

**Adrian Flux**  
**Static Caravan**  
Insurance Policy

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# Welcome

## YOUR INSURERS

This insurance is arranged by Adrian Flux Insurance Services Group & underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Adrian Flux Insurance Services Group is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **Our** details on the Financial Services Register <https://register.fca.org.uk/>.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

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

In return for the payment of **Your** premium **We** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **Us** and during the period of cover

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 on 0344 381 6508.

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

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** main residence is situated.

For and on behalf of UK General Insurance Ltd



Karen Beales  
Chief Executive Officer



## Cancellation

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it Adrian Flux 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, Adrian Flux will then refund **Your** premium in full. This is exclusive of any charges that may be retained by Adrian Flux.

If **You** wish to cancel **Your** policy after 14 days, **You** will be entitled to a pro-rata return of **Premium** provided no claims have been made or are pending.

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

- Where **We** reasonably suspect fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions
- **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask.

If **We** cancel the policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover.

Where **Our** investigations provide evidence of fraud or misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Us** or Adrian Flux with incomplete or inaccurate information. This may result in **Your** policy being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future.

## Changes in Your Circumstances

It is important that **You** keep Adrian Flux advised of any change in **Your** circumstances. **Your** policy has been based on the information **You** gave in the proposal and **You** must advise Adrian Flux immediately of changes such as:

- A change of **Caravan**
- A change in **Your** home or **Licensed Holiday Static Caravan Site** address
- Whether **You** or any member of **Your Family** be declared bankrupt or are convicted of any criminal offence
- A change in the usage of the **Caravan**.

Where there is a change and this results in an Additional or Return Premium an administration fee may be charged. This will be accounted to **You** by Adrian Flux.

## How to make a claim

### SECTION ONE: CARAVAN AND CONTENTS

Lucas Claims Solutions Ltd  
Bloomfield House  
3 Balloo Place  
Bangor  
BT19 7BP  
Tel: 0333 400 9989  
E-mail: [office@lucas-solutions.com](mailto:office@lucas-solutions.com)

### SECTION TWO & THREE: LIABILITIES & PERSONAL ACCIDENT

Langleys Solicitors  
Queens House  
Micklegate  
York  
YO1 6WG  
Tel: 01904 686790  
[ukg@langleysclaimsservices.com](mailto:ukg@langleysclaimsservices.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. **We** will reserve the right to decline liability for any claim notified after this date.

**You** may take action of a temporary nature to protect the **Caravan** and make good any damage as a result of the claim 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/Friends**, any correspondence **You** receive should not be answered but must be sent to the claims administrator without delay. Do not attempt to negotiate any claim without **Our** written consent.

**You** will be required to produce bona fide proof of ownership 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.

UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

### YOUR DUTIES

- If any item covered by this policy is stolen, lost or maliciously damaged notify the police immediately
- Take steps to recover any lost or stolen item
- Forward to **Us** any letter, writ, summons or other legal document unanswered
- Provide all reports, certificates, plans, 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.

**You** or **Your Family / Friends** must not:

- Make any admission, offer or promise of any payment or negotiate in any way without **Our** written consent.

### OUR RIGHTS

**We** will be entitled to:

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

## 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.

### **Caravan**

The structure of the static caravan described in the Policy Schedule, together with awnings, standard fixtures and fittings, furniture and furnishings included in the manufacturer's specification or any additions noted to Adrian Flux prior to purchasing the policy.

### **Caravan Contents**

Personal items including clothing and household goods whilst contained in the Caravan or in temporary use outside of the Caravan but within its plot boundary, and belonging to You and Your Family / Friends.

### **Endorsement**

A specific term, condition or variation to the policy.

### **Excess**

The first amount of each and every claim as detailed on the Policy Schedule for which You are responsible.

### **Family / Friends**

Your spouse / partner, children or parents, other relatives and friends as long as they have Your express permission to do so, and no formal hire agreement exists.

### **Immediate Vicinity**

The area within the plot boundary of the Caravan as defined by the Licensed Holiday Static Caravan Site.

### **In Use**

When You or Your Family / Friends are using or visiting Your Caravan for holiday purposes.

### **Licensed Holiday Static Caravan Site**

The address at which Your Caravan is permanently sited and which is approved and is registered by the appropriate local council.

