

To report a claim, call:

ADRIANFLUX

 **sterling**

0344 381 4420

0344 381 9350

Lines are open 24 hours a day, 7 days a week, all year round

Important

You must report all incidents whether or not they are your fault and whether you plan to make a claim or not.

You should call to report your claim as soon as practicable after the incident.

Your free legal expenses cover

This extra benefit covers up to £100,000 of legal and professional costs involved with taking civil legal action following an accident that was not your fault, unless the claim is allocated to the small claims track, in which case it covers up to £500. Your legal action must have reasonable prospects of success.

The policy covers the cost of taking civil legal action to recover costs associated with:

- Vehicle repairs
- Providing an alternative vehicle
- Death or injury
- Any other uninsured losses such as: alternative transport, loss of earnings, damage to personal property and any vehicle recovery or storage costs

This cover is subject to the assessment of your situation and is additional to your insurance while the associated policy remains in force. If a claim is agreed, a legal representative will be recommended to you. Please do not appoint your own representative, as you may not be able to claim back their costs.

Please refer to your full policy wording for more information.



Touring Caravan Insurance Policy

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Statement of Facts

Welcome to Your Touring Caravan Insurance Policy

Your insurers

Thank you for choosing this Touring **Caravan** Insurance which is arranged and administered by Stubben Edge (Risk) LTD with the **Underwriters**, Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG. Registered Office: Aeulestrasse 60 (2. Stock) 9490 Vaduz, Liechtenstein. The Insurer is authorised and regulated by the Liechtenstein Financial Market Authority and is deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. <https://register.fca.org.uk/> or by calling them on 0800 111 6768.

As Stubben Edge acts as agent for the Insurer, monies paid to (or held by) Stubben Edge in relation to the insurance contract are treated as having been paid to (or held by) the Insurer.

Please take time to read the contents of this Policy including how to make a claim.

The proposal or statement of facts and declaration made and agreed to by **You** is the basis of and shall form part of this contract.

We will provide insurance within the terms and conditions of this Policy for those Sections shown in the **Policy Schedule** against accident, loss, or damage, occurring during any **Period of Insurance** for which **You** have paid or agreed to pay and **We** have accepted the **Premium**.

The Policy, the **Policy Schedule** and any **Endorsements** are to be read as one document. The insurance applies throughout the **Territorial Limits** except where **We** say otherwise.

Cancellation

If **You** decide that for any reason, this Policy does not meet **Your** insurance needs then please return it to **Your Agent** within 14 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, **We** will then refund **Your Premium** after a pro-rata deduction of the cover we have provided less **Your Agent's** administration charge (provided the **Premium** was originally paid by **You** in full).

Thereafter, **You** may cancel the insurance cover at any time by informing **Your Agent** either by writing or by emailing. Provided the **Premium** has been paid in full and on the condition that no claims have been made or are pending, **You** will be entitled to a proportionate rebate of **Premium** in respect of the unexpired period showing on **Your Policy Schedule**, less **Your Agent's** administration charge.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 7 days' notice in writing by email to the email address **You** have provided to **Your Agent** where there is a valid reason for doing so. A cancellation letter will be emailed to **You** at **Your** last known email address notified to **Your Agent**. Valid reasons may include but are not limited to:

- a. Where the **Underwriter** reasonably suspects fraud
- b. Non-payment of **Premium**
- c. Threatening and abusive behaviour
- d. Non-compliance with Policy terms and conditions
- e. **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** or **Your Agent** have asked.

Provided the **Premium** has been paid in full and on the condition that no claims have been made or are pending, **You** will be entitled to a proportionate rebate of **Premium** in respect of the unexpired period showing on **Your Policy Schedule** less **Your Agent's** administration charge of £30.

Introducing your policy

This is **Your** Policy, please keep it in a safe place.

Please read the Policy, **Policy Schedule** and any **Endorsements** carefully. If **You** have any queries or wish to change **Your** cover, **You** should contact **Your Agent** immediately.

Insured values

It is up to **You** to make sure the amounts **You** are insured for represent the full value of **Your Caravan** and **Caravan Contents**.

