

Caravan Insurance



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Welcome to Jensten Underwriting (Commercial) Limited

Welcome to **your** new **Caravan** policy exclusively arranged via Jensten Underwriting (Commercial) Limited and provided by Accelerant Insurance UK Limited.

Your Insurers

Accelerant Insurance UK Limited is registered in England and Wales with company number 03326800 and has its registered office at:
One Fleet Place,
London,
England,
EC4M 7WS.

Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 207658).

Several Liability Notice

The liability of the Insurers is several and not joint and is limited solely to the extent of their individual subscriptions. The Insurers are not responsible for the subscription of any co-subscribing insurers or any other insurers or co-insurer who for any reason does not satisfy all or part of its obligations

Information you have given to us

In deciding to accept this policy and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If **we** establish that **you** carelessly provided **us** with false or misleading information it could adversely affect **your** policy and any claim. For example, **we** may:

- Treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- Amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness;
- Reduce the amount **we** pay on a claim in the proportion the premium **you** have paid bears to the premium **we** would have charged **you**; or
- Cancel **your** policy in accordance with the 'Cancelling this insurance' condition on page 1.

We or **your** insurance broker will write to **you** if **we**:

- Intend to treat **your** policy as if it never existed;

or

- Need to amend the terms of **your** policy.

If **you** become aware that information **you** have given **us** is inaccurate, **you** must inform **your** broker as soon as practicable.

Introduction

This document, the **schedule**, any statement of fact or proposal and any endorsements set out the terms of the contract between **you** and **us**.

Please read the policy, **schedule** and any endorsements to make sure they provide the cover **you** require. If they are not correct, or do not meet **your** needs, please immediately return this policy document to the person who arranged this insurance for **you**.

The **schedule** sets out the sums insured (the amount of cover **you** have) and the sections of the policy which apply. If **your** insurance needs to be changed during the **period of insurance** please let **us** know as soon as possible. **You** must tell **us** about any changes which affect the circumstances of the **caravan**. If **you** don't **your** policy may not be valid.

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 **us** if at any time the sums insured shown in the **schedule** are insufficient.

Before **you** accept **our** policy, **you** have 14 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 **your** insurance broker who **you** arranged this policy with.

Cancelling this insurance

This insurance has a cooling off period of 14 (fourteen) days from the later of either:

- The date **you** receive this insurance documentation; or
- The start of the **Period of insurance**

If **you** decide that **you** do not wish to accept the policy, please notify **your** broker.

After the cooling off period has expired, **you** can cancel this insurance at any time by writing to **your** broker.

We may at any time cancel this insurance by giving **you** 14 (fourteen) days' notice in writing to **your** last known address.

Refund of premium

If this insurance is cancelled within the cooling off period, and provided **you** have not made a claim, **you** will be entitled to a full refund of the premium paid.

If this insurance is cancelled outside the cooling off period, and provided **you** have not made a claim **you** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **you** have been covered. This will be calculated on a proportional basis, less an administration fee to cover operational costs. For example, if **you** have been covered for 6 months, the deduction for the time **you** have been covered will be half the annual premium. If **we** pay any claim, in whole or in part, then no refund of premium will be allowed.

Claims notification

All Sections

You must comply with the following conditions. If **you** fail to do so, **we** may

not pay **your** claim, or any payment could be reduced;

1. If **you** need to make a claim, or when **you** become aware of an **event** that may lead to a claim, **you** must contact **us** as soon as practicable by any of the means shown below.

Please have **your** policy number available to enable **us** to locate **your** policy.

Post:

Sedgwick International UK,

2 The Boulevard,

City West One Office Park

Gelderd Road,

Leeds

LS12 6NY

Telephone: 0800 9170168

Email: jenstenclaims@uk.sedgwick.com

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:

1. Provide in writing full details of injury or loss or damage as soon as possible and in any event within:
 - a. Seven (7) days if caused by riot or civil commotion; or
 - b. Thirty (30) days if from any other cause;
2. Tell the police immediately 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;
3. Immediately send **us** every letter, claim, writ or summons without answering them;
4. Supply at **your** own expense, all reports, certificates, plans, specifications, quantities, information and help **we** ask for;
5. Give **us** all information and evidence, including written estimates and proof of ownership and value, that **we** ask for. **You** must pay any costs involved in doing this.

You must not:

1. Leave any property for **us** to deal with.
2. Dispose of any damaged items until **we** have had the chance to inspect them.
3. Repair any damaged items until **we** have had the chance to inspect them.
4. Admit liability or promise to make a payment without **our** permission.

We may do the following:

1. Keep the insured property and deal with the salvage accordingly.
2. Negotiate, defend or settle (in **your** name and on **your** behalf) any claim made against **you**.
3. Prosecute (in **your** name for **our** own benefit), any other person in respect of any amount **we** have paid or must pay.
4. Appoint a loss adjuster to deal with the claim.

