

# ADRIAN FLUX TOURING CARAVAN INSURANCE



This is your Touring Caravan Insurance policy document.

If you have any questions about these documents, please contact Adrian Flux Insurance Services who will be pleased to help you.

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## The contract of insurance

This policy has been arranged by Adrian Flux Insurance Services on behalf of Certain Underwriters at Lloyd's, One Lime Street, London EC3M 7HA, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

This is to certify that in consideration of the payment of the premium specified on the **schedule**, **we** agree to indemnify **you** in respect of the cover detailed within this policy.

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

The Touring Caravan Insurance Policy wording, **schedule** and any **endorsements** are all part of this contract and should be read together to avoid misunderstanding. They show which sections of the policy are in force and contain details of the cover. All the documents should be read carefully, paying particular attention to the General Exclusions and General Conditions which apply to the whole policy.

This policy sets out all the circumstances in which an insured person can make a claim. It is not a maintenance contract and does not protect against every loss.

This contract is written in English and all communications about it will be in English. **You** and **we** are free to choose the law applicable to this insurance. Unless specifically agreed to the contrary this insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

### Several Liability Notice

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

### The Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance. However, this does not affect any other rights they may have.

### The Data Protection Notice

#### The basics

**We** collect and use relevant information about **you** to provide **you** with **your** insurance cover or the insurance cover that benefits **you** and to meet **our** legal obligations.

This information includes details such as **your** name, address and contact details and any other information that **we** collect about **you** in connection with the insurance cover from which **you** benefit. This information may include more sensitive details such as information about **your** health and any criminal convictions **you** may have.

In certain circumstances, **we** may need **your** consent to process certain categories of information about **you** (including sensitive details such as information about **your** health and any criminal convictions **you** may have). Where **we** need your consent, **we** will ask you for it separately. **You** do not have to give **your** consent and **you** may withdraw **your** consent at any time. However, if **you** do not give **your** consent, or **you** withdraw **your** consent, this may affect **our** ability to provide the insurance cover from which **you** benefit and may prevent us from providing cover for **you** or handling **your** claims.

The way insurance works means that **your** information may be shared with, and used by, a number of third parties in the insurance sector. For example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. **We** will only disclose **your** personal information in connection with the insurance cover that **we** provide and to the extent required or permitted by law.

#### Other people's details you provide to us

Where **you** provide **us** or Adrian Flux Insurance Services with details about other people, **you** must provide this notice to them.

#### Want more details?

For more information about how **we** use **your** personal information, please see **our** full privacy notice, which is available online on **our** website or in other formats on request.

#### Contacting us and your rights

**You** have rights in relation to the information **we** hold about **you**, including the right to access **your** information. If **you** wish to exercise **your** rights, discuss how **we** use **your** information or request a copy of **our** full privacy notice, please contact **us** at:

Name: Dan Gill, Data Protection Officer

Email: [dpo@axiscapital.com](mailto:dpo@axiscapital.com)

Address: AXIS Managing Agency Limited, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ

Phone: +44 207 877 3833

Web: [www.axiscapital.com](http://www.axiscapital.com)

**Financial Services Compensation Scheme**

Lloyd's Underwriters are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS if a Lloyd's Underwriter is unable to meet its obligations to **you** under this insurance.

If **you** are entitled to compensation from the FSCS, the level and extent of the compensation will depend on the nature of this insurance. Further information about the FSCS is available on their website: [www.fscs.org.uk](http://www.fscs.org.uk) or **you** can write to them at PO Box 300, Mitcheldean, GL17 1DY.

Signed for and on behalf of Certain Underwriters at Lloyd's



Gerry Bucke  
Adrian Flux Insurance Services

## Definitions

The following words or phrases have the same meaning whenever they appear in this document, the **schedule** and **endorsements**. These words are highlighted by the use of bold print.

**Endorsement** – A change in the terms and conditions of this insurance agreed by **you** and **us**. **Endorsements** which apply to **your** insurance (if any) will be shown in the **schedule**.

**Excess** – The amount **you** have to pay towards any claim under this insurance as shown in the **schedule**.

**Home** – Within the boundaries of **your** permanent place of residence but excluding communal parking areas and any public road or highway.

**Geographical Limits** – Great Britain, the Isle of Man and the Channel Islands.

**Loss or damage** – Damage caused to **your caravan** by means of accidental loss, theft or attempted theft, malicious acts or vandalism.