If **You** do underinsure, payment made following a claim will be adjusted to reflect the percentage of underinsurance. **You** can increase **Your Sum Insured** at any time by contacting **Your Agent**.

Changes in your circumstances

It is important that **You** keep **Your Agent** advised of any change in **Your** circumstances. **Your** Policy has been based on the information **You** have given **Your Agent** in the proposal and **You** must advise **Your Agent** immediately of changes.

Where there is a change, and this results in an additional **Premium** an administration charge will be made.

How to make a claim

If **You** need to make a claim, we have a simple online claims process which you can access at: www.mbginsurance.co.uk/claims Or you contact **Our Claims Helpline** for immediate assistance and advice. The **Claims Helpline** operates 9am to 5pm Monday to Friday on: **0191 258 8123**. Alternatively, **You** can email the **Claims Administrator** at caravaninsurance@mbginsurance.com **You** will be asked to provide details of **Your** claim to one of the advisors. This notification must be within 14 days of the incident that has led to the claim.

You may take action of a temporary nature to protect the **Caravan** and make good any damage as a result of the incident such as boarding up damaged windows and doors.

Where possible **You** should keep proof of purchase/receipts, estimates for repair or replacement of damaged articles and any damaged articles for the **Claims Administrator** to inspect.

Any incident of vandalism, theft or loss must be reported to the police immediately and a crime reference number obtained.

If any person is claiming against **You** or **Your Family and Friends**, any correspondence **You** receive should not be answered but must be sent to the **Claims Administrator** without delay. Do not attempt to negotiate any claim without the written consent of the **Claims Administrator**.

You will be required to produce bona fide proof of ownership (e.g. CRIS registration document, purchase receipt or invoice) of **Your Caravan** and **Caravan Contents** in the event of a claim. Do not therefore leave any important documents in **Your Caravan**. Do not admit liability or promise to make any payment.

Failure to advise Your Agent of any changes might prejudice any claim You may make or the validity of the Policy.

Policy Definitions

The following words or expressions carry the meaning shown below wherever they appear in this Policy.

Accidental Damage

Sudden and unexpected damage, occurring at a specific time and caused by external means.

Audio and Visual Equipment

Television receivers, satellite dishes and receivers, radios.

Caravan

The structure of the touring **Caravan** described in the **Policy Schedule** together with awnings, standard fixtures and fittings, and the furniture and furnishings included in the manufacturer's specification or approved dealer fitted accessories.

Caravan Contents

All items intended for use in, on or about the **Caravan** which are not permanently installed including **Personal Effects, Clothing and Luggage** and household goods whilst contained in the **Caravan**.

Claims Administrator/Helpline

MB&G Insurance Services Limited

Cobalt Business Exchange

Cobalt Park way

Newcastle Upon Tyne NE28 9NZ

Tel No: **0191 258 8123**

Email: caravaninsurance@mbginsurance.com

Collections

Stamp, medal, coin, firearm and similar **Collections** of intrinsic value (not being **Works of Art or Valuables**).

Consequential Loss

We will only pay costs which are incurred as a direct consequence of the event which led to the claim **You** are making under this Policy. For example, **We** will not pay mobile telephone call charges following the loss of a mobile telephone.

Credit Cards

Credit Cards, cheque guarantee cards and cash dispenser cards issued in the United Kingdom.

Endorsement

A change in the terms of **Your** Policy. Any **Endorsements** applying to this Policy are detailed on **Your Policy Schedule**.

Excess

The first amount of each and every claim as detailed on the **Policy Schedule** for which **You** are responsible. Any **Sum Insured** limit will apply before deduction of the **Excess**.

Friends

Your acquaintances as long as they have **Your** express permission to use **Your** Caravan and no formal hire agreement exists.

Home

Within the boundaries of **Your** permanent residence but excluding communal parking areas and any public road or highway.

In Use

When **You** or **Your Family and Friends** and **Friends** are using **Your Caravan** for holiday purposes.

Limit of Indemnity

The maximum amount **We** will pay in respect of any one claim or series of claims arising during any one **Period of Insurance** as detailed in the **Policy Schedule**.

