

Adrian Flux
Static Caravan
Insurance Policy

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Welcome

YOUR INSURERS

This insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

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/>.

Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at <https://www.fsc.gi/>.

As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. **You** can check this by visiting the Financial Services Register on the FCA website at <https://register.fca.org.uk/>.

Details about the extent of its regulation by the Financial Conduct Authority are available on request.

Please take time to read the full policy document to make sure You understand the cover provided.

In return for the payment of **Your** premium **We** will provide the insurance cover detailed in **Your Policy Schedule** and this policy document, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during the **Period of Insurance**.

Your cover is valid from and until the dates specified on **Your Policy Schedule**.

Please refer to the policy documents provided to **You** when the policy was purchased or amended, for details of the type of and level of cover **Your** policy provides.

Information You have provided

You must take reasonable care to provide accurate and complete answers to all the questions **You** are asked when **You** take out, make changes to, or renew this policy.

You must notify Adrian Flux as soon as possible if any of the information in **Your** policy documents is incorrect or if **You** wish to make a change to **Your** policy.

If **You** do not provide accurate and complete answers to the questions **You** are asked, or **You** fail to notify Adrian Flux of any incorrect information or changes **You** wish to make, **Your** policy may not operate in the event of a claim. **We** may not pay any claim in full or **Your** policy could be invalid.

Unless some other law is agreed in writing, this policy is governed by English law.

For and on behalf of UK General Insurance Ltd



Cancellation

You have the right to cancel this policy within 14 days of the date **You** purchased the policy or when **You** received the policy documents, if this is later. **You** do not need to provide a reason for cancellation, and **We** will provide a full refund of any premium paid, unless **You** have made a claim or there has been an incident likely to result in a claim.

Where a claim has occurred or there has been an incident likely to result in a claim no refund of premium will be provided. If **You** pay for **Your** policy by monthly instalments **You** must pay the remainder of **Your** monthly instalments or pay the remainder of the annual premium in full.

We may at any time cancel any insurance policy 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:

- a) non-payment of premium
- b) threatening and abusive behaviour
- c) failure to provide documents
- d) non-compliance with policy terms and conditions
- e) a change in **Your** circumstances means that **We** can no longer provide cover
- f) where we identify **Your** involvement in, or association with, insurance fraud or financial crime
- g) where **You** have misrepresented or provided false information to the questions asked **You** when purchased, renewed or amended **Your** policy

If **We** cancel **Your** policy, **We** will provide a refund of your premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud, which is detailed on page 14.

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**, for example, business use.
- **You** decide to use the **Caravan** as **Your Permanent Residence**.

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.

Policy Limits

All sections of the policy have limits to the amount that **We** will pay under that section. Sometimes there are limits within the section for specific items. Full details are contained within this policy document and on **Your Policy Schedule**.

Policy Excess

You will have to pay any **Excess** shown on **Your Policy Schedule**. **We** will only deduct one **Excess** for each claim. If **We** have asked a supplier to deal with all or part of **Your** claim, **We** may ask them to collect the **Excess** from **You**.

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

SECTION TWO & THREE: LIABILITIES & PERSONAL ACCIDENT

Langleys Solicitors
Queens House
Micklegate
York
YO1 6WG
Tel: 01904 686790
ukg@langleysclaimsservices.com

In all correspondence please tell **Us** **You** are insured by Adrian Flux and provide the reference number 05931F along with the unique policy number from **Your** schedule. This will help **us** to confirm **Your** policy details and deal with **Your** claim as quickly as possible.

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 Watford Insurance Company Europe Limited and in the matters of a claim act on behalf of Watford Insurance Company Europe Limited

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, and Isle of Man.

Unoccupied

Any time when the Caravan is not In Use by You or Your Family/Friends or for sixty consecutive days.

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 on behalf of Watford Insurance Company Europe Limited.

You / Your

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

Section 1 - Caravan and Contents

What is covered

Your Caravan

We will insure the **Caravan** owned by **You** whilst sited on the **Licensed Holiday Static Caravan Site** specified in the **Schedule** for loss or damage as a result of **Accidental Damage**, 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.

Settlement is limited to a maximum of the **Sum Insured** as stated on **Your Policy Schedule** and is subject to depreciation (unless **You** have selected the **New for Old** cover option).

Your Caravan Contents

We will insure the **Caravan Contents** 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.

Settlement is limited to a maximum of the **Sum Insured** as stated on **Your Policy Schedule** and is subject to depreciation and the most we will pay for one single item is £1,000.