**Market Value** – The cost of replacing **your caravan** with one of the same make, model, age, type and condition.

**Period of Insurance** – The length of time covered by this insurance as shown in the **schedule** and any extra period for which **we** accept **your** premium or until cancelled.

**Schedule** – The document showing **your** name, details of **your caravan**, the amounts insured, the **period of insurance** and the sections of this insurance which apply.

**Sums Insured** – The most **we** will pay for **your caravan** and **your caravan's contents** as shown in the **schedule**. Unless **we** say otherwise, the amounts apply to each incident of **loss or damage**.

In the event of a claim for partial loss or partial damage of **your caravan** for which **we** have paid, the **sums insured** under this policy will be automatically restored to the full amount after **we** pay a claim provided **you** carry out **our** recommendations to prevent further **loss or damage**.

**Unoccupied** – where **your caravan** is not lived in for 24 consecutive hours by **you** or any other person with **your** permission.

**We/Us/Our** – The insurer named in the **schedule** and certain underwriters at Lloyd's who have insured **you** under this contract.

**You/Your** – The insured person named in the **schedule**.

**Your Caravan** –

- a) The touring caravan, trailer tent or folding caravan specified in the **schedule** and its fixtures and fittings.
- b) Awnings, toilet tents and fixed motor movers whilst in or on or attached to a) above.

**Your Caravan's Contents** – Goods, personal belongings and clothing, and other personal items in **your caravan** which belong to **you** or which **you** are legally responsible for.

## Section A – The Caravan

The following cover and restrictions apply to **your caravan**.

**We** will insure **your caravan** (less any **excess** that applies) against **loss or damage**.

For a claim under this section, **we** will either:

- a) Pay for the **loss or damage** to be repaired; or
- b) Pay an amount of cash to replace the lost or damaged item; or
- c) Replace the lost or damaged item.

The most **we** will pay (except as provided below) will be either:

- a) The **market value** of **your caravan** or its equipment immediately before the loss; or
- b) The **sums insured** of **your caravan** or its equipment as shown in the **schedule** if this is less than a); or
- c) The agreed value **sum insured** of **your caravan** which is shown in the **schedule**.

If **your caravan** suffers **loss or damage** which is covered under this insurance, **we** will pay for the cost of protection, removal and redelivery charges (including disconnection and reconnection costs).

**You** may arrange for reasonable and necessary repairs to be carried out to **your caravan**, up to an amount of £750, as long as **you** get a detailed estimate and send it to **us** with a full report of the **loss or damage**, without delay. (Please keep any parts which have been replaced.)

If **your caravan** is less than three years old from the date of manufacture, or is up to ten years old and **you** have paid an additional premium to have the benefit of new for old replacement and the appropriate **endorsement** has been added to the **schedule**, and **your caravan** is totally lost, destroyed or the cost of repairing any **loss or damage** is more than **the sums insured**, **we** will replace **your caravan** with a new caravan of the same make, model and specification (if one is available). **We** will pay up to the **sums insured** stated in the **schedule** (plus an increase of 10% of the **sums insured**) for a new caravan.

If **your caravan** belongs to someone else, or is part of a hire purchase or leasing agreement, **we** will pay an amount for the **loss or damage** to **your caravan's** legal owner, whose receipt will be a full and final discharge to **us** in respect of such **loss or damage**.

All cover under section A – The Caravan only applies whilst **your caravan** is within the **geographical limits** of this policy or whilst visiting any other country which is a member of the European Union, Norway and Switzerland. There is no limit on the number of trips in any **period of insurance**, but this policy will only cover you outside of the **geographical limits** up to a maximum of 60 days during any one **period of insurance**.

**You** will be liable for the **excess** as shown in the **schedule**.

**We** will not be liable for any **loss or damage** claim submitted where **your caravan** is **unoccupied** unless it is kept at **your home** or at a storage address **you** have told **us** about and which **we** have accepted.

## Section B – The Contents

The following cover and restrictions apply to **your caravan's contents**.

**We** will pay up to the **sums insured** shown in the **schedule** for **loss or damage to your caravan's contents** which belong to **you** or which **you** are legally responsible for, whilst they are in **your caravan**.