### **Limit of Indemnity**

The amount We will pay in respect of any one claim and during any one Period of Insurance as detailed in the Policy Schedule.

### **Money**

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

### **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.

### **Personal Possessions**

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

### **Period of Insurance**

The policy commences from the date shown on Your Policy Schedule (the date Your application is accepted by Us) for the period for which the Premium has been paid.

**Permanent Residence**

Any Caravan not occupied by You or Your Family / Friends for holiday purposes, but occupied by You or Your Family / Friends as a main domestic residence whether temporary or permanent.

**Policy Schedule**

Confirmation of cover confirming details of the insured, Period of Insurance, type of policy and the Limit of Indemnity.

**Premium**

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

**Sum Insured**

The amount declared by You which is shown on the Policy Schedule.

**Territorial Limits**

The United Kingdom of Great Britain, Northern Ireland, Channel Islands and Isle of Man.

**Valuables**

Any article made from precious metal, china, glass, porcelain, jewellery, fur, watches, video or photographic equipment, computers, binoculars, telescopes, mobile phones, pictures, works of art, antiques, stamp, medal and coin collections, sporting / fishing equipment and portable audio equipment.

**We /Us /Our / Insurer**

UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

**You / Your**

The person/s named on the Policy Schedule as the insured.

## Section 1 - Caravan and Contents

What is covered	What is NOT covered
<p><b>Your Caravan</b>  <b>We</b> will insure the <b>Caravan</b> owned by <b>You</b> whilst sited on the <b>Licensed Holiday Static Caravan Site</b> specified in the <b>Schedule</b> for loss or damage as a result of <b>Accidental Damage</b>, fire, lightning, explosion, earthquake, theft, malicious acts or vandalism, escape of water or oil from fixed water or heating systems, storm, flood, subsidence, falling trees, aerials or masts.</p> <p>Settlement is limited to a maximum of the <b>Sum Insured</b> as stated on <b>Your Policy Schedule</b> and is subject to depreciation (unless <b>You</b> have selected the <b>New for Old</b> cover option).</p> <p><b>Your Caravan Contents</b>  <b>We</b> will insure the <b>Caravan Contents</b> for loss or damage as a result of fire, explosion, lightning and earthquake, theft, malicious acts or vandalism, escape of water or oil from fixed water or heating systems, storm, flood, subsidence, falling trees, aerials or masts.</p> <p>Settlement is limited to a maximum of the <b>Sum Insured</b> as stated on <b>Your Policy Schedule</b> and is subject to depreciation and the most we will pay for one single item is £1,000.</p>	<ul style="list-style-type: none"> <li>• The amount of the <b>Excess</b> shown in the <b>Policy Schedule</b></li> <li>• <b>Accidental Damage to Caravan Contents</b></li> <li>• Loss or damage to <b>Money, Valuables</b>, firearms, wines, spirits and tobacco goods</li> <li>• Theft of <b>Caravan Contents</b> unless there is evidence of forcible and violent entry or exit to or from the <b>Caravan</b></li> <li>• Theft of <b>Caravan Contents</b> whilst outside the <b>Caravan</b></li> <li>• Theft of electronic or electrical equipment whilst left in the <b>Caravan</b> when it is not <b>In Use</b></li> <li>• Theft where security requirements as specified within <b>Your Policy Schedule</b> are not in force  Any theft or loss arising from deception, or the use of stolen / forged or invalid cheques and the like</li> <li>• Any claim for theft which is not reported to the Police and a crime reference number obtained</li> <li>• Loss or damage to: <ul style="list-style-type: none"> <li>○ Awnings and tents caused by weather conditions whilst the <b>Caravan</b> is not <b>In Use</b> or if not attached securely to the <b>Caravan</b></li> <li>○ Tyres unless caused by an insured peril</li> <li>○ Generators or damage to the <b>Caravan</b> resulting from using generators</li> <li>○ Fences or gates</li> </ul> </li> <li>• Malicious damage or loss caused by <b>You</b> or <b>Your Family / Friends</b> or a permitted occupant of <b>Your Caravan</b></li> <li>• Loss or damage caused by: <ul style="list-style-type: none"> <li>○ Frost</li> <li>○ Water leaking in through windows, doors, ventilators, body joints or seals</li> <li>○ Escape of water or oil between 1st November and 31<sup>st</sup> March unless the damage occurs whilst the <b>Caravan</b> is occupied by <b>You</b></li> <li>○ Chewing, scratching, tearing or fouling by animals</li> <li>○ Any repairing, restoring, renovating, cleaning or dyeing process</li> <li>○ Electrical or mechanical failure or breakdown</li> <li>○ Depreciation, deterioration or wear and tear, or loss of value or any expense or costs that are indirectly caused by the insured peril</li> <li>○ Wet or dry rot, frost, vermin, insects, fungus or anything which happens gradually</li> </ul> </li> <li>• Loss or damage if <b>You</b> have not notified Adrian Flux of any changes to the <b>Licensed Holiday Static Caravan Site</b> address or security arrangements of the <b>Caravan</b> which has been accepted by <b>Us</b></li> <li>• The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or of a matching colour or design if the remaining item or items can still be used and the loss or damage happens within a clearly definable area or to a special part and replacements cannot be matched</li> <li>• Loss due to delay or detention by authorities.</li> </ul>



