

# Freedom touring caravan insurance

Policy wording



# Welcome

Thank you for buying freedom touring caravan insurance with Lifesure. We're a broker with over 40 years' experience in insurance, working with partners that we know share the same values as us. It's because of this that you can be sure of the very best service from beginning to end. You're in safe hands with us.

This policy document, along with your policy schedule form your agreement with us. They also explain everything you need to know about the insurance you have, including what is and isn't covered. If anything's not clear to you, please call us and we'll be happy to talk you through it.

Your agreement is based on the information that you provided when you applied for the policy and is reflected in the statement of insurance facts document that we've sent to you. It's important that this information is correct, so please take a moment to check through it. Do let us know if anything needs to change as soon as possible, as any inaccuracies or misrepresentation could lead to your insurer rejecting a claim or even voiding your policy. If you're happy, please keep all documents together, somewhere safe.

If there are any changes to your circumstances, please let us know as soon as possible. Your cover could be affected if you need to make a claim for something that we weren't aware of. You can see a list of the kind of things we need to hear about on page 9.

Hopefully, you'll never need to but if you do need to claim, you can contact our partners using the details on page 17. Although we don't handle the claim ourselves, do contact us if you're unsure of the process or you need help at any point.

Thanks again for choosing Lifesure.

Kind regards

Paul Reid  
Managing Director, Lifesure

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## About your policy

### Introduction

This policy, the **Schedule**, any statement of fact or proposal along with any endorsements, sets out the terms of the contract between **You** and **Us**. Please carefully read the policy document, **Schedule** and any endorsements to ensure that the cover provided is correct and meets **Your** insurance requirements. If any of the information is incorrect or should **You** wish to make any changes to the cover provided, please contact **Lifesure** as soon as reasonably practicable. The **Schedule** sets out the **Sum(s) Insured** (the amount of cover **You** have) for the applicable sections of the policy.

If **Your** insurance requirements change during the **Period of Insurance** please contact **Lifesure** as soon as possible. **You** must notify **Lifesure** as soon as reasonably practicable of any changes in **Your** circumstances which may affect this insurance, (this includes any changes in storage and security arrangements). If **You** do not, **Your** policy may not be valid.

The terms of **Your** insurance contract are based on the information that **You** have provided to **Lifesure**. **You** are under a legal duty to ensure that **You** have not made a **Misrepresentation**. Depending on the type of **Misrepresentation** made, this could result in **Your** insurance contract being rendered void, resulting in **You** no longer having any cover under this policy, or could result in cover being amended, or proportionately reducing the amount of **Your** claim **We** pay to take account of any increased premium that **We** would have charged.

**Your** policy is designed to be amended easily and **We** will issue a new **Schedule** or endorsement each time the policy is altered.

**You** must also tell **Lifesure** if at any time the **Sum(s) Insured** shown in the **schedule** is insufficient. Following a claim **We** can carry out the necessary repairs, or replace the item.

Before **You** accept **Our** policy, **You** have 14 (fourteen) days to review **Your** policy wording and consider its full terms. If **You** are not totally happy with the policy and have not made a claim, simply write to **Lifesure** requesting that **Your** insurance is cancelled and that any monies paid be returned. **We** will then cancel **Your** insurance.

**Your** attention is drawn to the policy conditions. These are the conditions that **You** need to meet as **Your** part of this contract. If **You** do not meet these conditions, **We** may need to reject a claim payment or a claim payment could be reduced. In some circumstances **Your** policy may not be valid.

## About your insurer

### Underwriters and Lifesure Group Limited agreement

In return for **Your** premium **We** will insure **You** during the **Period of Insurance**, under the terms set out in this policy document, the **Schedule** and any endorsement **We** have issued.

This insurance is underwritten by Argenta Syndicate 2121 at Lloyd's.

This policy is issued on **Our** behalf by **Lifesure Group Limited** in accordance with the authorisation granted to it under the Binding Authority Agreement number shown in **Your Schedule**.

Argenta Syndicate Management Limited (registered number 204974) (ASML) is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA. Their registered office is 5th Floor, 70 Gracechurch Street, London, EC3V 0XL.

**Lifesure Group Limited** are authorised and regulated by the Financial Conduct Authority No. 305038. **Lifesure Group Limited** is registered in England No. 00977416. Their registered office is 3 Fenice Court, Eaton Socon, St Neots, Cambs, PE19 8EW.

### Lifesure Group Limited

**Lifesure Group Limited** was formed in 1971 and one of the principles upon which the company has been built has been to offer a consistently high level of customer care. If **you** wish to learn more about the Lifesure Group, please visit **our** website at [lifesure.co.uk](http://lifesure.co.uk).

#### Authorised Signature



**Paul Reid**  
**Managing Director**  
**Lifesure Group Limited**

## Making sense of your policy: definitions

Certain words in this policy wording have special meanings. These meanings are given below: To help **You** identify these words in the policy, **We** have capitalised and printed them in **bold** type throughout.