You may do the following:

Carry out temporary emergency repairs to make good the **caravan** following damage caused by an insured peril this is limited to the following without prejudicing **your** position:

1. 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:

1. **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;
2. **We** may take over the defence or settlement of a claim against **you** by another person.

Our 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.

Please keep **your** policy wording in a safe place **you** may need to read it if **you** need to make a claim or if **you** need help.

Your Personal information

All Sections

This insurance cover includes cover for individuals who are either insureds or beneficiaries under the **policy** (individual insureds). **We** collect and use relevant information about individual insureds to provide **you** with this insurance cover and to meet **our** legal obligations.

This information includes individual insureds' details such as their name and address and may include more sensitive details such as information about their health and criminal convictions. If **we** need any sensitive details from **you** or any individual insureds, **we** will ask for consent first.

Jensten Underwriting (Commercial) Limited process individual insureds' details, as well as any other personal information **you** provide in respect of this insurance cover, in accordance with **our** full privacy notices, copies of which are available online at www.jenstenunderwriting.co.uk or on request.

Information notices

To enable **us** to use individual insureds' details in accordance with current data protection laws, **you** have provided those individuals with certain information about how Jensten Underwriting (Commercial) Limited will use their details in connection with this insurance cover.

You have agreed to provide each individual insured **our** Short Form Information set out below on or before the date that the individual becomes an individual insured under this insurance cover or, if earlier, the date the **you** first provide information about the individual to **us**. **We** will assume that **you** have provided this notice to each individual insured unless **you** tell **us** otherwise.

Minimisation and notification

We are committed to using only the personal information **we** need to provide **you** with this insurance cover. To help **us** achieve this, **you** should only provide to **us** information about individual insureds that **we** ask for from time to time.

You must notify Jensten Underwriting (Commercial) Limited if an individual insured contacts **you** about how **we** use their personal data in relation to this insurance cover so that **we** can deal with their queries.

Short form information

Personal information

The basics

You benefit from this insurance cover. **We** collect and use relevant information about **you** to provide the insurance cover and to meet **our** legal obligations. This information includes details such as **your** name and address and may include more sensitive details such as information about **your** health and criminal convictions **you** may have. If **we** need any sensitive details from **you**, **we** will ask for consent first.

The way insurance works means that **your** information may be shared with and used by a number of third parties in the insurance sector – but only in connection with the insurance cover from which **you** benefit.

Want more details?

For more information about how **your** personal information is used, please see the full Jensten Underwriting (Commercial) Limited privacy notice, copies of which are available online at; www.jenstenunderwriting.co.uk or on request.

Contacting us and your rights

You have rights in relation to the information **we** hold about **you**, including the right to access **your** information. Please contact Jensten Underwriting (Commercial) Limited at:

Jensten Underwriting (Commercial) Limited,
Vantage Park,
Washingley Road,
Huntingdon,
PE29 6SR
Email: info@jensten.co.uk
Tel: 08003 081 081

How to complain

We aim to provide a first class service to all of **our** Policyholders, however occasionally complaints may arise which will usually be resolved quickly and efficiently to **our** Policyholders' satisfaction.

You may need to contact the broker/agent who arranged the Insurance for **you**.

We aim to provide a first class service to all of **our** policyholders, however occasionally complaints may arise which will usually be resolved quickly and efficiently to **our** policyholders' satisfaction.

You may need to contact the broker/agent who arranged the insurance for **you**.

Should **you** wish to make a complaint in relation to **your** policy or the service provided, **you** can do so at any time by contacting:

Contact Centre Manager,
Jensten Underwriting (Commercial) Limited,
Unit 5,
Vantage Park,
Washingley Road,
Huntingdon,
PE29 6SR
Email: info@jensten.co.uk
Tel: 08003 081 081

Should **you** wish to make a complaint in relation to **your** claim, **you** can do so at any time by contacting:

Sedgwick International UK,
2 The Boulevard,
City West One Office Park
Gelder Road,
Leeds
LS12 6NY
Email: jenstenclaims@uk.sedgwick.com
Tel: 0800 9170168

Should **you** remain dissatisfied with the way in which **your** complaint has been handled, or **you** have not received a final response in relation to **your** complaint within eight (8) weeks, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is a free and impartial service for settling disputes between consumers and businesses providing financial services. **You** can find out more information about the Financial Ombudsman Service by visiting their website at www.financial-ombudsman.org.uk.

You can contact the Financial Ombudsman Service in one of the following ways:

In writing:
The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
By phone: 0800 023 4567
By email: Complaint.info@financial-ombudsman.org.uk

Please note that **you** will need to refer **your** complaint to the Financial Ombudsman Service within six (6) months of receiving **our** final response.