<p><b>Extensions</b></p> <p><b>What is covered</b></p> <p>This Section also insures <b>You</b> for:</p> <p><b>A Additional Costs</b></p> <p>Following loss or damage to the <b>Caravan</b>, <b>We</b> will pay the additional costs in respect of:</p> <ul style="list-style-type: none"> <li>• Its protection and removal to the nearest competent repairers and return to the <b>Licensed Holiday Static Caravan Site</b> detailed on <b>Your Policy Schedule</b></li> <li>• The disconnection and re-connection of services when the <b>Caravan</b> is removed for repair, where the <b>Caravan</b> is connected to services</li> <li>• Site clearance for which <b>You</b> are responsible</li> <li>• Repair to gas, water pipes, drains, sewage, telephone and electricity cables from the <b>Caravan</b> to the mains for which <b>You</b> are responsible.</li> </ul>	<p><b>What is NOT covered</b></p> <ul style="list-style-type: none"> <li>• Any amount exceeding £2,500 in any one <b>Period of Insurance</b>.</li> </ul>
<p><b>B Alternative Accommodation</b></p> <p>Additional payments while the <b>Caravan</b> is being used by <b>You</b> or <b>Your Family</b> for holiday purposes for hiring another equivalent <b>Caravan</b> or other alternative accommodation to complete <b>Your</b> holiday if the <b>Caravan</b> becomes uninhabitable as a result of loss or damage that is covered by Section 1 of this <b>Policy</b>.</p>	<p><b>What is NOT covered</b></p> <ul style="list-style-type: none"> <li>• Any amount exceeding £100 per day (including VAT)</li> <li>• Any amount exceeding £1,000 in any one <b>Period of Cover</b>.</li> </ul>
<p><b>C Frozen Food</b></p> <p>Loss or damage to freezer food caused by a rise or fall in temperature of the domestic deep freeze cabinet</p>	<p><b>What is NOT covered</b></p> <ul style="list-style-type: none"> <li>• Any amount exceeding £200 (including VAT)</li> <li>• Loss or damage to <b>Your</b> freezer and food contained therein caused by a deliberate reduction or loss of power from the appropriate electricity and/or gas company.</li> </ul>
<p><b>D Replacement Locks</b></p> <p>The costs of replacing locks to doors and windows in the <b>Caravan</b> following loss or theft of keys.</p>	<p><b>What is NOT covered</b></p> <ul style="list-style-type: none"> <li>• Any amount exceeding £250 (including VAT) in respect of any claim.</li> </ul>

## Specific Conditions

### Basis of Claims Settlement

#### THE CARAVAN – MARKET VALUE

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

- The **Caravan** is less than 5 years old at the start date of the policy, and
- The **Sum Insured** represents the full replacement value as new, at the time of the loss or damage.

**We** will replace the **Caravan** with:

- A new one of the same manufacture and model, or
- Where the **Caravan** is no longer produced, **We** may opt to replace the **Caravan** with an equivalent specification model, or
- At **Our** discretion, pay the cash equivalent.

