IP Address), email address, phone number and call recordings.

If ***You*** need to make a claim against ***Your*** policy, information about the incident will be collected, this may be shared with other selected companies to aid the processing of the claim.

Legal grounds to process

We are required to tell ***You*** the legal grounds relied upon to process ***Your*** personal information and why processing is necessary, ***We*** have listed these below:

- **Our performance of an insurance contract** This includes providing ***You*** with insurance (including administration and generally servicing and maintaining ***Your*** policy) and/or ***Us*** taking steps at ***Your*** request towards, and in anticipation of, providing ***You*** with insurance services.

- **Our legitimate business interests or those of a third party -** Where these interests are not overridden by ***Your*** interests or fundamental rights and freedoms in relation to the protection of ***Your*** personal information. ***Our*** legitimate business interests include enabling ***Us*** to provide ***You*** with information about ***Our*** insurance services, market research, product development, responding to any query that ***You*** may raise with ***Us*** and, where requested by ***You***, providing ***You*** with insurance services. Third party legitimate business interests include the promotion of insurance services to ***You*** so that third parties, such as holiday parks, have sufficient insurance coverage at their site(s). ***We*** will always give full and proper consideration to ***Your*** interests, via a balancing test, before using ***Your*** personal information in the way described.

- **Consent** - In some circumstances ***We*** may need consent to use ***Your*** 'special category personal data'. ***We*** will always give ***You*** a choice as to whether ***We*** use ***Your*** personal information for marketing.

- **Our compliance with legal or regulatory obligations -** Where laws or regulations may require ***Us*** to use ***Your*** personal information in certain ways.

- **Necessity -** To establish, exercise or defend a legal claim. ***We*** may use ***Your*** information to establish ***Our*** position or defend ourselves.

For criminal or special category personal information (such as health conditions), the legal grounds ***We*** rely on to process ***Your*** information are that:

- ***We*** need to investigate a potential legal claim or bring or defend a legal claim, this may relate to a claim under ***Your*** insurance policy, or relate to the investigation and prosecution of fraud. Please note that ***You*** do not have to give ***Your*** consent to ***Us*** for ***Us*** to provide ***Our*** insurance services to ***You***.

How we use your personal information

We think ***Your*** information is as important as ***You*** are, and ***We*** want to make ***You*** aware of how ***We*** might use it:

- Assess financial and insurance risk
- To inform ***You*** about ***Our*** insurance services
- To provide ***You*** with the service requested
- To undertake administration and generally service and maintain ***Your*** insurance policy, including responding to any query that ***You*** may raise and managing any claim ***You*** may make under ***Your*** insurance policy
- To develop and test products and services, in specific, ***We*** may also use ***Your*** information to contact ***You*** for market research purposes
- Recover debt
- Prevent and detect crime

Where ***You*** have provided ***Your*** prior consent:

- ***We*** will use ***Your*** contact information to notify ***You*** of ***Our*** services, products and offers which ***We*** believe may interest ***You***, via post, phone, email or text, this is what is commonly referred to as 'marketing'. These messages may be personalised using information ***You*** have previously provided.

We may use information collected about ***You*** to show ***You*** relevant advertising on third party websites e.g. Google, this could be advertising messages via the use of cookies. If ***You*** don't want to be shown targeted advertising from ***Us*** you can change your settings on some third party sites, and some browsers allow ***You*** to block our adverts.

We may ask ***You*** to confirm or update ***Your*** consent choices, if or when ***You*** interact with ***Us*** in the future, to ensure that ***Your*** choices remain up to date. If at any other time ***You*** decide that ***You*** do not want ***Us*** to contact ***You*** for marketing purposes, please get in touch using the details in the 'Contact us' section of this privacy notice.