Financial Services Compensation Scheme

Accelerant Insurance UK Limited is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Financial Services Compensation Scheme in the unlikely event that Accelerant Insurance UK Limited is unable to meet its obligations to **you** under **your** policy. This will depend on the type of insurance and the circumstances of the claim. The service provided by the Financial Services Compensation Scheme is free and impartial.

You can find out more information about the Financial Services Compensation Scheme by visiting their website at www.fscs.org.

Section 1 – Touring Caravan

Definitions

Certain words in this policy have special meanings. These meanings are given below. To help **you** identify these words in the policy, **we** have printed them in **bold** type throughout.

Caravan

The structure of the touring caravan described in the **schedule** together with awning, fixed motor mover, fixtures and fittings included in the manufacturer's original specification or supplied with the touring caravan or fitted by the manufacturer at a later date.

CaSSOA

The **Caravan** Storage Site Owners' Association.

Contents

All accessories which are owned by **you** or are **your** responsibility and would take with **you** when using **your caravan** including pedal cycles, and portable motor movers excluding **money** and **valuables**.

Equipment

Standard **caravan equipment** including generators, motor movers, gas bottles, toilet tents, aquaroll, batteries, stabilisers, wheel clamps and hitch locks.

Geographical Limits

We will provide insurance to the insured during the **period of insurance** while within the **geographical limits**, (the British Isles and up to 240 days in any one **period of insurance** in Continental Europe, Mediterranean Islands, Mediterranean Coastal lands, Madeira and the Canary Islands including transit within these areas but excluding Albania, Bulgaria, Czech and Slovak Republics, Hungary, Poland, Romania and the former Union of Soviet Republics).

Home

Within the boundaries of **your** permanent place of residence or **your immediate family**/friends permanent place of residence but excluding communal parking areas and any public road or highway.

Immediate Family

Spouse or 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** or **your immediate family** are using or visiting **your caravan** for holiday purposes or when the **caravan** is attached to a towing vehicle. This includes a 24 hour period immediately prior to and returning from **you** or **your immediate family** using or visiting **your caravan** for holiday purposes provided the **caravan** is kept at **your home** during this 24 hour period. Please note the policy definition of **home** excludes communal parking areas and public roads or highways.

Money

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

Period of Insurance

The **period this insurance** is in force as described in the **schedule** and for which **we** have accepted the premium.

Permanent Residence

Any **caravan** not occupied by **you** or **your immediate family** for holiday purposes, but occupied as a main domestic residence whether temporary or permanent.

Schedule

The document **we** give **you** which makes the policy valid and shows **your** name, details of **your** address, the **caravan**, the sums insured, the **caravan storage address** and the policy number.

Storage Address

Your home or an address **you** have given **us** and which **we** have accepted.

Unattended

When the **caravan** is **in use** and **you** have temporarily moved away from the **caravan**.

Underwriters

Jensten Underwriting (Commercial) Limited and provided by Accelerant Insurance UK Limited and any other Insurers as stated in the relevant sections of the policy.

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, Company

Jensten Underwriting (Commercial) Limited

You, Your, Policyholder

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

Policy Cover

We will cover **you** against loss or damage to the **caravan** and its **contents/equipment** caused by an insured peril which happens within the **geographical limits**.

Insured perils

1. Fire, Explosion, Lightning and Earthquake.
2. Storm or Flood.
3. Accidental Damage.
4. Malicious Acts or Vandalism.
5. Theft or Attempted Theft.

Excluding

1. Theft of **contents/equipment** whilst outside the **caravan**.
2. Theft of or loss or damage to **money, valuables**, firearms, wines, spirits and tobacco goods.
3. Theft of or loss or damage to the **caravan** while the **caravan** is not **in use** unless it is kept at **your home** or at a **storage address** **you** have written and told **us** about and which **we** have accepted.
4. Theft of or loss or damage to the **caravan** while **in use**, if left in communal parking areas, or on public roads or highways.
5. Theft of **contents/equipment** unless there is evidence of forcible and violent entry or exit to or from the **caravan**.
6. Theft of electronic or electrical **equipment** whilst left in the **caravan** when it is not **in use**.
7. Accidental damage to **contents/equipment** and **valuables**.

Additional Extensions

We will pay the extra costs of the following after loss or damage insured by this policy:

1. Emergency removal

If **your caravan** cannot be moved as a result of loss or damage while **in use**, **we** will pay the extra costs **you** have to pay to:

- Recover the **caravan** from the scene of a road traffic accident;
- Remove the **caravan** from the premises of a recovery company to the secure premises of **our** nearest approved repairer;
- Re-deliver the **caravan** to **you** at **your home** or **storage address** as shown in the **schedule**.

