

To report a claim, call:

ADRIANFLUX

0344 381 4420

FLUXDIRECT 

0344 381 4461

 **sterling**

0344 381 9350



Chartwell Insurance

0344 381 4463



0344 381 4462

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

UK call centre

Important

You must report all claims, 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 possible and within 12 hours of the incident occurring.

Legal cover

Your policy includes free legal cover up to £100,000 and access to a legal advice helpline.

If you've had an accident that was not your fault, your legal cover could help you with;

- repairs for your vehicle
- arranging a hire car
- compensation for injury
- and
- recovery of other losses, such as loss of earnings

Our claims handlers will discuss your legal cover with you. You can also find more information in the legal cover policy booklet, which is available on our website or through the link provided in your insurance documents.

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Touring Caravan Insurance Policy

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Welcome to Your Touring Caravan Insurance Policy

Your insurers

Thank you for choosing this Touring **Caravan** Insurance which is arranged by Stubben Edge (Risk) Limited, administered by Adrian Flux Insurance Services and underwritten by Guarantee Protection Insurance Limited.

Guarantee Protection Insurance Limited is registered in England & Wales under the company number of 03326800. Guarantee Protection Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This information can be verified on the financial services register at the following web address: <https://register.fca.org.uk/>. Guarantee Protection Insurance Limited's firm reference number is 207658.

Adrian Flux Insurance Services are authorised and regulated by the Financial Conduct Authority with the firm reference number 307071.

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 loss, damage, accident or liability 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 Adrian Flux Insurance Services 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, **Your Premium** will be refunded in full, less Adrian Flux Insurance Services' 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 to Adrian Flux Insurance Services, East Winch Hall, East Winch, Kings Lynn, Norfolk, PE32 1HN or by emailing contact-us@adrianflux.co.uk. 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 Adrian Flux Insurance Services 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 Adrian Flux Insurance Services. 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** insurance broker ask

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 Adrian Flux Insurance Services' administration charge.

For and on behalf of Guarantee Protection Insurance Limited



Director

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 Adrian Flux Insurance Services immediately by calling 0344 381 6502

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 Adrian Flux Insurance Services.

Changes in your circumstances

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

Where there is a change and this results in an additional **Premium** an administration charge will be made. Please refer to Adrian Flux Insurance Services' Terms of Business for full details.

How to make a claim

If **You** need to make a claim, simply contact **Our Claims Helpline** for immediate assistance and advice. The **Claims Helpline** operates 9am to 5pm Monday to Friday on: 0191 258 8174. Alternatively, **You** can email the **Claims Administrator** at: claims@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 claims 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**, 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 Adrian Flux Insurance Services 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, furniture and furnishings included in the manufacturer's specification and 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 Parkway
Newcastle Upon Tyne NE28 9NZ
Tel No: 0191 258 8174
Email: claims@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 after deduction of the **Excess**.

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** are using **Your Caravan** for holiday purposes.

Indemnity Limit

The amount reflected on Your Policy Schedule, being the maximum amount per Claim we will pay in respect of your cover.

Personal Money

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

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 in **Your Policy Schedule** and any further period for which **We** accept the **Premium**.

Permanent Residence

Any caravan not occupied by **You** or **Your Family** for holiday purposes but occupied by **You** or **Your Family** 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**, the **Indemnity Limit** and **Premium**.

Premium

The amount payable either as a single or monthly payment that **You** have agreed to pay **Us** 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 Policy 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**) 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

Guarantee Protection Insurance Limited.

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 Family

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

Section 1 – Caravan, Caravan Contents & Awnings

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 in the **Policy Schedule**; Only whilst the **Caravan** is In Use, loss or damage as a result of freezing of fixed water or heating systems, escape of water or oil from fixed water or heating systems.
- ii. **Caravan Contents, Personal Effects, Clothing and Luggage, Audio and Visual Equipment** while in the **Caravan** and up to the **Sum Insured** shown in the **Policy Schedule**.

What is NOT covered

- The amount of the **Excess** shown in the **Policy Schedule**.
- Loss or damage to awnings caused by weather conditions.
- 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 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** or **Sports 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**.

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 build;
- vii. while the **Caravan** is being used by anyone other than **You** or **Your Family**;
- 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** 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 an admitted claim 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 in 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 in **Your Policy Schedule** subject to any limits shown on **Your Policy Schedule** or in this **Policy** wording. The **Sum Insured** will not be reduced in the event of a claim.

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

If repair is carried out, **We** will pay the cost of repair without deduction for wear and tear. If parts or accessories are found to be obsolete or unobtainable, **We** may use parts and accessories which are not supplied by the manufacturer. Alternatively, **We** may use parts of a similar type and quality to the parts **We** are replacing. If **We** are unable to repair, **We** may pay the last known list price for the part or accessory required plus an appropriate fitting charge.