### **Accident**

A sudden, unexpected, unforeseen and identifiable incident.

### **Act of Terrorism**

The use of biological, chemical, radiological and/or nuclear pollution 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.

### **Authorised User**

Any friends who are aged over 27 and using the **Caravan** with **Your** permission.

### **Caravan(s)**

The structure of the touring **Caravan** described in the **Schedule** together with awnings, refrigerators, gas bottles, water containers, steps, batteries, stabilisers, wheel clamp/locks, motor movers and standard manufacturer's fixtures and fittings.

### **CaSSOA**

The Caravan Storage Site Owners' Association.

### **Communicable Disease**

Any disease, illness or condition which is caused by or can be transmitted by means of any substance or agent from any organism to another organism (human or otherwise) where:

- a) the substance or agent includes, but is not limited to, any pathogen, virus, bacterium, parasite, fungus or other organism, micro-organism or any variation or mutation thereof, whether deemed living or not, and
- b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms.
- c) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

### **Computer System**

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by **You** or any other party.

### **Contents**

Articles of personal use or adornment, clothing, luggage and general household goods, including portable electronic equipment and personal effects whilst contained within the **Caravan** and belonging to **You** or **Your Immediate Family**.

### **Cyber Act**

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.

### **Cyber Incident**

(i) Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System** ; or

(ii) Any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.

## Making sense of your policy cont'd

### Electronic Data

Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **Computer System**.

### Excess

The first part of any claim which **You** must pay. The amount of the **Excess** is stated in this policy and in **Your Schedule**.

### Hazardous Activities

Ballooning, bungee jumping, caving or potholing, diving (where breathing equipment is needed or used), hang-gliding, hunting, horse riding (other than hacking), motorcycling, any motor sport, mountaineering or rock climbing, any type of parachuting, quad biking, racing of any kind (other than athletics or swimming), winter sports (other than skiing and snowboarding).

### Home

Within the boundaries of **Your Permanent Residence** or **Your Immediate Family's** or any **Authorised Users' Permanent Residence** but excluding communal parking areas and any public road or highway.

### Immediate Family

Spouse, common law or civil partner, mother, step-mother, father, step-father, son, step-son, daughter, step-daughter, brother, step-brother, sister, step-sister, grandmother and grandfather, aunts and uncles.

### In Use

When **You**, **Your Immediate Family** or any **Authorised User** are using or visiting **Your Caravan** for holiday purposes or when the **Caravan** is attached to a towing vehicle. This includes a 24 (twenty four) hour period immediately prior to, and after returning from, **You**, **Your Immediate Family** or any **Authorised User** using or visiting **Your Caravan** for holiday purposes provided the **Caravan** is kept at **Your Home** during this 24 (twenty four) hour period.

### Injury

Any bodily injury including death, illness and disease, which is caused solely by **Accidental** means and is independent of any other cause.

### Lifasure

Lifasure Group Limited who act as the issuing insurance intermediary on **Our** behalf.

### Loss of Limb

Permanent total and irrecoverable loss of use by physical separation or otherwise of one or both hands at or above the wrist and/or one or both feet at or above the ankle.

### Loss of Sight

Permanent total and irrecoverable loss of sight.

### Medical Practitioner

A suitably qualified doctor or specialist registered by the General Medical Council in the United Kingdom other than **You** or a member of **Your Immediate Family**.

### Misrepresentation

**You** will be deemed to have made a misrepresentation if **You** deliberately, recklessly or carelessly answer **Our** specific questions incorrectly.

### Money

Cash, bank or currency notes, cheques, money and postal orders, postage stamps, savings stamps and savings certificates, premium bonds, luncheon vouchers, travellers cheques, phone cards, season tickets, gift tokens or vouchers, documents, promotion vouchers and air-miles vouchers.

### Period of Insurance

The period of time covered by the policy as shown in the **Schedule**.

### Permanent Residence

Occupancy as a main domestic residence whether temporary or permanent other than for holiday purposes.

## Making sense of your policy cont'd

### Permanent Total Disablement

- a) Where **You** or **Your Immediate Family** is in an occupation and is below the age of 70 (seventy) and above 16 (sixteen) years of age permanent total disablement means total and absolute disablement caused other than by **Loss of Limb** or **Loss of Sight** which will entirely prevent **You** or **Your Immediate Family** from engaging in their usual occupation for the remainder of their life;
- b) Where **You** or **Your Immediate Family** is not in an occupation or is above the age of 70 (seventy) or below 16 (sixteen) years of age permanent total disablement means total and absolute disablement caused other than by **Loss of Limb** or **Loss of Sight** which will entirely prevent **You** or **Your Immediate Family** from engaging in any and every occupation for the remainder of their life.