2. Loss of use

If **you** cannot stay in **your caravan** as a result of loss or damage while **in use**, and **you** decide to continue with **your** holiday, **we** will pay the extra costs **you** have to pay for:

- Hotel accommodation costs (not including food and drink) up to £75 a day for up to 14 days; or
- Hire costs for a replacement **caravan** up to £75 a day for up to 14 days.

3. Additional contents/equipment cover

When the **caravan** is **in use** only, as long as the sum insured is enough to cover the **contents/equipment**, **we** will cover outside furniture kept in an awning.

Settling Claims

The Caravan

We will either pay the cost of repairing the **caravan** or, if the **caravan** is lost or damaged beyond economical repair, **we** may settle the claim as follows:

1. New For Old Cover

If **you** suffer a total loss and the **caravan** is within five (5) years of age from the date of manufacture, **we** may replace the **caravan** with a new **caravan** of the same make and model. **Your** sums insured must cover the cost of a new **caravan** of the same make and model.

2. Caravans over five years old

If 1. above does not apply, **we** may pay the retail value of the **caravan** at the time of the loss or damage (as shown in the current edition of glass's guide to **caravan** values), less a deduction to reflect pre-accident condition.

The Contents/Equipment

We will pay the cost of repairing damaged items or:

- Pay the cost of repairing or replacing lost or damaged items with items of similar quality.

We may deduct an amount for wear, tear, and loss in value.

If the sums insured on the **caravan** and **contents/equipment** at the time of loss or damage are less than the cost of replacement less an amount for wear, tear and loss in value, **you** shall be considered as being **your** own insurer for the difference and shall bear a rateable share of the loss accordingly.

General Exclusions

We will not pay for loss or damage:

- To tyres unless caused by an insured peril;
- Resulting from road traffic accidents if the **caravan** is not roadworthy; or
- Any legal liability or bodily injury directly or indirectly caused by or arising from:
 - Ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste from burning nuclear fuel;
 - The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.

We will not pay for loss or damage caused by:

- Faulty workmanship, faulty design or using faulty materials;
- Repairing, restoring, renovating, cleaning or dyeing;
- Electrical or mechanical failure or breakdown;
- Wear, tear or loss of value or any expense or costs that are indirectly caused by the insured peril;
- Wet or dry rot, frost, vermin, insects, fungus or anything which happens gradually;
- Water damage as a result of water leaking in through windows, doors, ventilators, body joints or seals;
- Chewing, scratching, tearing or fouling by animals;
- Deception, unless deception is used only to gain access or entry to the **caravan**;
- Any loss or damage or liability caused by war, invasion, revolution, terrorism or any similar event;
- Pressure waves from aircraft or other flying objects travelling at or above the speed of sound;
- You** towing **your caravan** if your **caravan** weighs in excess of 100% of the towing vehicle's kerb weight.
- We** will not pay for loss or damage as a result of a gradual operating cause **your** policy is not a maintenance contract. **You** must take all steps to prevent or reduce loss or damage to the **caravan** and **contents**.

We will not pay for:

- The amount shown as excess in **your schedule** unless the loss or damage occurred whilst the **caravan** was stored or permanently parked at a **CaSSOA** registered site;
- More than £300 for any one single item insured under the **contents** section;
- More than £1000 for any one single item insured under the **equipment** section;
- The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or of a matching colour or design if the remaining item or items can still be used and the loss or damage happens within a clearly definable area or to a special part and replacements cannot be matched;
- Loss or damage or legal liability directly or indirectly arising from the **caravan** being loaned, leased or hired to any other person other than **immediate family** members;
- Loss or damage if the **caravan** is used as a **permanent residence**;
- Loss or damage or legal liability occurring while the **caravan** is being used in connection with any trade, business or profession;
- Loss or damage which happens before the start of this policy;
- Loss or damage caused deliberately by **you** or **your immediate family**;
- Loss or damage if **you** have not notified us of any changes to the storage location or security arrangements of the **caravan**;
- Loss or damage if the **caravan** is towed by a motor vehicle that has been declared it is kept static;
- Loss or damage whilst the **caravan** is being towed if **you** have declared to **us** that the **caravan** is kept static.

General Conditions

The right to receive the benefit of this insurance is conditional upon:

1. **You** must keep to the terms and conditions of this policy.
2. It is a condition of this policy that whenever the **caravan** is left **unattended** and detached from the towing vehicle in excess of 2 hours, **You** will make sure it cannot be moved by fitting a wheel clamp (if a twin axle **caravan** both axles must have a wheel clamp fitted) or a hitch lock.
3. **You** must maintain the **caravan** in a sound, roadworthy condition and keep it in a good state of repair.
4. **You** must not leave awnings up and attached to the **caravan** unless it is **in use**.
5. **You** must write and tell **us** immediately of any changes in **your** circumstances which affect this insurance. (This includes any changes in storage and security arrangements). If **you** do not, **your** policy may not be valid.
6. If **you** make a fraudulent claim under this insurance contract:
 - a. **We** are not liable to pay the claim; and
 - b. **We** may recover from **you**, any sums paid by **us** to **you** in respect of the claim; and
 - c. **We** may by notice to **you**, treat the contract as having been terminated with effect from the time of the fraudulent act. If **we** exercise **our** right under clause (6)(c) above:
 - a. **We** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
 - b. **We** need not return any of the premiums paid.
7. If **your caravan** is deemed beyond economical repair during the **period of insurance** of this policy, all cover will end from the date of the loss and **we** will take premiums **you** owe from any amount **we** pay as **your** claim, this also applies if **your caravan** has been stolen and not recovered during the **period of insurance**.
8. It is a condition of this policy that a serial, VIN or chassis number is provided to **us** at inception of the policy for pre-1992 **caravans**. for post-1992 **caravans** you will need to provide us with the CRiS (Caravan Registration and Identification Scheme) number at inception of the policy.
We will be unable to deal with a claim unless we have this identification number. **You** will be required to produce the cris registration document in the event of a total loss of the **caravan**, do not keep this document in **your caravan**.
9. Under UK law **you** and **we** can choose the law that will apply to this contract unless **you** and **we** have agreed otherwise, this contract will be governed by English law.

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.

Section 2 – Static Caravan

Definitions

Certain words in this **policy** have special meanings. These meanings are given below. To help **you** identify these words in the **policy**, **we** have printed them in **bold** type.

Caravan

The structure of the static **caravan** described in the **schedule** together with standard fixtures and fittings and furnishings included in the manufacturers' original specification or any additions notified to us prior to **policy** inception.

Caravanning Equipment

Items **you** would reasonably take with **you** when using **your caravan** including refrigerators, gas bottles, steps, balconies, batteries, stabilisers, wheel clamps, generators, motor movers and the like which are **your** sole property but excluding awnings and electrical equipment, personal belongings and **valuables** as well as equipment left at **your caravan**, a single article limit of £1,000 applies.

Contents

Household goods, personal belongings, clothing, TV, video, audio, and other items in **your caravan** which belong to **you**, or for which **you** are legally responsible. a single article limit of £300 applies.

Excess

The first amount of each claim for which **you** are responsible as shown in the **schedule**.

Geographical Limits

England, Scotland, Wales, Northern Ireland.

Immediate Family

Mother, step-mother, father, step-father, son, step-son, daughter, step-daughter, brother, step-brother, sister, step-sister, grandmother and grandfather, aunts and uncles.

Loss or Damage

Accidental **loss**, **damage** or destruction, theft or attempted theft.

Money

Cash, bank and currency notes, cheques, **money** and postal orders, postage stamps, savings stamps and savings certificates, premium bonds, luncheon vouchers, traveller's 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**.

Schedule

The document **we** gave **you** which makes the **policy** valid and shows details of **you**, **your** address, the **caravan**, the sums insured, the **caravan site address**, the **policy** number and any **policy excess** which may apply.

Site Address

A supervised **caravan** site where the owner of the site, his/her agent or a full time warden or other employee is permanently on site, declared to **us** and accepted by **us** and shown in **your schedule**.

Underwriters

Jensten Underwriting (Commercial) Limited and provided by Accelerant Insurance UK Limited and any other Insurers as stated in the relevant sections of the policy.

Unoccupied

Any period exceeding 24 consecutive hours when the **caravan** is not being used for occupation by the **policyholder**.

Valuables

Any article made from precious metal, jewellery, fur, watches, audio, video or photographic equipment, computers, binoculars, telescopes, phones, pictures, works of art, antiques, stamp, medal and coin collections, sporting equipment, food and drink.

We, Us, Our, Company

Jensten Underwriting (Commercial) Limited.

You, Your, Policyholder

You and members of **your immediate family** named in the **schedule** or any endorsement **we** send to **you**.

Insured Perils

Loss or damage to the **caravan** and its **contents/caravanning equipment** which happens during the **period of insurance** within the **geographical limits** caused by:

1. Fire or explosion.
2. Storm, flood or earthquake, lightning or thunderbolt.
3. Accidental **loss or damage**.
4. Criminal acts or vandalism.
5. Theft or attempted theft.

While **your caravan** is **unoccupied** cover will only apply to **caravanning equipment** not including electrical equipment.