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

If the **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 in 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 in 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 in 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 in 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** as shown in **Your Policy Schedule** and approved by **Us**. It is imperative that **You** notify Adrian Flux Insurance Services 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

However, this exclusion shall not apply to any claim caused by or resulting in a crash fire explosion or collision or a recorded in-flight emergency causing abnormal aircraft operation.

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 a 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 build.

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 Adrian Flux Insurance Services about Yourself and **Your Caravan**. **You** must tell Adrian Flux Insurance Services 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 8174 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 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 Adrian Flux Insurance Services 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 Adrian Flux Insurance Services 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

Items insured

You and **Your Family** must take steps to prevent and minimise any loss or damage and maintain the items insured in good condition

- a. **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.

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** the defence or settlement of any claim
- iii. Take legal action in **Your** name or the name of any member of **Your Family** 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.
- v. 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** 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 **Our** intention to give **You** the best possible service but if **You** do have any concerns about this Policy or the handling of a claim **You** should adhere to the following process:

If **Your** complaint relates to the sale and/or administration of **Your** Policy please contact Adrian Flux Insurance Services directly at:

Adrian Flux Insurance Services
East Winch Hall
East Winch
Kings Lynn
Norfolk
PE32 1HN
Tel: 0344 381 6508
Email: contact-us@adrianflux.co.uk

If **Your** complaint relates to a claim please contact the **Underwriter**:

The Complaints Officer
Guarantee Protection Insurance Ltd
14 Castle Street
Liverpool
L2 0NE
Tel: 01292 268 020
Email: complaints@gp-insurance.co.uk

If it is not possible to reach an agreement with Adrian Flux Insurance Services, or with the **Underwriter**, **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 €2 million and fewer than 10 staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR
Tel: 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

The complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

In the event that the **Underwriter** is in default of its obligations under this policy; **You** may have the right of recourse to the Financial Services Compensation Scheme as a compensation fund of last resort.

Web: <https://www.fscs.org.uk/>

Data Protection

The data supplied by **You** to **Us** will only be used for the purposes of processing **Your** Policy including underwriting, administration and handling any claim which may arise. **Your** information will be processed by Adrian Flux Insurance Services in compliance with the provisions of the Data Protection Act 2018 and all other applicable data protection legislation. All information held by **Us** will be treated as private and confidential in compliance with the provisions of applicable data protection legislation. **We** will **use** and disclose the information held about **You** in the course of arranging, placing and administering **Your** insurance. This may involve passing information about **You** to other insurers, other intermediaries and other third parties involved such as solicitors, loss adjusters, engineers, repairers, replacement companies etc. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area. **We** may need to respond to enquiries by the Police concerning **Your** Policy in the normal course of their investigations and where it is necessary to administer **Your** Policy effectively or to protect **Your** interests.

You are entitled upon the payment of an administration fee to inspect the personal data which is held about **You** by **Us**. If **You** wish to make such an inspection please contact **Us**.

In the interests of security and to improve service, telephone call **You** make to **Us** may be monitored and/or recorded.

Changes to data protection laws were introduced on 25 May 2018. Please refer to **Our** Privacy Policy at

_____ 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 _____ Limited.
_____ Limited is authorised and regulated by the
Financial Conduct Authority, Firm Reference No. _____
Registered in England No. _____

UNDERWRITTEN BY GUARANTEE PROTECTION INSURANCE LIMITED
Guarantee Protection Insurance Ltd is authorised by the Prudential Regulation
Authority and regulated by the Financial Conduct Authority and the Prudential
Regulation Authority.
Registered Office: One Fleet Place, London, England, EC4M 7WS
Registered in England & Wales: 03326800

March 2021

TOURING CARAVANS & STATIC CARAVANS PUBLIC LIABILITY INSURANCE POLICY

Registered Office:
Saxon House, 27 Duke Street, Chelmsford, Essex, CM1 1HT Tel: 0300 030 1865
Fax: 0300 030 1866

E-mail: enquiries@sagic.co.uk
Registered No: 101071 England

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About Your Policy

Your Policy is made up of **sections** prepared from a **proposal** form, declaration or statement of fact provided by **you** or from **your** instructions, or any information in connection with this insurance provided to **your** insurance adviser.

The Policy Introduction explains the insurance provided under this contract.

Each **section** may include terms, definitions, conditions and exclusions unique to the **section** which should be read in conjunction with the Policy definitions, conditions and exclusions.