Personal Money

Cash, bank or currency notes used as legal tender, cheques, postal, money or unused postage stamps (not in a collection), savings stamps and certificates, trading stamps (affixed in a book), phone cards, premium bonds, travellers cheques, travel tickets, season tickets (when not recompensed by the issuing authority), air mile vouchers, gift, all belonging to **You** or **Your Family and Friends** and **Friends**.

Market Value

The current market 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), taking into account the age of the Caravan and any deduction to reflect pre-accident condition.

New for Old

The cost of replacing **Your Caravan** with its new equivalent in the event of total loss including fees and associated costs.

Please note the maximum amount **We** will pay is limited to the **Sum Insured** as stated on **Your Policy Schedule**.

Period of Insurance

The duration of this Policy as shown on **Your Policy Schedule** and any further period for which **We** accept the **Premium**.

Permanent Residence

Any caravan not occupied by **You** or **Your Family and Friends** for holiday purposes but occupied by **You** or **Your Family and Friends** as a main domestic residence whether temporary or permanent.

Personal Effects, Clothing and Luggage

Wearing apparel and personal articles designed to be worn or carried on or about the person.

Policy Schedule

Confirmation of cover confirming details of the **Insured**, **Period of Insurance**, **Caravan** insured, type of Policy, **Sum Insured** and the **Limit of Indemnity** and **Premium**.

Premium

The amount payable either as a single or monthly payment that **You** have agreed to pay **Your Agent** in respect of insurance cover under this Policy.

Sports Equipment

Items of equipment and specialist **Clothing** which are usually worn, carried or used in the course of participating in a recognised sport.

Storage Address

The address recorded on **Your Schedule** of where **Your Caravan** is kept overnight when not **In Use**.

Sum Insured

The amount declared by **You** under the **Sum Insured** section of the **Policy Schedule**.

Territorial Limits

The United Kingdom of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, including transit between them.

Unattended

Any time the occupier/s (**You** or **Your Family and Friends**) are more than 2 metres from the **Caravan**.

Valuables

Any article made from precious metal, porcelain, jewellery, fur, watches, video or photographic equipment, computers (including laptops, tablet computers, gaming consoles, associated peripherals and data), binoculars, telescopes, mobile phones of any kind (including their associated equipment), **Works of Art**, **Collections** of any kind (e.g. stamps, medals, coins and trophies), and personal media or portable audio equipment (including MP3/DVD/CD players).

We/Us/Our/Underwriter

Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG

Works of Art

Curios, objects d'art, sculptures, carvings, paintings, china, glass, antiques, pictures and drawings.

You/Your/Insured

The person(s) named on the **Policy Schedule** as the person **Insured** by this Policy.

Your Agent

Your insurance broker, named on the **Policy Schedule**.

Your Family and Friends

Your spouse/partner/civil partner, children (whether or not such children reside with **You** permanently) and any other member of **Your Family and Friends** permanently residing with **You**.

Section 1 – Caravan, Caravan Contents & Awning

What is covered

Loss or damage as a result of **Accidental Damage**, fire, lightning, explosion, earthquake, theft or attempted theft, malicious acts or vandalism, storm or flood (excluding awnings) to:

- i. the **Caravan** stated on the **Policy Schedule**;
- ii. **Caravan Contents, Personal Effects, Clothing and Luggage, Audio and Visual Equipment** while in the **Caravan** and up to the **Sum Insured** shown on the **Policy Schedule**;
- iii. Awning up to the sum as shown on the **Policy Schedule**

Settlement is limited to a maximum of the **Sum Insured** as stated on **Your Policy Schedule** and is subject to the Market Value at the time of loss.