### Pre-existing Condition

A physical disability, or ongoing or recurring medical condition **You** suffer from the symptoms of which first appeared or **You** knew about before the **Period of Insurance**.

### Schedule

The document **We** give **You** which makes the policy valid and shows **Your** name, details of **Your** address, the **Caravan** insured, the **Sum(s) Insured**, the **Caravan Storage Address** and the policy number.

### Storage Address

The location where the **Caravan** will be kept, details of which **You** have given **Lifesure** and which **We** have accepted and is shown in **Your Schedule**.

### Sum(s) Insured

The amount declared by **You** under the sum insured section of the **Schedule**, and the maximum **We** will pay in the event of a total loss claim.

### Unattended

When the **Caravan** is **In Use** and **You** have temporarily moved away from the **Caravan** for a period of 2 (two) hours or more.

### Unit

The touring **Caravan** described in the **Schedule**.

### Valuables

Any article made from precious metals, china, glass, porcelain, jewellery, fur, watches, video or photographic equipment, computers (including laptops and tablet computers), binoculars, telescopes, phones, pictures, works of art, antiques, stamp, medal and coin collections, sports equipment and portable audio equipment.

### We, Us, Our, Insurer

Argenta Syndicate 2121 at Lloyd's.

### You, Your, Insured

The person(s) named in the **Schedule**.



## Changes to your information

**You** must take reasonable care to:

- a) Supply accurate and complete answers to all the questions **Lifesure Group Limited** may ask as part of **your** application for cover under the policy;
- b) To make sure that all information supplied as part of **your** application for cover is true and correct;
- c) Tell **Lifesure Group Limited** of any changes to the answers **you** have given as soon as possible.

**You** must take reasonable care to provide information that is accurate and complete answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not accurate and complete, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

If **you** become aware that information **you** have given **Lifesure Group Limited** is inaccurate or has changed, **you** must inform them as soon as possible.

## Your cover

### Section 1 – Material damage

#### What's covered

We will pay for loss or damage to:

- the **Caravan** specified on **Your** policy **Schedule**
- **Contents** other than **Valuables**

which is caused by:

1. fire, explosion, lightning or earthquake;
2. storm or flood;
3. accidental damage;
4. impact;
5. malicious acts, Riot and Civil Commotion or vandalism;
6. theft or attempted theft.

Occurring anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

#### Settling Claims

##### The Caravan

We will pay at **Our** option, the cost of repair or replacement of the **Caravan** or any part of it provided that **Our** liability shall not exceed:

- i. the **Sum Insured** stated in the **Schedule**; or
- ii. the value of such property as new.

##### New for Old

If **You** have selected New for Old cover in **Your** **Schedule** and the **Caravan** is damaged beyond economic repair provided that:

- a) the **Caravan** concerned is 10 (ten) years old or less from the year of manufacture at the start of any **Period of Insurance**;

and

- b) the **Sum Insured** represents no less than 90% of the full new replacement cost of the **Caravan**.

We will pay the cost of replacing the **Caravan** with a brand new equivalent. If the provisos in a) or b) above are not satisfied the basis of settlement will revert to Market Value below.

## Your cover cont'd

### What's covered

#### Market Value

We will pay the cost of replacing the **Caravan** with one of a similar type having made a deduction for age, wear, tear and depreciation.

The market value of the **Caravan** will be determined using Glass' Guide Information Services or a similar recognised source.

#### Contents

We will pay at **Our** option, the value of the **Contents** at the time of the damage or the cost of repair of the **Contents** provided that **Our** liability shall not exceed:

- i. the **Sum Insured** stated in the **Schedule**;
- ii. more than £250 in respect of any single item;
- iii. the value of such property at the time of the damage.

## Extensions

### Personal Accident cover

We will cover **You** whilst **Your Caravan** is **In Use** if an **Accident** occurs which within 12 (twelve) months results in **Your Injury**. We will pay a benefit amount appropriate to the **Sum(s) Insured** described in the Table of Benefits below:

#### Table of Benefits

Benefit Number	Benefit Description	Sum(s) insured
1	Death	£20,000
2	Loss of sight	£20,000
3	Loss of limb	£20,000
4	Permanent total disablement from any occupation	£20,000

The total benefit payable shall not exceed 100% of the **Sum(s) Insured** as the result of any one **Injury**.

The **Sum(s) Insured** showing above will be reduced to £500 for any person under the age of 16.

### What's not covered

We will not be liable for that part of any repair or replacement which improves the **Caravan** beyond the condition before the damage occurred.

We will make no deduction for wear and tear in settling claims for **Contents**.

## Your cover cont'd

### What's covered

#### General Conditions Applicable to Benefits 1-4

**You** must get and act on the advice from a **Medical Practitioner** and have any medical examination that **We** ask and pay for. **You** must give **Us** any documents, information and evidence **We** need. If **You** die **We** will be entitled to ask for, at **Our** expense, a post-mortem examination. If **You** die **We** will deal with **Your** personal representative.