**We** will not pay more than £500 for any one item.

**We** will not pay the cost of replacing unbroken and undamaged items forming part of a pair or set.

The **sums insured** is declared by **you** and should represent the full cost of **your caravan's contents**. The most **we** will pay under this section is the **sums insured** as stated in the **schedule**. A deduction will be made for wear and tear on items of:

- a) Clothing;
- b) Household linen
- c) Camping equipment; or
- d) Accidental damage to audio and visual units including television sets and video recording devices

**We** will not pay for **loss or damage to your caravan's contents** by theft or attempted theft if **your caravan** is left unattended on a caravan site which is not licensed and supervised (where the owner of the site, his/her agent or full time warden or other employee is permanently on site).

**We** will not pay for **loss or damage to your caravan's contents** by theft or attempted theft whilst **your caravan** is left unattended, unless it is closed and securely locked.

**You** will be liable for the **excess** as shown in the **schedule**.

Under this section the following items are excluded:

- a) money, cheques, credit and cheque cards, bonds, tickets;
- b) stamps or stamp collections;
- c) documents of any kind;
- d) pedal cycles;
- e) mobile phones, laptop computers, spectacles, hearing aids;
- f) jewellery, watches, gold, silver, furs and cameras.

**Your caravan's contents** are not covered for **loss or damage** whilst being kept within awnings or collapsible or canvas units.

## Section C – Liability to the public

The following cover and restrictions apply to any liability arising out of the ownership, possession or use of **your caravan**.

**We** will insure **you** for all amounts which **you** become legally liable to pay for accidents happening in and around **your caravan** which result in:

- a) Bodily injury to any person other than **you** or a domestic employee; or
- b) **Loss or damage** to property which **you** (or **your** domestic employees) do not own or have legal responsibility for.

**We** will provide this cover for accidents which occur during the **period of insurance** and within the **geographical limits** of this policy, and which are caused by or arise out of the ownership, possession or use of **your caravan**.

**We** will not pay more than £2,000,000 for any one event. However, **we** will also pay any costs and expenses **we** have agreed to in writing.

If **you** die, **we** will also pay all amounts **your** personal representatives become legally liable to pay for liability under this section.

If **we** first agree in writing, **we** will pay:

- a) Solicitors' costs if anyone **we** insure is represented at a coroner's inquest, fatal accident inquiry or court of summary jurisdiction; and
- b) Costs and expenses **we** agree to

**We** will not pay for any liability **you** have accepted under an agreement of contract unless **you** would have had that liability anyway.

**We** will not pay for any liability whilst **your caravan** is attached to any vehicle for the purpose of being towed or resulting from any accident caused by **your caravan** or part thereof becoming detached from any towing vehicle or arising out of Road Traffic Acts.

**We** will not pay for any liability for injury or illness arising directly or indirectly from a dog which is designated dangerous under the Dangerous Dogs Act 1991\*.

**We** will not pay for any liability arising directly or indirectly out of the transmission of any communicable disease or condition by **you**.

**\*Dangerous Dogs Act 1991** The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described by the Act, dangerously out of control. For further guidance please see the Office of Public Sector Information website ([www.opsi.gov.uk](http://www.opsi.gov.uk)) or contact the Citizens Advice Bureau.



## Section D – General Extensions

This section also extends to cover the reasonable cost of hotel accommodation actually incurred up to but not exceeding £75 per day, with a maximum of 15 days in any one occurrence, should **your caravan** become unusable whilst away from **your home**. This benefit applies to the policyholder only.

If **you** have told **us** that **you** will be using **your caravan** for hire and reward purposes, this policy will cover liability, **loss or damage** whilst it is let for hire and reward. Whilst let, **your caravan** is not covered for theft, attempted theft, malicious acts or vandalism caused by the hirer, his family or any person who the hirer lends or sub-lets **your caravan** to.

If **your caravan** suffers **loss or damage** which is covered under this insurance, **we** will cover the net loss of hiring charges actually booked before the **loss or damage** occurred. The most **we** will pay under this part will be £25 per day and £300 in total, during any one **period of insurance**.

**You** must keep written records of all bookings and deposits paid. **You** must also let **us** examine the records at any reasonable time.

# General Conditions

The following conditions apply to the whole of your insurance.

## 1 Reasonable care

**You** must keep **your** property in a good condition and state of repair, and take all reasonable care to prevent **loss or damage**, accident, bodily injury or legal proceedings. If legal proceedings are under way, **you** must tell **us** without delay (See the 'Making a Claim' section within this document) and take all reasonable steps to reduce the costs of these proceedings.