An Endorsement forms an addition to the **section** and varies the insurance provided by the **section**. The **schedule** and any Endorsements should be read together for precise details of **your** insurance protection. Please take care to review all documentation carefully to ensure that the information provided accurately reflects **your** circumstances and that the cover provided suits **your** requirements.

You should pay particular attention to any terms, conditions, limits and exclusions including endorsements which may require **you** to take action.

Policy Introduction

This Policy has been offered to you by the Introducing Broker as defined in your **Policy Schedule**, and is a contract between **you** and the **Insurer**.

In deciding to accept this insurance, and in setting the terms and premium, **we** have relied on information **you** have given. **You** must take all reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew **your** policy.

When **we** are notified of a change **we** will tell **you** whether this affects **your** policy; for example whether **we** are able to accept the change and if so whether the change will result in revised terms and/or a revised premium being applied to **your** policy.

If **we** are not able to accept the change and it becomes necessary to cancel this insurance **we** will do so as described within the cancellation conditions contained within the policy.

Please read the whole document carefully, it is arranged in different **sections** It is important that:

- **You** are clear which **sections** **you** have requested and want to be included;
- **You** understand what each section covers and does not cover;
- **You** understand **your** own duties under each **section** and under the insurance as a whole.

Please contact **your** insurance provider immediately if this document is not correct or if **you** would like to ask any questions. The language of this Policy and all related communications will be in English and the law applicable to this contract will be English Law and the decisions of English courts.

All Acts of Parliament within the Policy wording include equivalent legislation in Scotland, Northern Ireland the Isle of Man or the Channel Islands as the case may be.

The insurer will indemnify **you** following **your** payment of the premium within the operative **section**, definitions, terms, conditions and exclusions, **schedule** and Endorsement, as stated in the Insurance provided and **limit of liability** occurring in connection with **your** ownership of **your caravan** during the **period of insurance**.

The Policy Introduction, **sections**, definitions, terms, conditions and exclusions, **schedule** and Endorsements are to be read as one document.

Any word or phrase stated as a Definition has the same meaning throughout the Policy terms conditions and exclusions **schedule** and any Endorsement unless the **section** definitions terms conditions and exclusions **schedules** or any Endorsement state otherwise.

Any **Item** and or **Limit of Liability**, and or **Sum Insured**, and or **Total Sum Insured**, and or **Limit of Liability** stated in a **section schedule** or any Endorsement is exclusive of **excess**.

Please note that **you** are required to inform **your** insurance advisor immediately of any facts or changes which the insurer would take into account in its assessment or acceptance of this insurance, and failure to do so may invalidate **your** Policy or result in the Insurance provided not operating fully.

You should contact **your** insurance advisor if **you** are in any doubt as to whether a fact is material or not.

Policy Definitions

These definitions apply to **your** entire Policy wherever these words or phrases appear in **bold** except where otherwise stated.

Asbestos

means **asbestos** fibres or particles or any derivatives of asbestos including any product or material containing **asbestos**, **asbestos** fibres, or particles or any derivatives of **asbestos**.

Bodily Injury

means physical or mental injury including death, illness, disease, mental anguish or shock but not defamation.

Caravan

The touring or static **caravan** described in the **schedule** together with awnings, standard fixtures and fittings, furniture and furnishings, and for static **caravans** only, decking, skirting and verandas, included in the manufacturer's specification and approved dealer fitted accessories.

Company/Our/Us/We

means The Salvation Army General Insurance Corporation Limited.

Damage

means physical loss or destruction of/or damage to **property**.

Domestic Employee

A person employed by **you**.

Event

means any one occurrence or series of occurrences directly or indirectly attributable to a single source or the same original repeated or continuing cause.

Excess

means the amount **you**, or any party entitled to indemnity, will contribute in relation to every **event** insured and each and every loss before **we** assume any responsibility to make a payment and applies after the application of all other terms and conditions.

The **excess** does not form part of the **limit of liability** and is payable by **you** before the application of the **limit of liability**.

Item

means any tangible asset covered under this **Policy** and as per the **Schedule**

Insured/You/Your

means the person or persons in the **schedule**.

Limit of Liability

means the maximum amount **we** will pay during any one **period of insurance** as shown on **your schedule**.

Period of Insurance

means the period stated in the **schedule** or any subsequent period for which **we** agree to accept payment of premium.

Property

means material property.

Schedule

means the document stating the operative **section(s)** **you** have chosen, the **period of insurance** and details **your caravan** and the **limit of liability**.

Section(s)

means the parts of this Policy that detail the insurance cover provided for each individual **section** of this Policy.

Sum Insured

means the amount(s) **we** will cover **you** for under the **Section(s)** in this Policy, and as outlined in the **Schedule**.