**You** shall in a timely fashion provide assistance and co-operate with **Us** or **Our** representatives in obtaining any other records deemed necessary to evaluate the incident or claim. In no event are **We** liable to pay any claim unless **You** co-operate with **Us** and/or **Our** representatives in the investigation of the claim.

**We** will not pay for more than one of the Benefits 1-4.

### What's not covered

**We** will not be liable for any **Injury**, loss or expense, directly or indirectly caused by or contributed to by:

- a) **Permanent Total Disablement** from any occupation until such incapacity has lasted 52 (fifty two) weeks;
- b) death, **Loss of Sight**, **Loss of Limb** or **Permanent Total Disablement** occurring more than 12 (twelve) months after the **Injury** has been sustained;
- c) any person aged over the age of 70 (seventy) years old at the time of such **Accident**;
- d) any **Accident** occurring outside of the European Union, Albania, Andorra, Bosnia and Herzegovina, Iceland, Liechtenstein, Macedonia, Moldova, Monaco, Montenegro, Norway, San Marino, Serbia and Switzerland in the **Period of Insurance**;
- e) any **Accident** caused by or involving the use of any narcotic or drug unless prescribed by a registered **Medical Practitioner**;
- f) any **Accident** caused by or involving the use of intoxicating liquor;
- g) **You** or any member of **Your Immediate Family** participating in any **Hazardous Activities**;
- h) **You** or any member of **Your Immediate Family** participating in a criminal act;
- i) any **Accident** involving the use of power driven wood or metal working machinery except portable tools applied by hand;

### What's not covered

- j) pregnancy or childbirth;
- k) sickness or disease or any sexually transmitted diseases, including HIV or any related condition, not resulting from bodily injury;
- l) self-inflicted **Injury**;
- m) any **Pre-existing Condition**;
- n) **Your** engagement in active service in any of the Armed Forces of any nation;
- o) **Your** participation in, practicing, or training for a sport as a professional;
- p) **Your** engagement in flying except as a passenger in an aircraft licensed to carry passengers;
- q) **Your** deliberate or reckless exposure to danger;
- r) any **Accident** occurring whilst **You** are travelling in any motor vehicle.

## Your cover cont'd

### What's covered

#### Emergency Removal

If the **Caravan** is damaged by a cause insured under this section, **We** will also pay the cost of:

- i. its protection and removal to the nearest repairers;
- ii. its delivery after repair to **Your Home**;
- iii. any Customs Duty **You** have to pay on the **Caravan** as a result of it being temporarily imported into any country in the European Union, Albania, Andorra, Bosnia and Herzegovina, Iceland, Liechtenstein, Macedonia, Moldova, Monaco, Montenegro, Norway, San Marino, Serbia and Switzerland.

Up to a maximum of £2,000 in any one **Period of Insurance**.

#### Loss of Use

If the **Caravan** is damaged by a cause insured under this section, **We** will also pay the extra cost of alternative accommodation or hire costs for an alternative caravan incurred while **Your Caravan** is being repaired, up to a maximum of £75 per day and £2,000 in total.

#### Furniture in Awning

When the **Caravan** is **In Use** and **Contents** are insured cover is extended to include any furniture whilst kept in an awning up to a maximum of £200.

#### Use in Europe

Cover is extended for a period of no more than 180 (one hundred and eighty) days in any one **Period of Insurance** to include use of **Your Caravan** whilst in the European Union, Albania, Andorra, Bosnia and Herzegovina, Iceland, Liechtenstein, Macedonia, Moldova, Monaco, Montenegro, Norway, San Marino, Serbia and Switzerland including whilst in transit to or from ports in the countries listed above.

#### Emergency Repairs

Cover is extended to include the cost of any emergency repairs necessary to remove the **Caravan** to a place of safety following an **Accident** up to £300.

### What's not covered

1. the **Excess(s)** stated in **Your Schedule**;
2. any loss of or damage to **Valuables** or **Money**;
3. loss or damage arising while the **Caravan** is being used for business purposes;
4. loss or damage arising while the **Caravan** is let for hire or reward or loaned to any person other than any **Authorised User** or **Immediate Family**;
5. loss or damage caused by vermin, insects or fungus;
6. loss or damage caused by wear and tear, depreciation, rot, the effect of light, atmospheric or climatic conditions or other damage that happens gradually over a period of time including water damage as a result of water leaking in through windows, doors, ventilators, body joints or seals;
7. loss or damage by electrical or mechanical breakdown;
8. loss or damage resulting from road traffic accidents if **Your Caravan** is not roadworthy;
9. damage caused by any process of repairing, restoring, renovating, cleaning or dyeing;
10. damage to tyres caused by braking, punctures, cuts or bursts;
11. loss or damage caused deliberately, by **You** or any person having use of the **Caravan**;
12. loss or damage caused by chewing, scratching, tearing or fouling by domestic pets;
13. loss or damage by theft or attempted theft to:
  - a. **Contents** from the **Unit** unless forcible or violent means are used to gain entry;
  - b. refrigerators, gas bottles, water containers, steps, batteries, stabilisers, wheel clamps/locks, motor movers and standard manufacturers fixtures unless the **Caravan** is **In Use** or kept at **Your Home** or at a **Storage Address You** have told **Us** about and **We** have accepted;
  - c. furniture contained in **Your** awning in excess of £200 in respect of each and every loss.