Excluding

Loss of or damage to:

1. The **contents** while the **caravan** is out of use except **caravanning equipment**.
2. Tyres unless caused by an insured event.
3. The **caravan** caused while it is being transported.
4. **Loss or damage** caused by flood within 7 days from the original commencement date of this insurance.
5. **Loss or damage** in circumstances where a claim for damage 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 the appropriate fitting charge.
6. China, glass or porcelain.
7. Depreciation, deterioration, manufacturing defects, wear and tear, damage by moth, vermin, mildew, rodent, rot, water leakage or any gradually operating process.
8. **Money, valuables**, firearms, wines, spirits and tobacco goods.
9. **Loss or damage** to watches, jewellery, furs, articles of gold, silver or other precious metals, china, glass, porcelain, pictures, works of art, antiques, stamp, medal and coin collections, contact lenses, spectacles, items of sports equipment value £50 or over, video or photographic equipment, computer software, binoculars, telescopes, camcorders, mobile telephones, motor driven vehicles of any kind or their accessories, cycles or waterbourne craft of any description.
10. Mechanical or electrical breakdown, failure or damage.
11. Any theft or loss arising from deception, financial loss, or the use of stolen, forged or invalid cheques, drafts, bank notes and the like.
12. In excess of £1500 in total in any one insurance year in respect of televisions sets, video and DVD recorders, computers, digital boxes, games consoles, music centres, radios and personal media players.
13. In excess of £250 in total in any one insurance year in respect of discs, tapes, compact discs, videos, DVDs and electronic games.

Loss or Damage caused by:

1. Faulty workmanship, faulty design or using faulty materials;
2. Repairing, restoring, renovating, cleaning or dyeing;
3. Electrical or mechanical failure or breakdown;
4. Wear, tear or loss in value;
5. Wet or dry rot, frost, atmospheric or climatic conditions;
6. Vermin, insects, fungus or anything which happens gradually;
7. Water damage or resulting from water leaking in through windows, doors, ventilators, body joints or seals;
8. Deception unless deception is used only to gain access or entry to the **caravan**;
9. Theft by anybody who has **your** permission to be in the **caravan**;
10. Theft or attempted theft of or from the **caravan** where there are no visible signs of violent and forcible entry or exit;
11. Theft of household goods or personal belongings while outside the **caravan**;
12. Theft of or **loss or damage** to garden fences, outbuildings and their **contents**;
13. Chewing, scratching, tearing or fouling by pets.

Additional Extensions

Freezer Contents

The **underwriters** will pay for, subject to a limit of £250, the contents of frozen food cabinet(s) or domestic refrigerator(s), against deterioration or putrefaction due to a change in temperature following:

1. Breakdown of the refrigeration machinery.
2. Failure of the public electricity or gas supply.
3. The action of refrigerant fumes escaping from the equipment,
4. The blowing of domestic fuses.

Excluding:

1. The deliberate act of any electricity or gas supply authority or the exercise by any such authority of its power to withhold or restrict supply.
2. Failure of the electricity or gas supply due to any strikes or any other withdrawal of labour by employees or any electricity or gas authority.
3. Frozen food cabinets or refrigerators greater than Ten (10) years old.

Loss of Keys

The **underwriters** will pay for the costs of replacing locks to doors and/or windows in the **caravan** following loss or theft of the keys to the **caravan** subject to a limit of £250.

Claim procedures and conditions

1. When you become aware of an event which is likely to result in a claim under this **policy**,

You must:

- a. Tell **us** immediately;
- b. Tell the police immediately 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. Take all reasonable steps to reduce any **loss or damage** and prevent any further **loss or damage**;
- d. Not get rid of any damaged items until **we** have had the chance to inspect them;
- e. Not leave any property for **us** to deal with;
- f. Immediately send **us** every letter, claim, writ or summons without answering them; and
- g. Not admit liability or promise to make a payment without **our** permission.
2. Evidence
 - a. **You** must give **us** all information and evidence, including written estimates and proof of ownership and value that **we** ask for. **You** must pay any costs involved in doing this.
 - b. **You** must provide, in writing, full details of injury or **loss or damage** as soon as possible and in any event within:
 - i. Seven (7) days if caused by riot or civil commotion; or
 - ii. Thirty (30) days if from any other cause, or any longer period **we** agree to.
3. **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.
4. Maintenance/Safety requirements. All cooking and heating appliances must be properly maintained, inspected and serviced yearly by CORGI or NICEIC registered contractors.
5. 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.

How we settle claims

If **we** formally accept **your** claim, **we** will settle it as follows:

The Caravan

We will either pay the cost of repairing the **caravan** or, if the **caravan** is **lost or damaged** beyond economical repair, **we** may:

1. Replace it with a **caravan** of similar model and age; or
2. Pay the retail value of the **caravan** at the time of the **loss or damage** (as shown in the current edition of glasses guide to **caravan** values).

We may take off an amount for wear, tear, and loss in value unless the **loss or damage** happens within Sixty (60) months of the date of manufacture. However, the sums insured must cover this.

We may also pay for:

1. The reasonable cost of protection and removal to the nearest repairers if necessary.
2. Site Clearance for which **you** are responsible.