Territorial Limits

means Great Britain, Northern Ireland, the Isle of Man or the Channel Islands but not Offshore Activity.

Terrorism

means any act, including, but not limited to the use of force or violence, and or the threat thereof of any person or persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or similar purposes, and/or to put the public or any section of the public in fear.

Total Sum Insured

means the total amount we will cover you for in this **Policy**, broken down into the **Sum(s) Insured**, and as outlined in the **Schedule**.

Your Family

Your spouse or partner, relatives and any other person permanently living with **you**.

Policy Conditions

Alteration of Risk

The insurance under this Policy will cease if after the commencement of this insurance:

1. **Your** interest ceases except by death;
2. the risk of **damage**, accident or **bodily injury** is materially increased unless **we** state otherwise in writing;

Fair Representation

You have a duty to make to us a fair presentation of the risk before the inception of this Policy; when an alteration is made to this Policy; and at the renewal of this Policy.

If a breach of such duty is:

1. deliberate or reckless
 - a. in relation to an alteration made to this Policy, we may treat this Policy as cancelled with effect from the time when the alteration was made and retain any premiums paid; or
 - b. in relation to inception or renewal of this Policy we may avoid this Policy and refuse all claims and retain any premiums paid; or
2. neither deliberate nor reckless
 - a. in relation to an alteration made to this Policy and we would not have agreed to the alteration on any terms, we may treat this Policy as if the alteration was never made; or
 - b. in relation to inception or renewal of this Policy and we would not have entered into this Policy on any terms, we may avoid this Policy and refuse all claims but will return any premiums paid; or
3. neither deliberate nor reckless
 - a. in relation to an alteration made to this Policy, and we would have agreed to the alteration but on different terms; or
 - b. in relation to inception or renewal of this Policy, and we would have entered into this Policy but on different terms

the Policy will be treated as if it has been entered into on those different terms, if either of the above would have resulted in us charging an increased premium on what was actually charged, we may reduce proportionately the amount to be paid on a claim. **We** will pay on such claim a percentage of what we would otherwise have been liable to pay (whether on the original terms, or as varied, or under the different terms), based on the total premium actually charged compared to the premium that we would have charged;

We will be entitled to vary the premium and any terms in respect of any ongoing acceptance of cover (where agreed by us), in relation to a breach of the duty to make to us a fair presentation of the risk.

Conditions Precedent and Warranties

It is a condition precedent to **our** liability that **you** comply with all terms, conditions and exclusions of this Policy, insofar as they relate to anything to be done or complied with by **you**.

Where:

1. there has been a failure to comply with a term (express or implied) of this Policy, other than a term which defines the risk as a whole;
and
2. compliance with such term would tend to reduce the risk of loss of a particular kind and/or loss at a particular location and/or loss at a particular time, the Insurer cannot rely on the breach of such term to exclude, limit or discharge its liability if the **insured** shows that the failure to comply with such term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

If **you** breach any warranty in this Policy, **our** liability under the Policy shall be suspended from the time of the breach until the time when the breach is remedied (if it is capable of being remedied). **We** will have no liability to the **insured** for any loss which occurs, or which is attributable to something happening, during the period when the Insurer's liability is suspended.

Fraud

If any claim under this Policy is in any respect fraudulent or if any fraudulent means be used by **you**, or anyone acting on **your** behalf, to obtain any benefit under this Policy, or if any **damage** be occasioned by the wilful act or with **your** connivance, **we** may terminate this Policy with effect from the date of the fraudulent or wilful act, and **we** shall not be liable to provide an indemnity in respect of the claim, and will be entitled to recover any amounts already paid in respect of the claim, and **we** shall not be liable to provide an indemnity in respect of any act, event, claim or incident after such date, and **we** shall be entitled to retain all premiums paid in respect of the Policy.

Cancellation

You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to **You** any Premium **you** have paid to **us**. In the case of renewals **we** will refund to **You** any Premium **you** have paid to **us** less any payments **we** have made.

Cancellation by you If **you** subsequently give notice in writing or by telephone to **us** to cancel this policy, such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. No return of premium will be made.

Cancellation by us If **you** fail to satisfy the terms of **your** Policy, **we** may choose to cancel **your** Policy during the **period of insurance** by giving **you** 14 days written notice of cancellation to the last address **you** provided **us** with. Examples of when **we** might do this includes **you** not paying a Premium instalment when due, **us** discovering that **your** property is no longer eligible for cover, etc.

Premium position upon cancellation by us If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to **you** or **your** estate.

If however an incident has arisen during the **period of insurance** which has or will give rise to a claim, then no refund will be made.