### What's not covered cont'd

14. loss or damage resulting from deception unless deception is used only to gain access or entry to the **Caravan**;
15. any loss or damage arising out of the liquidation, insolvency or bankruptcy of a caravan dealer or agent;
16. damage to the awning when erected and attached to the **Caravan** when the **Caravan** has not been **In Use** for a period of 8 (eight) days or more.

## Your cover cont'd

### Section 2 - Public liability

#### What is covered

We will cover **You** for **Your** legal liability as owner or occupier of the **Caravan** to compensate others if, following an **Accident** during the **Period of Insurance**, someone suffers an **Injury** or has their property damaged in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

#### Settling Claims

The maximum amount **We** will pay is £2,000,000 for any one claim or number of claims arising out of any one incident.

#### Extensions

##### Costs and Expenses

We will also insure all legal costs and expenses **You** have to pay provided they are incurred with **Our** written consent as well as within the limit of liability for this section.

##### Authorised User

We will also cover **Your Immediate Family** or any **Authorised User** for legal liability as owner or occupier of the **Caravan** to compensate others if, following an **Accident** during the **Period of Insurance**, someone suffers an **Injury** or has their property damaged in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

We will provide cover under this section for any person using the **Caravan** with **Your** permission provided they are not covered under any other policy. However **You** and they must keep to the terms, conditions and exclusions of this section.

##### Personal Representatives

If **You** die, **We** will cover **Your** personal representatives for any liability incurred by **You** and insured by this policy.

##### Use in Europe

Cover is extended for a period of no more than 180 (one hundred and eighty) days in any one **Period of Insurance** to include use of **Your Caravan** whilst in the European Union, Albania, Andorra, Bosnia and Herzegovina, Iceland, Liechtenstein, Macedonia, Moldova, Monaco, Montenegro, Norway, San Marino, Serbia and Switzerland including whilst in transit to or from ports in the countries listed above.

#### What's not covered

We will not insure **You** against any liability:

1. arising while the **Caravan** is attached to a mechanically propelled vehicle;
2. resulting from an **Accident** caused by the **Caravan** or part of it becoming detached from any towing vehicle;
3. that arises in connection with any vehicle being used for the transportation of the **Caravan**;
4. for **Injury** of any person arising out of or in the course of their employment by **You**;
5. arising out of the use of any aircraft, water craft or mechanically propelled vehicle;
6. if such liability attaches by virtue of an agreement but which would not have attached in the absence of such agreement;
7. arising out of the pollution of air, water or soil unless it can be proved to have been caused by immediate discharge following an **Accident**;
8. of any nature arising out of or connected with or incidental to any profession, occupation, business or commercial venture;
9. arising out of the transmission of any communicable disease or condition by **You** or **Your Immediate Family** or any **Authorised User**;
10. arising out of the ownership or possession of any animal other than cats, dogs (but not any dog that is designated dangerous under the Dangerous Dogs Act 1991) or horses;
11. arising out of, damage to property which belongs to **You** or is in **Your** custody or control or the custody or control of **Your Immediate Family** or any **Authorised User**.



## How to make a claim

If **You** wish to make a claim please contact:

**Argenta Claims Management at Woodgate and Clark, The Red House, West Malling, Kent, ME19 6QT**

Telephone: **01732 520272**

Outside of office hours please ring: **01732 520270**

Email: **argenta@woodgate-clark.co.uk**

When submitting a claim form **You** must provide **Your** policy number. When **You** become aware of an event which is likely to result in a claim under this policy:

### **You Must:**

- a) provide in writing full details of the **Injury**, loss or damage as soon as possible and in any event within:
  - i) 7 (seven) days if caused by riot or civil commotion; or
  - ii) 30 (thirty) days if from any other cause.
- b) tell the Police as soon as reasonably practicable if loss or damage has been caused by theft, attempted theft or malicious act or vandalism and help **Us** get back and identify the property;
- c) as soon as reasonably practicable send **Us** every letter, claim, writ or summons without answering them;
- d) supply all reports, certificates, plans, specifications, quantities information and help **We** ask for;
- e) give **Us** all information and evidence, including written estimates and proof of ownership and value that **We** ask for;
- f) take steps to recover any lost or stolen item.