Any available discount will be taken into account in the settlement amount.

#### LIMITS

Any **Sum Insured** limit will apply after deduction of the **Excess**

#### TOTAL LOSS PROCEDURE

Should the **Caravan** be considered to be beyond economic repair, the policy will be cancelled from the date of the loss, without a refund of **Premium**.

#### 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 **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.

#### LIMITATION

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

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

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

## Section 2 – Liabilities

What is covered	What is NOT covered
<p><b>We</b> will indemnify <b>You</b> against all sums which <b>You</b> become legally liable to pay as damages for:</p> <ul style="list-style-type: none"><li>• Accidental bodily injury (including death or disease) to any person other than <b>You</b> or any employee or member of <b>Your Family</b></li><li>• Accidental loss or damage to property not belonging to, nor in the custody of, <b>You</b> or any employee or member of <b>Your Family</b></li></ul> <p>which arises from the use or ownership of the <b>Caravan</b> and occurring during the <b>Period of Insurance</b>.</p> <p>In addition, <b>We</b> will pay:</p> <ul style="list-style-type: none"><li>• Legal costs recoverable by a claimant</li><li>• With <b>Our</b> written consent, <b>Your</b> costs and expenses incurred in defending the claim.</li></ul> <p>The maximum amount <b>We</b> will pay for any claim or claims arising from any one event is £2,000,000.</p> <p>For the purposes of this section the expression, “<b>You</b>” will be deemed to include <b>Your Family / Friends</b> using the <b>Caravan</b> with <b>Your</b> consent other than whilst let for hire or reward.</p> <p>If any person insured under this section of the policy dies, the personal representative(s) will be entitled to the cover provided by this section for any claim made.</p>	<ul style="list-style-type: none"><li>• Liability for death, physical injury or illness to:<ul style="list-style-type: none"><li>○ <b>You</b> or <b>Your Family / Friends</b></li><li>○ Any employee of <b>You, Your Family / Friends</b></li></ul></li><li>• Damage to property owned by or in the custody or control of <b>You</b> or <b>Your Family / Friends</b>.</li><li>• Liability arising from the direct or indirect consequence of:<ul style="list-style-type: none"><li>○ Assault or alleged assault</li><li>○ Any deliberate or wilful or malicious act</li><li>○ The transmission of any infectious disease or virus</li><li>○ The ownership or possession of an animal included under the Dangerous Dogs Act 1991 (and any amending legislation).</li></ul></li><li>• Injury or damage arising out of any trade, business or profession of <b>You</b> and/or <b>Your Family / Friends</b>.</li><li>• Injury or damage arising out of the use of any mechanically propelled vehicle.</li><li>• Any action brought against <b>You</b> or <b>Your Family</b> in any court outside the European Economic Area.</li><li>• Liability which is insured by or would but for the existence of this Section be insured by another policy.</li><li>• Liability created by any agreement, unless <b>You</b> would have been liable without the agreement.</li></ul>

## Section 3 – Personal Accident

What is covered	What is NOT covered
<p>If <b>You</b> or <b>Your Family / Friends</b> suffers accidental injury while:</p> <ul style="list-style-type: none"><li>• Inside the <b>Caravan</b>, or</li><li>• In the <b>Immediate Vicinity</b> of the <b>Caravan</b> whilst it is <b>In Use</b> or being worked upon</li></ul> <p>which causes death within 12 months of its occurrence, <b>We</b> will pay £10,000 to the deceased's legal personal representative(s).</p>	<ul style="list-style-type: none"><li>• Anyone aged under 16 or over 75 years old at the time of the accident</li><li>• Death or bodily injury caused by <b>You</b> or <b>Your Family / Friends</b> committing suicide or attempting to commit suicide</li><li>• Death or bodily injury caused to anyone under the influence of alcohol or drugs at the time of the incident causing death or bodily injury</li><li>• Any claim arising directly or indirectly from the contracting of a disease or illness</li><li>• Any claim arising directly or indirectly from the injection or ingestion of any substance</li><li>• Any claim arising from any event, which exacerbates a previously existing bodily injury.</li></ul>