Reasonable Precautions

You must:

1. do all that is reasonably possible to:
 - a. prevent, or reduce the extent of, damage
 - b. prevent accidents or bodily injury
2. keep any property insured under this Policy in good condition

Rights of Third Parties

A person or company who was not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Policy, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Assignment

You shall not assign any of the rights or benefits under this Policy and/or any **section** of this Policy without **our** prior written consent.

We will not be bound to accept or be affected by any notice of trust charge lien or purported assignment or other dealing with or relating to this Policy and or any **section** of this Policy.

Data Protection

All personal data provided by **you** will be treated by **us** as confidential and will not be disclosed to any third party without **your** consent unless permitted by law or as set out in the Data Protection & Privacy Policy section of this policy wording.

Several Liability

Our liability is several and not joint and is limited solely to the extent of our individual proportions as shown in Identity of Insurers. **We** are not responsible for the subscription of any co-subscribing Insurers or any other Insurer or co- Insurer who for any reason does not satisfy all or part of its obligations.

Claims Conditions

Claims (Action to be taken by you)

It is a condition precedent to any liability of ours to make any payment under this Policy that **you** will:

1. give written notice to **us** as soon as reasonably practicable of any circumstance which may give rise to a claim under this Policy with full particulars of such **event**;
2. provide all additional information **we** may require within the time stipulated by **us**;

3. forward unanswered to **us** immediately when they are received every claim form summons or other originating process, or any letter of claim or other written notification of claim and all documents relating thereto;
4. give immediate notice in writing to **us** of any impending prosecution inquest or fatal accident inquiry;
5. at all times, and in addition to the obligations set out above, forward such information to and cooperate with **us** or **our** appointed agents to allow **us** to be able to comply with such relevant practice directions and pre- action protocols as may be in force;
6. carry out and permit to be taken any action which may be reasonably practicable to prevent further **damage**.

Our claims department can be contacted at:

Saxon House, 27 Duke Street, Chelmsford, Essex, CM1 1HT Telephone: 0300 030 1865

Email: claims@sagic.co.uk

Claims (Conduct and Control)

It is a condition precedent to any liability of **ours** to make any payment under this Policy that no admission, offer, promise of payment or indemnity shall be made or given by or on behalf of **you** without **our** written consent.

We shall be entitled if **we** so desire to take over and conduct in **your** name the defence or settlement of any Claim, or to prosecute in **your** name for **our** benefit any claim for indemnity or damages or otherwise.

We shall have full discretion in the conduct of any proceedings and in the settlement of any such claim against **you**, and **you** shall give all such information and assistance as **we** may require.

Claims (Subrogation)

Any claimant under this Policy shall at the request and expense of **us** 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**.

Complaints Procedure

We are committed to providing a first class standard of service to all our policyholders. However, if **you** have any cause for complaint **you** should:

If the complaint relates to the sale of this policy then please contact the intermediary you purchased the policy from. If the complaint relates to a claim then in the first instance, contact the Managing Director at the address below:

The Salvation Army General Insurance Corporation Ltd.

Saxon House, 27 Duke Street, Chelmsford, Essex, CM1 1HT e-mail: complaints@sagic.co.uk

Our complaint procedure:-

1. All complaints whether written or oral are logged by the relevant SAGIC employee.
2. The SAGIC employee will try to resolve the matter during that working day.
3. If this cannot be done **your** complaint will be acknowledged to **you** in writing on that day or within 72 hours.
4. **Your** complaint will be dealt with and **we** will endeavour to resolve it within 5 working days. If this does not happen **you** will be kept informed.
5. If the SAGIC employee cannot resolve **your** complaint it will be referred to the Managing Director who will respond within no more than a further 5 working days.

Our aim is to give **you** excellent service and **we** want **you** to be satisfied with the service **you** get from us. All complaints are recorded, along with their outcomes, so that **we** can learn from **our** mistakes. So, while **we** aim not to give **you** cause for complaint, **we** want to hear from **you** if **we** do something **you** believe to be wrong. Ultimately, this will be of benefit to **you** and all **our** policyholders.

Should you remain dissatisfied, please write to SAGIC's Chairman at the same address, further to this if the matter is not resolved to your satisfaction **you** may be able ask the FINANCIAL OMBUDSMAN SERVICE (FOS) to review your case.

Please note that the FINANCIAL OMBUDSMAN can investigate a complaint if:

1. **You** have given us an opportunity to resolve **your** complaint.
2. **You** are not a business with a group turnover of at least €2,000,000 and have fewer than 10 employees.
3. The matter is not the subject of legal proceedings or arbitration.
4. The dispute is not between **you** and someone else's insurer.
5. The complaint does not concern **our** level of premiums or **our** decision as to which risks to cover.