### **You Must Not:**

- a) leave any property for **Us** to deal with;
- b) dispose of any damaged items until **We** have had the chance to inspect them;
- c) repair any damaged items until **We** have had the chance to inspect them;
- d) admit liability or promise to make a payment without **Our** express permission.

### **We May do The Following:**

- a) keep the insured property and deal with the salvage accordingly;
- b) negotiate, defend or settle (in **Your** name and on **Your** behalf) any claim made against **You**;
- c) prosecute, (in **Your** name for **Our** own benefit), any other person in respect of any amount **We** have paid or must pay;
- d) appoint a loss adjuster to deal with the claim;
- e) arrange to repair the damage to the insured property.

## How to make a claim cont'd

### You May do the Following:

Carry out temporary emergency repairs to make good the **Caravan** following damage caused by any peril covered by the material damage section. This is limited to the following without prejudicing **Your** position:

- a) necessary boarding up following damage to windows, doors, fan lights and skylights to make the **Caravan** secure.

**Our** acceptance of liability for any such temporary repair will always be subject to the terms and conditions of the policy.

### Our Rights:

- a) **We** may take, or ask **You** to take, any action necessary to get back from anyone else, any costs **We** have to pay under this policy. **We** may do this before or after **We** pay **Your** claim;
- b) **We** may take over the defence or settlement of a claim against **You** by another person.

### Contribution - Other Insurances

If **You** have any other insurance policies which cover the same loss, damage or liability as this policy, **We** will pay only **Our** share of the claim.

## General exclusions

The following Exclusions apply to all Sections of **Your** policy

- 1. Use Other Than For Social, Domestic or Pleasure Purposes**

This insurance does not cover any destruction of, or damage to any property or any loss or legal liability while the **Caravan** is **In Use** other than for social, domestic and pleasure purposes.
- 2. Use as a Permanent Residence**

This insurance does not cover any destruction of, or damage to any property or any loss or legal liability while the **Caravan** is being used as a **Permanent Residence**.
- 3. War Exclusion**
  - a) This insurance does not cover damage or indemnity against any legal liability directly or indirectly occasioned by happening through or in consequence of war, invasion, act of foreign enemies, hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.
  - b) This insurance also excludes damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (a) above.
- 4. Terrorism Exclusion**

This insurance does not cover loss or damage to any property, or any cost or expense of whatever nature arising directly or indirectly caused by resulting from or in connection with any **Act of Terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss, or any action taken in controlling preventing, suppressing or in any way relating to any **Act of Terrorism**.
- 5. Nuclear and Radioactive Contamination Exclusion**

This insurance does not cover any loss or destruction of, or damage to any property or any loss or legal liability or any other loss of any nature involving, caused by, contributed to by, or arising from:

  - a) ionising radiation or contamination from nuclear fuel or waste or from the burning or explosion of nuclear fuel;
  - b) the radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor, or other nuclear assembly or its component part;
  - c) any weapon or device using atomic or nuclear fission or fusion or radioactive force or matter;
  - d) the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which when suitably distributed is capable of causing incapacitating disablement or death amongst people or animal;
  - e) the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and chemically synthesised toxins.
- 6. Contractual Liability Exclusion**

This insurance does not cover any liability which attaches only because of an agreement or contract which makes **You** liable.
- 7. Deliberate Act Exclusion**

This insurance does not cover any damage to the **Caravan**, or **Contents** caused deliberately by, or involving connivance with, **You**, a member of **Your Immediate Family**, any occupant or user of such **Caravan** or **Your** employee or agent.

## General exclusions cont'd

### 8. Pressure Waves Exclusion

This insurance does not cover any damage to the **Caravan**, or **Contents** arising from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

### 9. Exclusion Of Riot And Civil Commotion In Northern Ireland

This insurance does not cover any liability or damage which is caused by or results from riot, terrorism or civil commotion in Northern Ireland or the Republic of Ireland.

### 10. Cyber and Data Exclusion

This insurance does not cover any loss, damage, liability, claim, fines, penalties, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any:

- (a) **Cyber Act** or **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident**; or
  - (b) loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss or theft of any **Electronic Data**, including any amount pertaining to the value of such **Electronic Data**;
  - (c) loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a **Computer System**;
- regardless of any other cause or event contributing concurrently or in any other sequence thereto.

If **We** allege that by reason of this exclusion that loss sustained by **You** is not covered by this policy, the burden of proving the contrary shall be upon **You**.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

In respect of Section 2 - Public Liability of this policy and subject to all the terms, conditions, limitations and exclusions of this policy or any endorsement thereto, paragraph (a) above shall not apply in respect of liability for:

- (i) any ensuing third party bodily injury (other than mental injury, mental anguish or mental disease);
- (ii) any ensuing physical damage to third party property; arising out of a **Cyber Incident** or a **Cyber Act** and provided that nothing contained in the foregoing shall provide any coverage for any action taken in controlling, preventing, suppressing or remediating a **Cyber Incident** or a **Cyber Act**.