What is NOT covered

- The amount of the **Excess** shown on the **Policy Schedule**.
- Loss or damage to awnings caused by weather conditions if erected and left unattended for more than 7 days.
- Loss or damage to awnings if not attached securely to the **Caravan** or if not stored within the **Caravan**.
- Theft or accidental loss from awnings.
- **We** will not pay for loss or damage to **Caravan** generators or damage to the **Caravan** resulting from using generators.
- Chewing, scratching, tearing or fouling by animals.
- Loss or damage resulting from road traffic accidents if the **Caravan** is not roadworthy.
- Faulty workmanship, design or using faulty materials.
- Water damage or damage resulting from water leaking in through windows, doors, ventilators, body joints or seals.
- Towing **Your Caravan** if **Your Caravan** exceeds the manufacturer's recommended kerb / towing weight.
- Any loss or damage which occurred prior to the commencement of this insurance.
- Any property more specifically insured.
- Any one item of **Caravan Contents, Personal Effects, Clothing and Luggage, Audio and Visual Equipment** exceeding £500.
- Contact or corneal lenses.
- Pedal Cycles.
- **Sports Equipment**.
- **Valuables, Personal Money, Credit Cards, Collections, Works of Art**.
- Theft of **Caravan Contents** unless there is evidence of forcible and violent entry or exit to, or from the **Caravan**.
- Mechanical, electrical or computer breakdown, failure or derangement.

Loss or damage caused:

- i. by riot, civil commotion or strikes outside the **Territorial Limits**.
- ii. by wear and tear, rot, deterioration, insect, mildew, vermin, atmospheric conditions, action of light or any other gradually operating cause.
- iii. to tyres by punctures cuts or bursts or application of brakes.
- iv. by confiscation, detention or seizure by customs or other officials or authorities.
- v. while being used as a **Permanent Residence** or for any trade, business or profession or while rented out.
- vi. **Caravans** that are home-made, custom built or modified from manufacturer's standard specification.
- vii. while the **Caravan** is being used by anyone other than **You** or **Your Family and Friends**.
- viii. whilst the **Caravan** is being stored at a location other than **Your Home** or the **Storage Address**.

Extensions

What is covered

This Section also insures **You** for:

A. Additional Costs

Following loss or damage to the **Caravan** **We** will pay the costs of its protection and removal to the nearest competent repairers and return to **Your Home** or the **Caravan's** usual **Storage Address**, detailed on **Your Policy Schedule** and approved by **Us**.

B. Alternative Accommodation

Additional payments while the **Caravan** is being used by **You** or **Your Family and Friends** for touring or holiday purposes for hiring another equivalent **Caravan** or other alternative accommodation for a maximum of 15 days in any one **Period of Insurance** if the **Caravan** becomes uninhabitable as a result of loss or damage that is the subject of a valid claim accepted by **Us** under Section 1 of **Your Policy**.

What is NOT covered

Any amount where a valid claim has not been accepted by **Us** under **Section 1** of this Policy.

Any amount exceeding £75 per day.

What is covered

C. Use Abroad / Foreign Use

(Only applies if shown on the Schedule)

Cover extends to include use in the countries specified in the following table:

Andorra	Latvia
Austria	Liechtenstein
Belgium	Lithuania
Bulgaria	Luxembourg
Croatia	Malta
Cyprus	Netherlands
Czech Republic	Norway
Denmark	Poland
Estonia	Portugal
Finland	Romania
France	Serbia
Germany	Slovakia
Greece	Slovenia
Hungary	Spain
Iceland	Sweden
Ireland	Switzerland
Italy	

Continent of Europe including the journey by recognised sea routes.

- i. if the **Caravan** is damaged outside the United Kingdom of Great Britain and Northern Ireland (UK) and cannot be economically repaired before **You** intend to return **Home**, **We** will pay the cost of:
 - a. removing the **Caravan** to the port of embarkation.
 - b. any additional freight charges from that port to the UK.
 - c. returning the **Caravan** from the UK port to **Your Home**.
 - d. any customs duty **You** have to pay on the **Caravan** following temporary importation into any country in the list of countries set out above.
- ii if it cannot be repaired, **We** are entitled to deal with the salvage, but this does not mean that property can be abandoned to **Us**.

What is NOT covered

- Use in excess of the number of days specified in **Your Policy Schedule** in any one **Period of Cover**.
- the loss of any customs deposit as a consequence of any wilful act by **You**.