THE FINANCIAL OMBUDSMAN SERVICE CAN BE CONTACTED AT:

Exchange Tower, LONDON E14 9SR
 Telephone: **0300 123 9 123** Fax: **020 7964 1001**
 Email: complaint.info@financial-ombudsman.org.uk

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The Financial Services Compensation Scheme (FSCS) was set up to protect customers should an insurer go out of business and be unable to meet its liabilities or pay Claims.

If one of the insurers on this Policy fails in this way, **you** may be entitled to compensation from FSCS.

The FSCS protection for insurance Claims is 90% of the Claim with no upper limit in respect of UK insurance policies issued by a UK authorised insurer. This Policy and the insurers involved in providing the cover meet these requirements.

For further information, contact the:

Financial Services Compensations Scheme
10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU
Telephone: **0800 678 1100** or **0207 741 4100**, Fax: **020 7892 7301**
Email: **enquiries@fscs.co.uk** Website: **www.fscs.org.uk**

Data Protection & Privacy Policy

Introduction

At SAGIC we recognise our responsibility to treat your personal information with care and to comply with all relevant legislation, in particular the Data Protection Act 2018 and the EU General Data Protection Regulation (GDPR). This notice covers our requirement to provide **you** with information on how and why **we** use **Your** personal data and of **your** rights under GDPR.

We have provided **you** with a quotation and/or administer **your** insurance policy and are classed as the “data controller” which means **we** process **your** data. **Your** data may be passed to other parties, including Reinsurers & Loss Adjuster for the administration of claims. These parties could also be a data controller and where necessary will issue their own Data Protection & Privacy Policies.

Personal Information & Legal Basis

We are required to have a lawful basis (as defined in GDPR) in order to process **your** personal data, the reasons **we** collect personal data and the relevant bases which **we** use are show in the table below:-

Why we collect your data	Lawful basis	Information collected
Provide you with a quotation for Insurance.	Necessary for the performance of an insurance contract.	- Basic personal details such as name, address, email, telephone, date of birth.
Arrange and administer your policy if you buy one through us.	Necessary for the performance of an insurance contract.	
To notify you of changes in our service.	Our legitimate interests	- Information on your insurance requirements, including details about your home/property.
Marketing	Your explicit consent – in accordance with preference you have expressed	
Statistical analysis.	Our legitimate interests – to refine and enhance the products and pricing which we can offer.	- Your insurance history, including claims data and other insurance policies you have had.
To provide improved quality and training for SAGIC staff.	Our Legal and Regulatory obligations.	- Sensitive personal information, including previous unspent criminal convictions - Your marketing preferences
Prevent, detect and investigate crime, including fraud and money laundering, and analyse and manage other commercial risks.	Our Legal and Regulatory obligations.	
Resolve complaints, and handle requests for data access or correction.	Our Legal and Regulatory obligations.	- Payment details to enable payment of insurance premium.
Comply with applicable laws and regulatory obligations, such as those relating to anti-money laundering and anti-terrorism.	Our Legal and Regulatory obligations.	

Some of the personal information **we** ask **you** to provide may be sensitive (special category) as defined in GDPR, e.g. **you** may have to give us information about **your** medical history, criminal convictions and driving offences. **We** are allowed under GDPR to collect such information for specified “insurance purposes” without **your** specific consent but it will only be used for the purposes set out above. If **you** give us information about another person, in doing so **you** confirm that they have given **you** permission to provide it to **us** and that **we** may use their personal data in the same way as **your** own as set out in this notice.

Where the lawful basis of processing your data is ‘**your** explicit consent’ then this consent can be withdrawn at any time by contacting **us**.

Use of Cookies

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyse web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use cookies to identify which pages are being used. This helps us analyse data about webpage traffic and improve our website in order to tailor it to customer needs. **We** only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better website by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

Data Security

SAGIC is committed to protecting the security of **your** personal information. **We** use a variety of security technologies and procedures to help protect **your** personal information from unauthorised access, use, or disclosure.

Disclosure of your Personal Information

As a necessary part of providing **you** with the services described above **we** may need to disclose **your** personal data to other third parties. These include: Computer bureaux/Software Houses, Insurers, other Insurance Intermediaries, Loss Adjusters, Insurance Industry databases, Government databases, Regulatory authorities and the Police/other law enforcement bodies and this will be to assist with fraud prevention and detection.

Retention Period

Your data will not be retained for longer than is necessary and will be managed in accordance with our data retention policy. In most cases the period will be for a maximum of 7 years following the expiry of an insurance contract unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.

International transfers of data

We will ensure that we do not transfer **your** personal data to destinations outside the European Economic Area (EEA).