We will not disclose your information to any other party except:

- Where ***We*** have your consent
- To service ***Your*** contract; for example ***Your*** policy underwriter will require this information to provide ***You*** with a quote and/or insurance cover
- To credit reference and fraud prevention agencies and other companies that provide a service to ***Us***, ***Our*** partners or ***You***
- Where a third party has been appointed to handle elements of ***Your*** claim
- With ***Our*** carefully selected third party service providers, including external software or hosting providers, research or development agencies and technology providers
- Where ***You*** have taken a policy with ***Us***, we may send confirmation to the company that introduced ***You*** to ***Us*** (e.g. a dealer, holiday park or member organisations). Personal data will be limited to that used for statistical analysis, confirmation of commission payment, and/or to improve relevancy of their marketing campaigns. Please notify ***Us*** within 14 days of receiving this document if this is not OK.
- Where ***We*** are required or permitted to do so by law
- In the event that ***We*** are bought or ***We*** sell our business, ***Your*** information will be disclosed to the prospective buyer

Your personal information may be accessed, transferred or stored at a destination outside the European Economic Areas in connection with the purposes set out above. ***We*** will take all reasonable steps to ensure that ***Your*** personal information is safeguarded and treated in accordance with this privacy notice. If ***You*** would like further information please contact ***Us***.

Claims history

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register (MIAFTR), run by the Association of British Insurers (ABI).

Under the conditions of ***Your Policy***, ***You*** must tell ***Us*** about any incident (such as an accident, fire, theft or malicious damage) which may or may not give rise to a claim. When ***You*** tell ***Us*** about an incident, ***We*** will pass information relating to it to the registers.

Credit reference agencies

To determine premium payment rates at quote, renewal and/or any future invitations, ***We*** may make checks on the electoral roll and public data through a credit reference agency. These enquiries will be recorded but will not affect ***Your*** credit rating.

Automatic Decision Making

Prior to ***Us*** offering ***You*** an insurance product or service ***We*** may carry out the below which involve automated decision making (computer based):

- **Pricing and Underwriting;** to calculate the insurance risk and calculate a premium
- **Credit referencing;** where a policy is being paid by Direct Debit checks are made to evaluate ***Your*** credit rating, this is to assess **Your** ability to pay for the product or service

If ***You*** do not agree with the result, ***You*** have the right to contact ***Us*** to request a manual reassessment of the same information.

How long will we keep your personal information?

Where ***You*** have purchased an insurance product, ***We*** will keep ***Your*** personal information for so long as ***We*** are providing ***You*** with insurance services, plus an additional 7 years, to deal with any queries, complaints or legal claims ***You*** may have. ***We*** may keep ***Your*** data for longer than 7 years if ***We*** cannot delete it for legal, regulatory or technical reasons. ***We*** may also keep it for research or statistical purposes. If ***We*** do, ***We*** will make sure ***Your*** privacy is protected and only use it for those purposes.

Where the use of ***Your*** personal information for a specific purpose is based on ***Your*** consent, ***We*** will keep ***Your*** information for 4 years after ***Our*** last mutual contact, or until ***You*** ask ***Us*** to stop sending ***You*** such information.

Your rights in relation to your personal information

Under certain conditions, ***You*** may have the right to request ***Us*** to:

- Provide ***You*** with further details on the use ***We*** make of ***Your*** personal information
- Provide ***You*** with a copy of personal information ***We*** have collected about ***You***
- Update any inaccuracies in the personal information ***We*** hold
- Delete any personal information that ***We*** no longer have a lawful ground to use
- Object to ***Our*** use of ***Your*** personal information if ***Our*** use of ***Your*** personal information is causing ***You*** undue harm

If ***You*** have any questions in relation to ***Our*** use of ***Your*** personal information, or wish to request any of the above, please get in touch using the details in the 'Contact us' section (right).

Please note that submitting a request does not necessarily mean ***We*** will be able to fulfil it on every occasion - ***We*** may be bound by law preventing ***Us*** from fully fulfilling such a request, or ***We*** may be able to demonstrate legitimate grounds to continue using it in the manner ***You*** are objecting to. When this is the case ***We*** will explain in ***Our*** response.

Contact us

If ***You*** have any questions, or if ***You*** would like to find out more about this privacy and security notice, ***You*** can contact ***Us***:

Post: Data Protection Officer
Leisuredays
New Road
Halifax
HX1 2JZ

Phone: 01422 396 888

Should it be necessary, ***You*** also have the right to complain to the Information Commissioner's Office, ***You*** can find out how to report a concern via their website: ico.org.uk.

Large print copy available on request

Call 01422 396 888 or visit leisuredays.co.uk/paperpolicy

Leisuredays
New Road, Halifax
West Yorkshire, HX1 2JZ

Phone: 01422 396 888 Fax: 01422 396 800
Email: info@leisuredays.co.uk Internet: www.leisuredays.co.uk

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