## General Exclusions - These apply to the whole policy.

<p><b>This Policy does not cover</b></p> <p><b>1. WAR AND SIMILAR RISKS</b> Loss or damage from any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.</p> <p><b>2. RADIOACTIVITY</b> Loss or damage from any direct or indirect consequence of:</p> <ul style="list-style-type: none"><li>• Irradiation, or contamination by nuclear material; or</li><li>• The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or</li><li>• Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.</li><li>•</li></ul> <p><b>3. SONIC BANGS</b> Damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.</p> <p><b>4. AGREEMENTS</b> Any liability arising from an agreement which would not have existed in the absence of that agreement.</p> <p><b>5. POLLUTION</b> 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 <b>Period of Cover</b> provided by this policy or was a deliberate act or was expected and not the result of a sudden unforeseen incident.</p> <p><b>6. WILFUL OR MALICIOUS ACTS</b> Any wilful or malicious act by a person lawfully at or in the <b>Caravan</b>.</p> <p><b>7. TERRORISM</b> Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.</p>	<p><b>8. UNACCEPTABLE USAGE OF CARAVAN</b> Loss or damage or legal liability directly or indirectly arising from:</p> <ul style="list-style-type: none"><li>• The <b>Caravan</b> is being used in connection with any trade, business or profession</li><li>• The <b>Caravan</b> being used as a <b>Permanent Residence</b></li></ul> <p><b>9. UNACCEPTABLE TYPE OF CARAVAN</b> <b>Caravans</b> that are home-made, custom built or modified from the manufacturer's standard build.</p> <p><b>10. PREVIOUS CLAIMS INCIDENTS</b> Loss or damage or legal liability directly or indirectly arising from events occurring before the start of this policy.</p> <p><b>11. FAULTY WORKMANSHIP, DESIGN OR MATERIALS</b> Loss or damage or legal liability directly or indirectly arising from faulty workmanship, faulty design or using faulty materials.</p> <p><b>12. ELECTRONIC DATA EXCLUSION</b> Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.</p> <p>For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.</p> <p>For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.</p>
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## General Conditions - These apply to the whole policy.