### 11. Loss Outside Of The Period Of Insurance

This insurance does not cover any loss or damage or liability arising from an event that happened before the start, or happens after the end, of the **Period of Insurance**.

### 12. Indirect Loss

This insurance does not cover loss or damage of any nature which is not directly associated with an event that is insured by this policy unless, and to the extent, specifically detailed within this policy.

### 13. Disease Exclusion

This insurance does not cover any loss (including business interruption loss, loss of value and loss of use), damage, claim, liability, cost or expense of whatsoever nature, directly or indirectly caused by or in any way contributed to by, resulting from, arising out of, or in connection with:

- 1) any **Communicable Disease**
- 2) any fear or threat (whether actual or perceived) of any **Communicable Disease**
- 3) any advice given or action taken (whether or not by a competent authority) in controlling, preventing, or suppressing the occurrence, outbreak, spread or effects of any **Communicable Disease**
- 4) the cleaning, disinfecting, decontaminating, repair, replacement, recall, inspecting, testing and checking of property which is or is feared to have been affected by any **Communicable Disease**

## General conditions

The following Conditions apply to all Sections of **Your** policy:

- 1. Towing Vehicle Kerb Weight Condition**

It is a condition precedent to **Our** liability that the weight of the **Caravan** must not exceed the kerb weight of the vehicle (the weight of the towing vehicle including a full tank of fuel and all standard equipment without passengers or cargo) towing it. In addition the combined weight of the **Caravan** and towing vehicle must not exceed any prevailing legal requirement or any driving licence restriction of the person driving the towing vehicle.
  
- 2. Hitch Lock and Wheel Clamp or Wheel Lock Condition**

It is a condition precedent to **Our** liability that a hitch lock and either a wheel clamp or wheel lock of proprietary manufacture are fitted to the **Caravan** whenever it is not attended by **You** or a member of **Your Immediate Family** for a period exceeding 2 (two) hours.

This condition will not apply when the **Caravan** is stored at a **Storage Address** which is a member of **CaSSOA**.
  
- 3. Condition precedent**

The due observance and fulfilment of the terms and conditions of this policy and of any endorsements hereto so far as they relate to anything to be done or complied with by **You** shall be a condition precedent to **Our** liability under this policy.
  
- 4. Discharge of Liability**

**We** may at any time at **Our** absolute discretion pay **You** the amount of the Limit of Indemnity (after deduction of any sums already paid as damages) or any lesser amount for which any claim may be settled and on payment **We** will relinquish conduct and control of the claims except for recoverable expenses of litigation.

**We** will be under no further liability in connection with these claims except (but subject always to the Limit of Indemnity) for other costs and expenses incurred with **Our** written consent in respect of matters prior to the date of such payment.
  
- 5. Fraud**

If a claim is fraudulent in any respect or if fraudulent means are used by **You** or by anyone acting on behalf of **You** to obtain any benefit under this policy or if any loss or damage to the property insured or to property used by **You** is caused by the willful actor with the connivance of **You, We** will:

  - a) have no liability to pay any part of or the whole of the fraudulent claim;
  - b) be entitled to refuse all claims arising after the fraudulent action;
  - c) remain liable for legitimate claims before the fraudulent action;
  - d) terminate the Policy from the date of the fraudulent action whether or not the Policy had expired before the discovery of the fraud.
  
- 6. Jurisdiction and Disputes Clause**

The laws of England and Wales shall be the law under which all disputes and/or conflicts under this insurance shall be governed and English courts shall have exclusive jurisdiction over any matter relating to this insurance.
  
- 7. Other Insurance**

If any claim is made under this insurance and there is another policy that covers the claim **We** will only pay **Our** share of the claim.

## General conditions cont'd

### 8. Reasonable Precautions

**You** shall take all reasonable precautions for the safety of the property insured and shall take all reasonable steps to prevent any occurrence which may give rise to a claim under this policy.

### 9. Sanctions

**We** shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

### 10. Several Liability

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

### 11. Subrogation

In the event of a claim under this policy **You** shall at **Our** request and expense take and permit to be taken all necessary steps for enforcing rights against any other party in **Your** name before or after any payment is made by **Us** and **We** will be entitled to prosecute in **Your** name and/or person claiming to be indemnified but for **Our** benefit any claim for damages or indemnity.

### 12. Obsolete Parts

Where a claim results in the **Caravan** needing new parts or accessories which are found to be obsolete or unobtainable **Our** liability will be limited to the last known list price of the part or accessory required together with an appropriate fitting charge.

### 13. Joint Insured

If there is more than one person named in the **Schedule** (known as a joint insured), the total amount **We** will pay following a claim will not exceed the amount **We** would be liable to pay to any one of **You**. Unless **You** have advised **Us** otherwise, **We** will pay each person named in the **Schedule** their respective share of such claim.