Specific Conditions

Basis of Claims Settlement

The maximum **We** will pay is the **Sum Insured** shown on **Your Schedule** subject to any limits shown on **Your Schedule** or in this **Policy** wording. The **Sum Insured** will not be reduced in the event of a claim.

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

If repair is carried out, **We** will pay the cost of repair with deduction for wear and tear. If parts or accessories are found to be obsolete or unobtainable, **We** may use parts and accessories which are not supplied by the manufacturer. Alternatively, **We** may use parts of a similar type and quality to the parts **We** are replacing. If **We** are unable to repair, **We** may pay the last known list price for the part or accessory required plus an appropriate fitting charge.

We will not pay for the cost of replacing, repairing or changing any undamaged items or parts of items forming part of a set, suite, carpet or other items of common nature, colour, design or use. This applies if the other items can still be used and the damage only affects one part of the item.

If the **Caravan** is subject to a loan, credit agreement or any other form of financial loan or interest charge, **We** will pay **You** and **Your** receipt shall be a full discharge.

The **Caravan** – Market Value

Where the **Caravan** is insured on a Market Value basis (as shown on the **Policy Schedule**), **We** will pay **You** the value of the **Caravan** at the time of its loss or destruction or shall at **Our** option repair, reinstate or replace the **Caravan** or any part of it, provided that **Our** total liability shall not exceed the **Sum Insured** or the **Market Value** whichever is the lesser amount.

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

The **Caravan** – New for Old

Where the **Caravan** is insured on a **New for Old** basis (as shown on the **Policy Schedule**), in the event of the **Caravan** being lost or damaged beyond economic repair and provided:

- a. the **Caravan** is less than 10 years old from new at inception or renewal date of the Policy; and
- b. the **Sum Insured** represents the full replacement value as new, at the time of the loss or damage.

We will pay **You** the value of a new **Caravan** of the same manufacture and model (or the nearest equivalent make and model).

It is **Your** responsibility to ensure that the **Sum Insured** shown on the **Policy Schedule** represents the new replacement cost of **Your Caravan**, as **We** will not pay more than the **Sum Insured**.

Caravan Contents

We will pay **You** the value of the property at the time of its loss or destruction or shall at **Our** option repair, reinstate or replace such property or any part of it provided that **Our** total liability shall not exceed the **Sum Insured** shown on the **Policy Schedule**.

Alternative Accommodation and Hiring Charges

You are required to keep all receipted bills or other proof of additional expenses. In respect of the hiring out of an alternative **Caravan** or alternative accommodation a complete record of all appropriate names and addresses of intended periods of hire, charges paid or chargeable and identification of which **Caravan** is in question is required if more than one is insured.

Theft of Touring Caravans

The **Caravan** must only be stored at **Your Home** when not **In Use**, or at a **Storage Address** notified to **Your Agent** and approved by **Us**. It is imperative that **You** notify **Your Agent** immediately if **You** change **Your Storage Address**. **Your** failure to do so may invalidate **Your** ability to make a claim.

If the **Caravan** is detached from the towing vehicle and **Unattended** the **Caravan** must be secured by a hitch lock and either a wheel or axle lock.

If the **Caravan** is both **Unattended** and **In Use** **You** must ensure it cannot be moved by the fitting of a hitch lock and either a wheel or axle lock.

Cover for theft of the **Caravan** or of any unfixed items within the **Caravan** is excluded if the **Caravan** is left **Unattended** in a lay-by or any informal parking area.

Automatic Reinstatement of Sum Insured

The **Sum(s) Insured** shall not be reduced by the amount of any claim settled providing **You** agree to carry out any recommendations put forward by **Us** to prevent further loss and shall pay any additional **Premium** requested up to the next renewal date of the Policy.

General Exclusions

These apply to the whole Policy

Agreements

Any liability arising from an agreement which would not have existed in the absence of that agreement.