All security devices on **your caravan** must be maintained in good order throughout the **period of insurance** and be in use at all times when **your caravan** is unattended.

## 2 Changes to your cover

**You** must tell Adrian Flux without delay about any change in the information given to **us** which is relevant to this insurance.

If **you** do not, **your** insurance may not be valid or may not cover **you** fully. If **you** are not sure whether any information is relevant, **you** should tell **us** anyway.

**You** must tell Adrian Flux about the following if **you**:

- change **your** address
- are convicted or have a prosecution pending for any offence
- change **your caravan**
- change where **your caravan** is stored

**We** have the right to cancel the policy or change any terms and conditions of this insurance when **you** tell **us** about a change. **We** may also adjust the premium if necessary.

## 3 Claims

When there is a claim or possible claim, **you** must tell **us** (See the 'Making a Claim' section within this document) as soon as possible.

For **loss or damage** claims:

- **We** may require **you** to provide **us** with documentation to help prove **your** claim, for example: purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, valuations, ownership documents for **your caravan**. **We** will only ask for information relevant to **your** claim and **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.
- **You** must tell the Police without delay if **you** have suffered a theft, attempted theft or malicious damage or vandalism, and obtain an incident number.
- **You** must take all reasonable steps to recover any lost or stolen property and to prevent any further **loss or damage**.

For liability claims:

- **You** must send **us** (See 'Making a Claim' section within this document) any statement of claim, legal process or other communication (without answering them) as soon as **you** receive it.
- Do not discuss, negotiate, pay, settle, admit or deny any claim without **our** written permission.

## 4 Our rights after a claim

**We** may enter where **loss or damage** has happened, take possession of the insured damaged property and deal with any salvage in a reasonable way. However, **you** must not abandon any property.

Before or after **we** pay **your** claim under this insurance, **we** may take over, defend or settle any claim in **your** name.

**We** can also take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this insurance.

## 5 Fraudulent claims

If **you** make a fraudulent claim under this insurance contract, then **we**:

- a) are not liable to pay the claim; and
- b) may recover from **you** any sums paid by **us** to **you** in respect of the claim; and
- c) may by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **we** exercise **our** right under clause c) above:

- **we** will not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
- **we** need not return any of the premiums paid.

## 6 Other insurance

If, at the time of any loss, damage or liability covered under this insurance, **you** have any other insurance which covers the same loss, damage or liability, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

## 7 Disagreement over the amount of the claim

If **we** accept **your** claim, but disagree over the amount due to **you**, the matter will be passed to an arbitrator who both **you** and **we** agree to.

When this happens, the arbitrator must make a decision before **you** can start proceedings against **us**.

## 8 Cancellation

**You** may cancel the insurance by contacting Adrian Flux within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents. **We** will return any premium **you** have paid providing **you** have not made a claim.

**You** may cancel this insurance after the first 14 days, by contacting Adrian Flux. **You** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **you** have been covered. This will be calculated on a proportional basis. For example, if **you** have been covered for six (6) months, the deduction for the time **you** have been covered will be half the annual premium.

If **you** cancel this insurance outside the 14 day cooling off period there will be an additional charge of £25, to cover the administrative cost of providing the insurance.

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

**We** can cancel this insurance by giving **you** 14 days' notice in writing where there is a valid reason for doing so. **We** will refund the part of **your** premium which applies to the remaining **period of insurance** (as long as **you** have not made a claim). **We** will send **our** cancellation letter to the address shown in the **schedule** and will set out the reason for cancellation in this letter. Valid reasons may include but are not limited to:

- Where **we** have been unable to collect a premium payment. In this case **we** will contact **you** in writing requesting payment within 14 days. If **we** do not receive payment by this date **we** will write to **you** again notifying **you** that payment has not been received and giving **you** 7 days' notice of a final date for payment. This letter will also notify **you** that if payment is not received by this date **your** policy will be cancelled. If payment is not received by that date **we** will cancel **your** policy with immediate effect and notify **you** in writing that such cancellation has taken place. If **we** have accepted a claim for **loss or damage** under this insurance, **we** may take any premium instalments **you** owe from the claim payment.
- Where **you** are required in accordance with the terms of this policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend **our** interests. In this case **we** may issue a cancellation letter and will cancel **your** policy if **you** fail to co-operate with **us** or provide the required information or documentation by the end of the cancellation notice period.
- Where **we** reasonably suspect fraud.
- Due to the use of threatening or abusive behaviour or language, or intimidation or bullying of staff or suppliers.