### 14. Contracts (Rights of Third Parties) Act 1999

**You** and **We** are the only parties to this policy. Nothing in this policy is intended to give any person any right to enforce any term of this policy which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.

### 15. Under Insurance

If **We** find that the **Sum Insured** declared to **Us** is too low to represent the amount it would cost to replace the items to be insured **We** will reduce the amount of any claim in proportion with the level of under insurance. To calculate the level of under insurance **We** will divide the **Sum Insured** by the current value of such property and multiply this figure by the amount of the agreed claim.

### 16. Inflation Protection

If **You** have selected New for Old cover in **Your Schedule** to assist in counteracting the effects of inflation the **Sum Insured** in respect of **Your Caravan** will be increased by 4% at each renewal.

## How to cancel your policy

### Cooling Off Period – fourteen (14) days

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to **Lifesure** within 14 (fourteen) days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **Lifesure** will then refund **Your** premium in full.

### Cancelling outside of the Cooling off Period

If **You** wish to cancel **Your** policy after 14 (fourteen) days **You** will be entitled to a pro-rata return of premium providing no claims have been made or are pending.

### Cancellation by Us

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 (fourteen) days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) fraud;
- b) non-payment of premium;
- c) threatening and abusive behaviour;
- d) non-compliance with policy terms and conditions.

Provided the premium has been paid in full, **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

### Important Note

The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows the insurer to cancel the policy, sometimes back to its start date, and to keep any premiums paid.

## How to make a complaint

**Our** aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing **you** with the highest standard of service.

If **You** wish to make a complaint, **You** can do so at any time by referring the matter to either **Lifisure Group Limited** or the Complaints team at Lloyd's.

The address of **Lifisure Group Limited** is:

**The Complaints Department, Lifisure Group Ltd, 3 Fenice Court, Phoenix Park, Eaton Socon, St Neots, Cambridgeshire, PE19 8EW**

Email: **complaints@lifisure.co.uk**

Telephone: **01480 402460**

The address of the Complaints team at Lloyd's is:

**Complaints, Lloyd's, One Lime Street, London, EC3M 7HA**

Telephone: **020 7327 5693**

Fax: **020 7327 5225**

E-mail: **complaints@lloyds.com**

Website: **lloyds.com/complaints**

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at [lloyds.com/complaints](http://lloyds.com/complaints) and are also available from the above address.

If **You** remain dissatisfied after Lloyd's has considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the FOS at [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk).

If **You** have purchased **Your** policy online **You** can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

### Financial Services Compensation Scheme (FSCS)

As a result of Argenta Syndicate Management Limited's regulatory status, the Financial Services Compensation Scheme (FSCS) may be available to satisfy **Your** claims if **We** are unable to meet **Our** obligations to **You** under this contract. The FSCS is the UK's statutory fund of last resort for customers of financial services firms.

If **You** are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract and **Your** eligibility. Further information about the Scheme, including who is entitled to make a claim under it and the maximum levels of compensation, are available from:

**Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London , EC3A 7QU.**



## Data protection notice

Lifesure, the underwriters and other companies related to this insurance may use the personal and business details you have given us to provide you with a quotation; deal with your Policy; search credit reference and fraud agencies who may keep a record of the search; share with other insurance organisations to help offset risks, help administer your Policy and to handle claims and prevent fraud; support the development of our business by including your details in customer surveys and for market research and compliance business reviews which may be carried out by third parties acting on our behalf.

We may need to collect 'special category' data relating to insured persons, which under the EU General Data Protection Regulation (**GDPR**) and Data Protection Act 2018 (**DPA 2018**), includes information relating to health. In addition, we may also need to collect data about criminal convictions or offences. These types of information may be required for the purpose of evaluating the risk or administering claims which may occur. You must ensure that you have explicit written consent from the insured persons to such information being processed by us and that this fact is made known to the insured persons.

Personal data may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of applicable data protection laws.

Under the GDPR and DPA 2018 individuals also have a number of rights relating to their personal information, which includes the right to access their personal data and supplementary information, which can be requested free of charge.

For full details of Lifesure's privacy policy, please visit [Lifesure.co.uk/privacy](https://lifesure.co.uk/privacy). To contact Lifesure's Data Protection Officer, please email: [dpo@lifesure.co.uk](mailto:dpo@lifesure.co.uk)

For details of privacy policies and contact details for the relevant data protection officers for the underwriters of this policy, please refer to your schedule.

### Credit Reference Agencies

**Your** information may be linked to, and **Your** application assessed using, credit reference agency records relating to anyone with whom **You** have a joint account or similar financial association.

### 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 when for example:

- checking applications for and managing credit and other facilities and recovering debt;
- checking insurance proposals and claims;
- checking details of job applicants and Employees.

**We** and other organisations that may access and use information recorded by fraud prevention agencies may do so from other countries.





