

LEISUREDAYS HOLIDAY CARAVAN EMERGENCY COVER

(Including Service and Maintenance Cover)

Your Policy has been arranged by Leisuredays (a trading name of Caravan Guard) with UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Leisuredays is a trading name of Caravan Guard. Caravan Guard and UK General Insurance Ltd are authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Emergency Cover

In the event of an emergency occurring in your holiday caravan, we will:

- a) Advise you on what action to take to protect yourself and your holiday caravan;
- b) Send one of our approved engineers or arrange an appointment for an approved engineer to visit your holiday caravan; and
- c) Organise and pay the cost of providing assistance, up to the claim limit, including VAT but excluding any excess.

Annual Maintenance

In the event of a breakdown occurring to the boiler and controls and / or central heating system, we will:

- a) Send one of our approved engineers or arrange an appointment with you for an approved engineer to visit your home; and
- b) Organise and pay the cost of repair up to the claim limit including VAT but excluding any excess.

There are certain conditions and exclusions, which limit your cover; please read your policy document carefully to ensure this policy meets your requirements.

What you are covered for

1. Boiler and Controls

We will provide assistance to restore heating and/or hot water to your holiday caravan following an emergency arising from the sudden and unexpected complete failure of the boiler and controls.

Claim Limit – £500 per claim.

Where a boiler is deemed beyond economical repair, and is 5 years old or less, we will provide a contribution of up to £250 towards a replacement boiler, where there is no manufacturer guarantee in place.

2. Central Heating System

We will assist you to restore heating and/ or hot water to your holiday caravan following an emergency arising from the sudden and unexpected complete failure of the central heating system.

Claim Limit – £500 per claim.

3. Boiler, Controls and Central Heating System - Maintenance

Cover provided under sections 1 and 2 is extended to include assistance to restore heating and or hot water to your home following a breakdown.

Claim Limit - £500 per claim.

4. Plumbing and Drainage

Where this cover is shown on your schedule and the appropriate premium paid we will assist you to stop the emergency which has arisen from the sudden and unexpected failure of or damage to the plumbing and / or drainage system within the holiday caravan which has resulted in internal water leakage, flooding or water damage to the holiday caravan.

Claim Limit – £500 per claim.

5. Electricity Supply

Where this cover is shown on your schedule and the appropriate premium paid we will assist you to restore the electricity system to the holiday caravan following an emergency arising from the sudden, unexpected and complete failure of the electricity system in the holiday caravan.

Claim Limit – £500 per claim.

6. Water Supply

We will assist you to restore the water supply following a sudden unexpected leakage, collapse or blockage of the mains water supply pipe connecting the main stopcock in your holiday caravan to the point where it is connected to the public or shared water supply pipe within the boundary of your holiday caravan provided you have sole responsibility for this.

Claim Limit – £500 per claim.

7. Emergency Gas Supply Pipe Cover

We will assist you to repair or replace any damaged section of the internal gas supply pipe following a gas leak occurring in your holiday caravan. Our assistance will only be provided once the National Gas Emergency Service has attended and isolated the leak, or once *you* have turned off the supply where *you* use a bottled gas supply.

Claim Limit – £500 per claim.

8. Inoperable Toilet

We will assist you to stop the emergency which has arisen from the sudden and unexpected failure of the toilet within the holiday caravan which has resulted in internal water leakage, flooding or water damage to the holiday caravan; or which renders the toilet inoperable.

Claim Limit – £500 per claim.

9. Cooker / Oven

Where this cover is shown on your schedule and the appropriate premium paid we will assist you to restore a means of heating and preparing food within the holiday caravan following an emergency arising from the sudden, unexpected and complete failure of the permanently-installed cooking system.

Where a cooker / oven is deemed beyond economical repair our liability under the policy will cease.

Claim Limit – £500 per claim.

10. Security

Where this cover is shown on your schedule and the appropriate premium paid we will assist you to make the holiday caravan secure following an emergency arising from the sudden and unexpected failure of or damage to external windows, or locks, fitted to doors and windows where the failure or damage is such so as to render the holiday caravan unsafe or insecure.

11. Alternative Accommodation

Where this cover is shown on your schedule and the appropriate premium paid in the event of an emergency where your holiday caravan is declared unsafe we will provide a contribution towards alternative accommodation.

Claim Limit – £500 per claim.

12. Pest Control

We will assist you in the removal of or extermination of wasps, hornets, rats and mice infestation in the holiday caravan.

Claim Limit – £500 per claim.

13. Roofing

Where this cover is shown on your schedule and the appropriate premium paid we will assist you to stop the emergency which has arisen from damage to the roof of

your holiday caravan due to bad weather conditions or falling trees or branches.

Claim Limit – £500 per claim.

General Policy Exclusions

- Any excess under the policy or costs you are required to pay under the policy;
- An emergency or breakdown occurring within 14 days of the commencement date;
- More than three call outs during the period of cover;
- Any boiler which is more than 12 years old;
- Any boiler which has not been serviced in the last 12 months;
- Clearing airlocks or bleeding radiators;
- Any partial breakdowns where the electricity supply has not been lost to the whole of the insured property (i.e. partial loss of plug sockets and/ or lighting);
- Frozen pipes;
- General maintenance;
- Failure of the holiday caravan security system;
- Pests kept as domestic pets or for commercial purposes;
- A holiday caravan covered under a management agreement.

How to claim

Please contact the claims administrator by telephoning 0808 223 5231 to proceed with a claim under the policy.

For full details of the claims procedure, please refer to your policy document.

Cancellation

We hope you are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with your requirements, please return it to Leisuredays within 14 days of issue and we will refund your premium. Thereafter you may cancel the insurance cover at any time by writing to Leisuredays however a charge will be made for cover provided.

Customer service / complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

For complaints regarding the sale of your policy, please contact Leisuredays who arranged the insurance on your behalf:

Leisuredays
New Road
Halifax
HX1 2JZ

Tel: 01422 396888

For complaints regarding a claim, please contact the claims administrator at:

Service Solutions Assist Ltd
T/A Local Assist
Solutions House
Fairways Office Park
Fulwood, Preston
PR2 9WT

Tel: 0808 223 5231

For full details of the complaints procedure, please refer to your policy document.

Data protection act

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.