## 9 Compliance with policy terms

Cover under this insurance only applies if **you** or anyone entitled to benefit under this policy has kept to all terms, conditions and **endorsements** that apply.

## 10 Your duty to provide accurate information

If **we** obtain evidence which suggests that **you** were careless in providing **us** with the information **we** have relied upon in setting the terms of this insurance **we** may:

- refuse to pay any claim or claims, if **your** carelessness causes **us** to provide **you** with insurance cover which **we** would not otherwise have offered; or
- apply the correct policy terms if **we** would have applied different terms to **your** insurance; or
- only pay a proportion of the claim if **we** would have charged more for **your** insurance.

If **we** establish that **you** deliberately or recklessly provided **us** with false information **we** may:

- treat this insurance as if it never existed;
- decline all claims; and
- retain the premium.

## 11 Security

**Your caravan** must be fitted with a proprietary anti-theft wheel clamp and/or hitch lock whenever it is left unattended. This condition also applies to **your caravan** whilst it is in storage at **your home** or any other storage location. Failure to comply with this condition will render theft coverage inoperable.

## 12 Under Insurance

If the cost of repairing or rebuilding **your caravan** or the cost of replacing **your caravan's contents** is more than the **sums insured** at the time of any **loss or damage**, then **you** will have to pay a share of the claim. For example, if **your sums insured** only covers one-third of the cost of **your caravan**, **we** will only pay one-third of the claim amount.

## 13 Drainage

While **your caravan** is **unoccupied** during the period 1<sup>st</sup> October to 31<sup>st</sup> March (inclusive), all main supplies must be turned off and the water and central heating systems must be drained.

# General Exclusions

The following exclusions apply to the whole of your insurance.

This insurance does not cover:

- direct or indirect **loss or damage** to any property;
  - any legal liability;
  - costs and expenses; or
  - death or injury to any person;
- caused by, contributed to or arising from the following:

1. War, invasion, civil war, revolution and any similar event
2. Nuclear reaction, nuclear explosion, nuclear radiation or radioactive contamination, however such reaction, explosion, radiation or contamination may have been caused.
3. The use of any solid fuel stove unless it is the manufacturers' standard design and installed by them.
4. The use of any portable oil heating appliances.
5. Pressure waves from aircraft and other flying objects travelling at or above the speed of sound.
6. Pollution or contamination of air, water or soil, unless the pollution or contamination is directly caused by an event which is sudden, identifiable, unintended and unexpected. The whole event must happen at a specific time and place during the **period of insurance**.  
**We** will not cover claims arising from pollution or contamination which happen as a result of deliberately releasing substances, or as a result of leaks, other than water or oil leaking or spilling from **your** fixed domestic water or heating systems.
7. Wear and tear, corrosion, rot of any kind, woodworm, fungus, mildew, rust, insects, moth, vermin, any cause that happens gradually, or mechanical or electrical breakdown.
8. Where **your caravan** is not being used for social, domestic and pleasure purposes or being used as a holiday let to the public.
9. Any damage to tyres by road puncture, cuts or bursts.
10. From the detention or confiscation of any insured property by the customs or any other authority.
11. Any accident, injury, loss or damage caused deliberately, maliciously or wilfully by **you**, **your** family, guests, tenants or employees.
12. Loss of value after **we** have made a claim payment.
13. Where **your caravan** is being used as a permanent residence.
14. Loss of use other than the cover provided in Section D.
15. Indirect loss of any kind. **We** will not pay for any loss or damage that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this insurance.
16. Biological or chemical contamination due to or arising from:
  - terrorism; or
  - steps taken to prevent, control or reduce the consequences of any suspected, threatened or attempted terrorism.

In this exclusion, terrorism means any act of any person or organisation involving:

- causing or threatening harm; or
- putting the public or any section of the public in fear

if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational) or similar nature.