<p><b>POLICY TERMS</b> <b>Our</b> liability to make a payment under this policy is conditional upon:</p> <ul style="list-style-type: none"><li>• The truth of <b>Your</b> statements and answers in the proposal to the best of <b>Your</b> knowledge and belief</li><li>• <b>You</b> and <b>Your Family / Friends</b> observing the terms of this policy.</li></ul> <p><b>DUTY OF CARE</b></p> <ul style="list-style-type: none"><li>• Items insured<ul style="list-style-type: none"><li>○ <b>You</b> and <b>Your Family / Friends</b> must take steps to prevent and minimise any loss or damage and maintain the items insured in good condition</li></ul></li><li>• Liability<ul style="list-style-type: none"><li>○ <b>You</b> and any other person to whom this insurance applies must take steps to prevent loss, damage or accident.</li></ul></li></ul> <p><b>FRAUDULENT CLAIMS/FRAUD</b> <b>You</b> must not act in a fraudulent way. If <b>You</b> or anyone acting for <b>You</b>:</p> <ul style="list-style-type: none"><li>• Fails to reveal or hides a fact likely to influence whether <b>We</b> accept <b>Your</b> proposal, <b>Your</b> renewal, or any adjustment to <b>Your</b> policy;</li><li>• Fails to reveal or hides a fact likely to influence the cover <b>We</b> provide;</li><li>• Makes a statement to <b>Us</b> or anyone acting on <b>Our</b> behalf, knowing the statement to be false;</li><li>• Sends <b>Us</b> or anyone acting on <b>Our</b> behalf a document, knowing the document to be forged or false;</li><li>• Makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or</li><li>• Makes a claim for any loss or damage <b>You</b> caused deliberately or with <b>Your</b> knowledge; or</li><li>• If <b>Your</b> claim is in any way dishonest or exaggerated,</li></ul> <p><b>We</b> will not pay any benefit under this policy or return any premium to <b>You</b> and <b>We</b> may cancel <b>Your</b> policy immediately and backdate the cancellation to the date of the fraudulent claim. <b>We</b> may also take legal action against <b>You</b> and inform the appropriate authorities.</p> <p><b>INSURED VALUES</b> It is up to <b>You</b> to make sure the amounts <b>You</b> are insured for represent the full value of <b>Your Caravan</b> and <b>Caravan Contents</b>.</p> <p>If <b>You</b> do underinsure, payment made following a claim will be adjusted to reflect the percentage of underinsurance. <b>You</b> can increase <b>Your Sums Insured</b> at any time by contacting Adrian Flux</p>	<p><b>OTHER INSURANCE</b> If there is any other insurance covering the same loss, damage or liability insured in any section, <b>We</b> will not pay more than <b>Our</b> rateable share.</p> <p><b>YOUR RESPONSIBILITY</b> <b>You</b> must take reasonable care to:</p> <ol style="list-style-type: none"><li>a) supply accurate and complete answers to all the questions <b>We</b> or Adrian Flux may ask as part of <b>Your</b> application for cover under the policy</li><li>b) to make sure that all information supplied as part of <b>Your</b> application for cover is true and correct</li><li>c) tell Adrian Flux of any changes to the answers <b>You</b> have given as soon as possible.</li></ol> <p><b>You</b> must take reasonable care to provide information that is accurate and complete answers to the questions <b>We</b> ask when <b>You</b> take out, make changes to and renew <b>Your</b> policy. If any information <b>You</b> provide is not accurate and complete, this may mean <b>Your</b> policy is invalid and that it does not operate in the event of a claim or <b>We</b> may not pay any claim in full.</p> <p>If <b>You</b> become aware that information <b>You</b> have given <b>Us</b> is inaccurate or has changed, <b>You</b> must inform Adrian Flux as soon as possible.</p> <p><b>PAYMENT OF PREMIUMS BY INSTALMENTS</b> Where the <b>Premium</b> 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.</p> <p><b>ARBITRATION/MEDIATION</b> A dispute between <b>You</b> and <b>Us</b> may arise, which may be referred to an arbitrator, who shall be either a solicitor or a barrister who <b>You</b> and <b>We</b> agree on in writing. If an arbitrator cannot be agreed then an arbitrator will be appointed by the authorised body identified in the current arbitration legislation. The decision of the arbitration shall be final and binding on both parties and he or she will decide who should pay the costs of the arbitration. If costs are awarded against <b>You</b>, they are not covered under this policy. This arbitration condition does not affect <b>Your</b> rights to take separate legal action.</p> <p>If a disputed claim is not referred to arbitration within 12 months of <b>Your</b> claim being turned down, <b>We</b> will treat the claim as abandoned.</p>
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## Complaints Procedure

It is the 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:

### SALE OF POLICY

If **Your** complaint is about **Your** policy, please contact Adrian Flux who sold **You** the policy on 0344 381 6508.

### CLAIMS SECTION ONE: CARAVAN AND CONTENTS

Lucas Claims Solutions Ltd  
Bloomfield House  
3 Balloo Place  
Bangor  
BT19 7BP  
Tel: 0333 400 9984  
Email: [office@lucas-solutions.com](mailto:office@lucas-solutions.com)

### CLAIMS SECTION TWO & THREE: LIABILITIES AND PERSONAL ACCIDENT

Langleys Solicitors LLP  
Queens House  
Micklegate,  
York  
YO1 6WG  
Tel: 01904 686790  
Email: [ukg@langleysclaimsservices.com](mailto:ukg@langleysclaimsservices.com)

In all correspondence, please state that **Your** insurance is provided by UK General Insurance Ltd and quote scheme reference 05931D.

### UNRESOLVED COMPLAINTS

If **Your** complaint about **Your** Policy or **Your** claim cannot be resolved by the end of the third working day, **Your** complaint will be passed to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ  
Tel: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

### THE FINANCIAL OMBUDSMAN

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than 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](mailto:complaint.info@financial-ombudsman.org.uk)

The above 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.

## Regulatory Information

### COMPENSATION SCHEME

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

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

### DATA PROTECTION ACT 1998

Please note that any information provided to **Us** will be processed by **Us** and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **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 (EEA). All countries in the EEA, which includes the UK, have similar standards of legal protection for **Your** personal information. If **We** share **Your** information outside the EEA **We** will require **Your** personal information to be protected to at least UK standards.

### CLAIMS & UNDERWRITING EXCHANGE REGISTER (CUE)

**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.