Asbestos

Any claim of any kind whatsoever directly or indirectly relating to, arising out of or in consequence of:

- i. the actual, alleged or threatened presence of asbestos in any form whatsoever, or any material or product containing, or alleged to contain, asbestos; or
- ii. any obligation, request, demand, order, or statutory or regulatory requirement, monitoring, clean up, remove, contain, treat, neutralize, protect against or in any other way respond to the actual, alleged or threatened presence of asbestos or any material or product containing, or alleged to contain, asbestos

Notwithstanding any other provisions of this Policy, the **Underwriter** will have no duty to investigate, defend or pay defence costs in respect of any claim excluded in whole or in part under paragraphs i) or ii) hereof.

Computer Hardware and Software

Loss or damage or any expense, **Consequential Loss** or legal liability (other than to **Your** domestic employees) directly or indirectly caused by or contributed to by or arising from:

- i. the failure of computer hardware or software or other electronic equipment.
- ii. computer viruses.

but this shall not exclude subsequent loss or damage, or any expense, **Consequential Loss** or legal liability not otherwise excluded which itself results from the operation of an insured cause.

Contracts (Rights of Third Parties) Act 1999

A person who is not party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract, but this does not affect any right or remedy of a third party which exists or is available other than by virtue of this Act.

Date Recognition

Loss or damage or any expense, **Consequential Loss** or legal liability (other than to **Your** domestic employees) directly or indirectly caused by or contributed to by or arising from:

- i. the failure of the programming of a computer chip or computer software to recognise any date or to function correctly according to a true calendar date.
- ii. computer viruses.

but this shall not exclude subsequent loss or damage, or any expense, **Consequential Loss** or legal liability not otherwise excluded which itself results from the operation of an insured cause.

Faulty Workmanship, Design or Materials

Any loss, destruction or damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.

Pollution

Loss including any loss of value, damage, injury or liability occasioned by, happening through or in consequence of the pollution or contamination of any land where such pollution or contamination occurred outside a **Period of Insurance** provided by this Policy or was a deliberate act or was expected and not the result of a sudden unforeseen incident.

Previous Claims Incidents

Loss or damage or legal liability directly or indirectly arising from events occurring before the start of this Policy.

Radioactivity

Damage to any property or any resulting loss or expense or any **Consequential Loss** or any legal liability directly or indirectly caused by or contributed to by or arising from:

- i. ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.

Sonic Bangs

Damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

Terrorism

Any loss, destruction or damage or any cost or expense of whatever nature occasioned by or happening through or as a direct or indirect consequence of Act(s) of Terrorism.

For the purpose of this exclusion **Act(s) of Terrorism** means loss, destruction or damage caused by, or contributed to by, arising from an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

Unacceptable Type of Caravan

Caravans that are home-made, custom built or modified from the manufacturer's standard specification

Unacceptable Usage of Caravan

Loss or damage or legal liability directly or indirectly arising from:

- i. the **Caravan** being used in connection with any trade, business or profession.
- ii. the **Caravan** being used as a **Permanent Residence**
- iii. the **Caravan** while being rented out.

War and Similar risks

Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

Wilful or Malicious Acts

Any wilful or malicious act by a person lawfully at or in the **Caravan**.

General Conditions

These apply to the whole Policy

Change in Circumstances

Your Policy has been issued based on the information which **You** have given **Your Agent** about Yourself and **Your Caravan**. **You** must tell **Your Agent** as soon as possible about any changes; and any changes to the **Storage Address** where **Your Caravan** is stored.

Claims

Your duties in the event of a claim or possible claim under this Policy:

1. **You must:**
 - 1.1. without unnecessary delay advise **Us** via:
Telephone: **0191 258 8123** or Email:
claims@mbginsurance.com
 - 1.2. if any item covered by this Policy is stolen, lost or maliciously damaged notify the police immediately and obtain a crime reference number.
 - 1.3. take steps to recover any lost or stolen item
 - 1.4. forward to **Us** any letter, writ, summons or other legal document unanswered.
 - 1.5. provide all reports, certificates, plans, proofs of ownership, specifications, any other supporting documents, information and assistance which **We** may require to settle or resist any claim or to institute proceedings against another party.
2. **You or Your Family and Friends must not:**
 - 2.1. Make any admission, offer or promise of any payment or
 - 2.2. Negotiate in any way without **Our** written consent.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a. Supply accurate and complete answers to all the questions **Your Agent** 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 **Your Agent** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **Your** Policy is invalid and that it does not operate in the event of a claim.