Your Rights

Under GDPR **you** have the following rights in relation to **our** processing of **your** personal data:-

1. The right to be informed about how we use your personal data (This Privacy Notice);
2. The right to see a copy of the personal information **we** hold about **you**;
3. The right to have personal information rectified if inaccurate or incomplete;
4. The right of erasure of **your** personal information where there is no compelling reason for its continued processing;
5. The right to restrict processing in certain circumstances, e.g. if its accuracy is being contested;
6. The right to data portability which, subject to certain conditions, allows **you** to obtain and reuse **your** personal data across different services;
7. The right to object to certain processing including for the purposes of direct marketing;
8. Rights to information in relation to automated decision making and profiling.

Contact us

For further information on this Privacy Notice, to access **your** personal information or to exercise any of **your** other rights, please contact

The Data Protection Officer,

The Salvation Army General Insurance Corporation Limited,

Saxon House, 27 Duke Street, Chelmsford, Essex, CM1 1HT Email:- DPO@sagic.co.uk

Telephone:- 0300 030 1865

If **you** have a complaint about how **we** use **your** personal information please contact us at the address above. **You** also have the right to lodge a complaint with the Information Commissioner's office at any time.

Policy Exclusions

War and similar risks

We shall not provide indemnity under this Policy in respect of any:

1. Damage to any **property** whatsoever, or any loss, cost, or expense whatsoever resulting or arising therefrom or any consequential or inevitable loss;
2. legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from any of the following, regardless of any other cause or Event contributing concurrently or in any sequence to the Damage cost expense or liability:
 - a. war, invasion, act(s) of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or confiscation or nationalisation or requisition by or under the order of any government or public or local authority;
 - b. any action taken in controlling preventing suppressing or in any way relating to a. above.

Radioactive and Other Contamination

We shall not provide indemnity under this Policy in respect of any:

1. Damage to any **property** whatsoever, or any loss cost or expense whatsoever resulting or arising therefrom, or any consequential or inevitable loss;
2. legal liability of whatsoever nature directly or indirectly caused by or contributed to, by, or arising from:
 - a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b. the radioactive toxic explosive or other hazardous or contaminating properties of any nuclear installation reactor or other nuclear assembly or nuclear component thereof.

Date Recognition

We shall not provide indemnity under this Policy in respect of any:

1. Damage to any **property** whatsoever, or any loss, cost, or expense whatsoever resulting or arising therefrom, or any consequential or inevitable loss;
2. legal liability of whatsoever nature directly or indirectly caused by, or contributed to by, or consisting of, or arising from the failure of any:
 - a. computer data processing equipment or media Microchip integrated circuit or similar device or;
 - b. other equipment or System for processing storing or retrieving data or;
 - c. computer software, whether **your property** or not, to:
 - i. recognise correctly any date as its true calendar date;
 - ii. capture, save, retain, or correctly manipulate, interpret or process any data information, command or instruction as a result of treating any date otherwise than as its true calendar date;
 - iii. capture, save, retain or correctly process any data as a result of the operation of any programmed command which causes the loss of data or the inability to capture, save, retain or correctly process such data on or after any date;

Loss of Electronic Data

We shall not provide indemnity under this Policy in respect of any:

1. Damage to any **property** whatsoever or any loss, cost, or expense whatsoever resulting or arising therefrom or any consequential or inevitable loss;
2. legal liability of whatsoever nature directly or indirectly caused by or contributed to by or consisting of or arising from any Damage, destruction, distortion, erasure, corruption or alteration of Electronic Data arising from any cause whatsoever, including but not limited to Virus or any loss of use, reduction in functionality, cost or expense of whatsoever nature relating thereto or resulting therefrom regardless of;
3. any other cause or Event contributing concurrently or in any sequence to the Damage, destruction, distortion, erasure, corruption, alteration, reduction, cost or expense, provided that this Policy Exclusion shall not apply to the indemnity provided under the:
 - a. Public Liability **section** of the Liability **section** against legal liability in respect of accidental:
 - i. **bodily injury** to any person;
 - ii. wrongful arrest wrongful detention false imprisonment or malicious prosecution.

Sanction Limitation and Exclusion

We shall not provide insurance, nor be liable to pay any claim and/or provide any benefit hereunder to the extent that the provision of such insurance and/or payment of such claim, and/or provision of such benefit, would expose **us** and/or any member of **our** group to any sanction, and/or prohibition, and/or restriction under United Nations Resolutions, and/or the trade, and/or economic sanctions, and/or laws, and/or regulations of any country.

Communicable Disease

We shall not provide indemnity under this Policy in respect of any outbreak of any human infectious or contagious diseases including but not limited to:-

Asbestos

Liability arising from or contributed to by the manufacturing, mining, use, sale, installation, removal, distribution of or exposure to **asbestos**, materials or products containing **asbestos** or **asbestos** fibres or dust.