The Contents

We will:

1. Pay the cost of repairing damaged items;
2. Pay the cost of replacing lost or damaged items by items of similar quality.

We may take off an amount for wear, tear, and loss in value.

If the sums insured on the **caravan** and **contents/caravanning equipment** at the time of **loss or damage** are less than the cost of replacement less an amount for wear, tear and loss in value, **you** will have to pay the rest.

If **you** have any queries concerning the claims procedure contained in this **policy** document, do not hesitate to contact **us** as shown on **your** **schedule**.

Cover available following a claim

We will pay the extra costs of the following after **loss or damage** insured by this **policy**:

1. If **your caravan** suffers **loss or damage** by an insured event at **our** option **we** will meet the additional costs necessarily and reasonably incurred in:
 - a. Disconnecting and removing the **caravan** to **your** declared **site address**
 - b. Re-delivery from the repairer and reconnection of the **caravan** to **you** at the **site address** shown in the **schedule**.
2. If **you** cannot stay in **your caravan** as a result of **loss or damage** while **in use**, **we** may pay the extra costs **you** reasonably have to pay for:
 - a. Hotel accommodation costs, (not including food and drink), up to £75 a day for up to 14 days; or
 - b. Hire costs for a replacement **caravan** up to £75 a day for up to 14 days.

You will need to provide receipts as proof of any claim **you** may make for the extensions in the cover shown above.

General conditions

1. **You** must keep to the terms and conditions of this **policy**.
2. **You** must take all reasonable steps to prevent or reduce **loss or damage** to the **caravan** and **contents/caravanning equipment**. **You** must maintain the **caravan** in a sound condition and keep it in good repair. **We** will not be liable for **contents** other than the awning and **caravanning equipment** left in the **caravan** when it is not **in use**. A single article limit of £300 applies to **contents** and £1,000 to **Caravanning Equipment**.
3. **You** must write and tell **us** immediately of any changes in **your** circumstances which affect this insurance. (This includes any changes in site arrangements.) If **you** do not, **your policy** may not be valid.
4. If **You** make a fraudulent claim under this insurance contract:
 - a. **We** are not liable to pay the claim; and
 - b. **We** may recover from **you**, any sums paid by **us** to **you** in respect of the claim; and
 - c. **We** may by notice to **you**, treat the contract as having been terminated with effect from the time of the fraudulent act.
 If **We** exercise **Our** right under clause (4)(c) above:
 - a. **We** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
 - b. **We** need not return any of the premiums paid.
5. If **your caravan** is totally lost during the **period of insurance** of this **policy**, all cover will end from the date of the loss and **we** will take premiums **you** owe from any amount **we** pay as **your** claim.
6. Under UK law **you** and **we** can choose the law that will apply to this contract. Unless **you** and **we** have agreed otherwise, this contract will be governed by English Law.

General exclusions

We will not pay for the following:

1. Any **loss or damage** or liability caused by war, revolution or any similar event.
2. The amount shown as **excess** in **your schedule**.
3. **Loss or damage** or any legal liability or bodily injury directly or indirectly caused by or arising from:
 - a. Ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste from burning nuclear fuel; or
 - b. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
4. Pressure waves from aircraft or other flying objects travelling at or above the speed of sound.
5. Loss in value of the **caravan, contents/ caravanning equipment** or any other property insured.
6. Loss of use or any loss which is caused as a result of the original event **you** are claiming for.
7. The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or of a matching colour or design if the remaining item or items can still be used and the loss or damage happens within a clearly definable area or to a special part and replacements cannot be matched.
8. The first amount of each claim as shown in the **schedule**.
9. Theft of **contents/caravanning equipment** unless there is evidence of force and violence used.
10. Any **loss or damage** which happens before the start of this **policy**.
11. **Loss or damage** caused deliberately by **you**.

The following sections are applicable to:

1. **Section 1 – Touring Caravan**
2. **Section 2 – Static Caravan**

Public liability

All the sums which **you** shall become legally liable to pay as damages in respect of:

1. Accidental death of or bodily injury to any person other than **you** or any employee or member of **your immediate family**.
2. Accidental loss of or damage to property not belonging to or in **your** custody or any employee or member of **your immediate family** arising from use or ownership of the **caravan**.

The limit of **our** liability in respect of all claims arising from one cause is the amount shown in the **schedule** plus legal costs recoverable by a claimant and costs and expenses incurred with **our** written consent.

In the event of **your** death **your** legal personal representatives will be indemnified in respect of any accident covered by this section and occurring during the **period of insurance**.

"**You**" will be deemed to include any persons using the **caravan** with **your** consent other than whilst let for reward.

We will pay up to £2,000,000 in connection with any one incident.