Duty of Care

- a. Items insured
You and Your Family and Friends must take steps to prevent and minimise any loss or damage and maintain the items insured in good condition
- b. Liability
You and any other person to whom this insurance applies must take steps to prevent loss, damage or accident.

Fraud

If any claim is in any respect fraudulent or unfounded all benefits under the Policy will be forfeited and **We** may inform the Police of the circumstances.

Limitation

We may at any time for a claim or series of claims for which **You** or **Your Family and Friends** are entitled to indemnity against **Your** legal liability pay:

- i. The **Limit of Indemnity** less any amount(s) already paid or
- ii. Any lesser amount for which such claim(s) can be settled.

After the payment has been made, **We** will have no further responsibility in connection with the claim(s) except for costs and expenses incurred before the date of payment.

Other Insurance

If there is any other insurance covering the same loss, damage or liability **We** will not pay more than **Our** rateable share.

Our Rights

We will be entitled to:

- i. Enter any structure where loss or damage to property has happened and deal with the salvage but no property may be abandoned to **Us**.
- ii. Take over and conduct in **Your** name or the name of any member of **Your Family and Friends** the defence or settlement of any claim.
- iii. Take legal action in **Your** name or the name of any member of **Your Family and Friends** for **Our** own benefit against any other party in order to recover any payment **We** have made
- iv. Have full discretion in the conduct of any proceedings and in the settlement of any claim.

Payment of Premiums by Instalments

Where the **Premium** for this Policy is paid by monthly instalments each payment must be paid when due otherwise all benefit under this Policy will be forfeited and the Policy cancelled by giving **You** 7 days' notice.

Policy terms

Our liability to make a payment under this Policy is conditional upon:

- a. the truth of **Your** statements and answers in the proposal to the best of **Your** knowledge and belief.
- b. **You and Your Family and Friends and Friends** observing the terms and conditions of this Policy.

The Law Applicable to This Contract

Unless some other law is agreed in writing, this Policy is governed by English law. If there is a dispute, it will be dealt with in the courts of England. The language used in the Policy and any communications relating to it will be in English.

Your Satisfaction

Complaints Procedure

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

Sale of Policy

Stubben Edge Risk Limited

Email: hello@stubbenedge.com

Address: 77 Cornhill, London, EC3V 3QQ

Claims

MB&G Insurance Services Limited

Cobalt Business Centre, Cobalt Park Way, Newcastle, NE20 9NZ.

Email: CVT@mbginsurance.com

In all correspondence, please state that **Your** insurance is provided by Novus Underwriting Limited and quote scheme reference B1927GDR0012021/06

If **Your** complaint about **Your** claim cannot be resolved by the end of the third working day, MB&G Insurance Services Limited will pass it to: Novus Underwriting Ltd, 4th Floor, 34 Lime Street, London, EC3M 7AT Email: complaints@novusunderwriting.com

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at: -

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.
Tel: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **your** complaint than if **You** contact the Financial Ombudsman Service directly.

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **Your** local Citizens Advice Bureau.

If **You** have purchased the insurance policy online, **You** may also raise **Your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **Your** complaint to the correct Alternative Dispute Resolution

Compensation Scheme

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

Data Protection

For more information about how the Insurer use **Your** personal information please see our full privacy notice, which is available in the Privacy section of our website www.helvetia.com/privacy

Changes to data protection laws were introduced on 25 May 2018. Please refer to **Our** Privacy Policy at <https://www.stubbenedge.com/privacy-policy/> for **Our** updated Privacy Policy and details of **Your** rights under the new regime.

Claims Fraud Prevention

We may use **Your** personal information to prevent crime. In order to prevent crime **We** may: Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. **We** may pass **Your** personal information to the operators of these registers, including but not limited to information relating to **Your** insurance Policy and any incident (such as an accident, theft or loss) to the operators of these registers.



ADMINISTERED BY STUBBEN EDGE (Risk) LTD

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