Terrorism

We shall not provide indemnity under this Policy in respect of liability to third parties or any liability incurred by you for damages, costs and expenses directly or indirectly caused by, resulting from or in any connection with any act of **terrorism** or any action taken in controlling, preventing, suppressing or in any way relating to any act of **terrorism**.

Section 1:- Public Liability

Public Liability Section Cover

We will indemnify **you** against legal liability for damages in respect of accidental:

1. **bodily injury** to any person;
2. Damage to **property**;

Occurring during the **period of insurance** within the **territorial limits** in connection with **your** ownership of the Static or Touring **Caravan** detailed in the **schedule** whilst being used for holiday purposes.

Limit of Liability

1. Our **limit of liability** for damages payable in respect of any Event shall not exceed the amount stated as the Limit of Indemnity for this **section** in the **schedule**.
2. Unless otherwise stated herein or endorsed hereon any costs and expenses for which an indemnity is provided under this **section** will be payable in addition to the **limit of liability** applicable.

Section Extensions

The terms conditions and exclusions of this Policy apply to these **section** Extensions, and where no limit or maximum liability is stated in the Extensions the **section limit of liability** applies.

Cross Liabilities

If the **Insured** comprises more than one party **we** will under the **Public Liability section** we will provide indemnity to each such Insured in the same manner and to the same extent as if a separate Policy had been issued to each of them provided that nothing in this Extension shall increase **our** liability to pay any amount exceeding the **limit of liability** stated in the **schedule** regardless of the number of persons claiming to be indemnified.

Section Exclusions

We shall not provide indemnity against liability:

1. in respect of Bodily Injury to any **domestic employee**.
2. caused by or arising from the ownership or possession or use by **you** or on **your** behalf of any:
 - a. aircraft or aerospace device or hovercraft;
 - b. watercraft other than hand propelled watercraft or other watercraft not exceeding 8 metres in length;
 - c. mechanically propelled vehicle:
 - i. for which compulsory insurance or security is required under any legislation governing the use of the vehicle;
 - ii. where indemnity is provided by any other insurance.
3. Caused by or arising from any Product Supplied after it has ceased to be in **your** custody or under **your** or any Employees control other than food or drink for consumption on **your** Premises.
4. In respect of Damage to **property** belonging to you
5. In respect of Bodily Injury to **you**
6. For the **excess** amount stated in the **schedule** to this **section** other than in respect of Damage to Premises including their fixtures and fittings leased rented or hired to **you**.
7. directly or indirectly resulting from the use, sale, supply or care of dogs defined as dangerous by the Dangerous Dogs Act 1991 or subsequent legislation.
8. any living creatures.
9. abuse and molestation exclusion **we** will not cover claims for bodily injury caused by or arising from:
 - a. abuse or threat, or any form of cruelty;
 - b. exploitation;
 - c. molestation, intimate or inappropriate contact or inappropriate behaviour of a sexual nature.

Or any liability arising from:

1. any trade, business or profession
2. wilful or malicious acts by **you** or **your Family**;
3. the **caravan** whilst being towed, including if it becomes detached from the towing vehicle.
4. the **caravan** being rented out;
5. any action brought against **you** or **your Family** in any court outside the **territorial limits**;

We will also not provide indemnity for:

1. liability for loss or damage to property belonging to **you** or **your Family** or held in trust by **you** or in **your** custody or control;
2. liability which is insured by or would but for the existence of this **section** be insured by another policy;
3. accidental bodily injury (including death or disease) to **you** or **your Family**;
4. liability created by any agreement, unless **you** would have been liable without the agreement.

Section Conditions

Claims (Contribution)

If at the time of any **event** to which this **section** applies there is, or but for the existence of this **section** there would be any other insurance covering the same Damage or liability, **we** shall not be liable under this **section** except in respect of any **excess** beyond the amount which would be payable under such other insurance had this **section** not been effected.

Claims (Discharge of Liability)

We may at any time at **our** sole discretion pay to **you** the **limit of liability** applicable (less any sum or sums already paid in respect of or in lieu of damages) or any lesser sum for which the claim or claims against **you** can be settled and **we** shall not be under any further liability in respect of such claim or claims except for other costs and expenses for which **we** may be responsible incurred prior to such payment, provided that in the event of a claim or series of claims resulting in **your** liability to pay a sum in excess of the **limit of liability** applicable **our** liability under the Public Liability **section** for costs and expenses shall not exceed an amount being in the same proportion as **our** payment to **you** bears to the total payment made by or on behalf of **you** in settlement of the claim or claims.