Excluding

This section does not indemnify **you** against any liability:

1. Arising while the **caravan** is attached to a mechanically propelled vehicle (this cover should be provided by the towing vehicle's insurance. please check **your** motor insurance and licence documents).
2. Resulting from an accident caused by the **caravan** or part thereof becoming detached from any towing vehicle.
3. That arises in connection with any vehicle being used for the transportation of the **caravan**.
4. For the death or injury of any person arising out of or in the course of their employment by **you** or any member of **your** family.
5. Arising out of the use of any mechanically propelled vehicle/water craft.
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 consequent upon an accident.
8. Of whatsoever nature arising out of or connected with or incidental to any profession, occupation, business or commercial venture.
9. Arising directly or indirectly out of the transmission of any communicable disease or condition by any person insured hereunder.
10. Arising out of the ownership or possession of any animal other than cats, dogs or horses, except any dog that is designated dangerous under the Dangerous Dogs Act 1991.

If **we** pay any claim, in whole or in part, then no refund of premium will be allowed.

The following Exclusions are applicable to:

1. Section 1 – Touring Caravan
2. Section 2 – Static Caravan

Virus, Disease and Pandemic Exclusion

Notwithstanding any provision to the contrary within this policy, within any endorsement to this policy or within any extension to this policy, this policy and its endorsements (if any) and its extensions (if any) exclude any loss, damage, liability, claim, cost or expense (whether such loss, damage, liability, claim, cost or expense has been suffered by an insured or a third party) of whatsoever nature, directly or indirectly caused by, contributed to, resulting from, arising out of, in connection with, or otherwise in any way directly or indirectly attributable to:

- a) Coronaviruses; and
- b) Coronavirus disease (COVID-19); and
- c) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); and
- d) Any mutation of or variation of a), b) or c) above; and
- e) Any infectious disease that is designated or treated as a pandemic by the World Health Organisation; and
- f) Any fear or anticipation of a), b), c), d) or e) above, regardless of any other cause or event contributing concurrently or in any other sequence thereto.

This exclusion does not apply to the Employers Liability coverage (where operative).

Cyber Risk Exclusion

This policy does not cover **damage** distortion erasure corruption or alteration of **electronic data** from any cause whatsoever (including but not limited to **computer virus** or **hacking**) or loss of use, reduction in functionality, denial of access, cost, expense, of whatsoever nature as a result, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purposes of this Exclusion the following definitions apply:

“**Electronic Data**” shall mean either **your** own or third party facts, concepts, and information converted to a form useable for communications interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

“**Computer Virus**” shall mean a set of corrupting harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code programmatic or otherwise that propagate themselves through a computer system or network of whatsoever nature. It shall include but not be limited to ‘trojan horses’ ‘worms’ and ‘time or logic bombs’.

“**Hacking**” shall mean unauthorised access to any equipment, component or system or item which processes, stores or receives **electronic data**, whether **your** property or not.

PFAS (Perfluorinated Compounds, Perfluoroalkyl and Polyfluoroalkyl Substances) Exclusion

Insurers will not pay for:

1. any bodily injury, property **damage**, personal and advertising **injury** loss, liability, **damage**, compensation, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with the actual, alleged, or threatened contaminative, pathogenic, toxic or other hazardous properties of PFAS
2. any and all losses, costs and expenses resulting from any claim, litigation, dispute, arbitration, investigation or any other legal proceeding or dispute resolution in whole or in part directly or indirectly caused by, arising out of, resulting from, based upon or in any way related to, any of the following conducts, including but not limited to:
 - a) Actual, alleged or threatened inhalation of, ingestion of, consumption of, contact with, exposure to, existence of or presence of PFAS containing products or materials
 - b) Design, manufacturing, production, use, sale, installation, placing on the market, removal, distribution, handling, packaging, storage, marketing, processing of or any other similar business-related activity relating to PFAS containing products or materials
 - c) Testing for, monitoring, cleaning up, abating, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of or in any way responding to, or assessing the effect(s) of PFAS containing products or materials
 - d) Failure to report any PFAS containing products or materials to authorities
 - e) Failure to warn of potential consequences arising from, or the inadequacy of any warning, relating to any of the conduct described in a) through d) above.

For the purposes of this exclusion “PFAS” means Perfluorinated Compounds, Perfluoroalkyl and Polyfluoroalkyl Substances in any form, including but not limited to:

- a) Any organic molecule, salt, free radical or ion, the composition of which includes at least one
 - i) Perfluorinated methyl group (-CF₃); or
 - ii) Perfluorinated methylene group (-CF₂-)
- b) Any breakdown of any organic molecule, salt, free radical or ion, the composition thereof
- c) Any good, product or material that has the same or similar chemical formula or structure as such Perfluorinated Compounds, Perfluoroalkyl and Polyfluoroalkyl Substances
- d) Its presence or use in any alloy, by-product, compound or other material or waste that includes or is derived from such compounds or substances