## Sanction Limitation and Exclusion Clause

**We** will not provide any cover or be liable to pay any claim or provide any benefit under this insurance if the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

This means **we** will not provide any cover for Sanctioned Designated Nationals i.e. individuals or entities subject to trade or economic sanctions as per the laws and regulations of the European Union, United Kingdom or United States of America. **We** will not provide any cover in respect of any risk or exposure located in, or arising from, or in connection with a country which is subject to sanctions, by either the United Nations, European Union, United Kingdom or United States of America.

## Making a claim

If **you** need to make a claim:

- Check **your** policy booklet and **your schedule** to see if **you** are covered.
- Give notice without delay to the Police in respect of any theft, attempted theft, malicious damage or vandalism and obtain an incident number.
- Contact Ryan Direct Group who handle claims on **our** behalf as soon as reasonably possible, quoting **your** policy number. They will register **your** claim and tell **you** what to do next.

Ryan Direct Group,  
Direct House, Lacy Way,  
Lowfields Business Park,  
Eland HX5 9DB

Tel: 0344 412 4266

Email: [technicalservices@directgroup.co.uk](mailto:technicalservices@directgroup.co.uk)

- Do all **you** reasonably can to get back any lost or stolen property and tell **us** (contact details as above) without unnecessary delay if any property is later returned to **you**.
- Let **us** know (contact details as above) if **you** receive any information or communication about the event or cause.
- Make no admission of liability or offer, promise or payment without **our** written consent.

## How to complain

**We** aim to give **our** customers a high level of service at all times and deal with claims fairly and promptly under the terms of this policy. However, if **you** are unhappy with the service that **we** provide, **you** should firstly contact:

Adrian Flux Insurance Services,  
East Winch Hall, East Winch,  
King's Lynn,  
Norfolk PE32 1HN  
Tel: 0344 381 6505

If **your** complaint is about a claim, please contact **your** claims handler whose details will be shown in **your** claims documents.

Alternatively, **you** can refer **your** complaint to the Complaints team at Lloyd's at any time:

Complaints  
Lloyd's,  
One Lime Street,  
London EC3M 7HA  
Tel: 020 7327 5693  
Fax: 020 7327 5225  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

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

If **you** remain dissatisfied with the outcome of **your** complaint, **you** may have the right to refer **your** complaint to an alternative dispute resolution body.

If **you** live in the United Kingdom or the Isle of Man, the contact information is:

Financial Ombudsman Service,  
Exchange Tower,  
London E14 9SR  
Tel: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK)  
Tel: 0300 123 9123 (calls to this number cost the same as 01 and 02 numbers on mobile phone tariffs in the UK)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If **you** live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman  
PO Box 114,  
Jersey,  
Channel Islands JE4 9QG  
Tel: Jersey +44 (0)1534 748610; Guernsey +44 (0)1481 722218; International +44 1534 748610.  
Fax +44 1534 747629  
Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)  
Website: [www.ci-fo.org](http://www.ci-fo.org)

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

These procedures do not affect **your** right to take legal action.

## Endorsements

**An endorsement alters the cover provided by either all or part of this policy. An endorsement only applies if the endorsements number is shown in the relevant place in the schedule.**

### **Endorsement number C1 – Excess clause (caravan)**

**We** will not pay the first amount shown in the **schedule** for any claim under Section A – The caravan. The amount shown is on top of any other amount which **you** may have to pay under this insurance.

### **Endorsement number C2– Excess clause (Contents)**

**We** will not pay the first amount shown in the **schedule** for any claim under Section B – The contents. The amount shown is on top of any other amount which **you** may have to pay under this insurance.

### **Endorsement number C3 – Other interest**

The name shown in the **schedule** has a financial interest in **your caravan**

### **Endorsement number C4 – Matching sets**

The limitation in Section B – The contents, relating to matching sets is deleted and replaced with the following:

**We** will pay the cost of replacing unbroken and undamaged items forming part of a pair or set.

### **Endorsement number C5 – Tracker clause**

It is a requirement of this policy that **your caravan** is fitted with a fully operative tracking device. **We** will not pay a theft claim if the tracking device is not in operation whenever **your caravan** is left unattended.

### **Endorsement number C6 – Agreed Value**

If **your caravan** is damaged beyond economical repair or stolen and not recovered, **we** will pay the amount shown in the **schedule**.

### **Endorsement number C7 – New for Old**

If **your** caravan is less than ten years old and **you** have paid an additional premium for new for old cover, **we** will pay for a new replacement caravan as per the policy conditions stated in Section A.