What is NOT covered

- The amount of the **Excess** shown in the **Policy Schedule**
- **Accidental Damage to Caravan Contents**
- Loss or damage to **Money, Valuables**, firearms, wines, spirits and tobacco goods
- Theft of **Caravan Contents** unless there is evidence of forcible and violent entry or exit to or from the **Caravan**
- Theft of **Caravan Contents** whilst outside the **Caravan**
- Theft of electronic or electrical equipment whilst left in the **Caravan** when it is not **In Use**
- Theft where security requirements as specified within **Your Policy Schedule** are not in force
Any theft or loss arising from deception, or the use of stolen / forged or invalid cheques and the like
- Any claim for theft which is not reported to the Police and a crime reference number obtained
- Loss or damage to:
 - Awnings and tents caused by weather conditions whilst the **Caravan** is not **In Use** or if not attached securely to the **Caravan**
 - Tyres unless caused by an insured peril
 - Generators or damage to the **Caravan** resulting from using generators
 - Fences or gates
- Malicious damage or loss caused by **You** or **Your Family / Friends** or a permitted occupant of **Your Caravan**
- Loss or damage caused by:
 - Frost
 - Water leaking in through windows, doors, ventilators, body joints or seals
 - Escape of water or oil between 1st November and 31st March unless the damage occurs whilst the **Caravan** is **In Use**
 - Chewing, scratching, tearing or fouling by animals
 - Any repairing, restoring, renovating, cleaning or dyeing process
 - Electrical or mechanical failure or breakdown
 - Depreciation, deterioration or wear and tear, or loss of value or any expense or costs that are indirectly caused by the insured peril
 - Wet or dry rot, frost, vermin, insects, fungus or anything which happens gradually
- Loss or damage if **You** have not notified Adrian Flux of any changes to the **Licensed Holiday Static Caravan Site** address or security arrangements of the **Caravan** which has been accepted by **Us**
- The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or of a matching colour or design if the remaining item or items can still be used and the loss or damage happens within a clearly definable area or to a special part and replacements cannot be matched
- Loss due to delay or detention by authorities
- Escape of water, theft or malicious acts or vandalism whilst the **Caravan** is **Unoccupied**.

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

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

We will indemnify **You** against all sums which **You** become legally liable to pay as damages for:

- Accidental bodily injury (including death or disease) to any person other than **You** or any employee or member of **Your Family**
- Accidental loss or damage to property not belonging to, nor in the custody of, **You** or any employee or member of **Your Family**

which arises from the use or ownership of the **Caravan** and occurring during the **Period of Insurance**.

In addition, **We** will pay:

- Legal costs recoverable by a claimant
- With **Our** written consent, **Your** costs and expenses incurred in defending the claim.

The maximum amount **We** will pay for any claim or claims arising from any one event is £2,000,000.

For the purposes of this section the expression, “**You**” will be deemed to include **Your Family / Friends** using the **Caravan** with **Your** consent other than whilst let for hire or reward.

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.

What is NOT covered

- Liability for death, physical injury or illness to:
 - **You** or **Your Family / Friends**
 - Any employee of **You, Your Family / Friends**
- Damage to property owned by or in the custody or control of **You** or **Your Family / Friends**.
- Liability arising from the direct or indirect consequence of:
 - Assault or alleged assault
 - Any deliberate or wilful or malicious act
 - The transmission of any infectious disease or virus
 - The ownership or possession of an animal included under the Dangerous Dogs Act 1991 (and any amending legislation).
- Injury or damage arising out of any trade, business or profession of **You** and/or **Your Family / Friends**.
- Injury or damage arising out of the use of any mechanically propelled vehicle.
- Any action brought against **You** or **Your Family** in any court outside the European Economic Area.
- Liability which is insured by or would but for the existence of this Section be insured by another policy.
- Liability created by any agreement, unless **You** would have been liable without the agreement.

Section 3 – Personal Accident

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

General Exclusions - These apply to the whole policy.

This Policy does not cover

1. WAR AND SIMILAR RISKS

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.

2. RADIOACTIVITY

Loss or damage from any direct or indirect consequence of:

- Irradiation, or contamination by nuclear material; or
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
- Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

3. SONIC BANGS

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

4. AGREEMENTS

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

5. 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 Cover** provided by this policy or was a deliberate act or was expected and not the result of a sudden unforeseen incident.

6. WILFUL OR MALICIOUS ACTS

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

7. TERRORISM

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

8. UNACCEPTABLE USAGE OF CARAVAN

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

- The **Caravan** is being used in connection with any trade, business or profession
- The **Caravan** being used as a **Permanent Residence**

9. UNACCEPTABLE TYPE OF CARAVAN

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

10. PREVIOUS CLAIMS INCIDENTS

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

11. FAULTY WORKMANSHIP, DESIGN OR MATERIALS

Loss or damage or legal liability directly or indirectly arising from faulty workmanship, faulty design or using faulty materials.

12. ELECTRONIC DATA EXCLUSION

Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

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.

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.

13. INFECTIOUS OR CONTAGIOUS DISEASE

The following exclusions apply to the whole of this policy. Any other exclusions are shown in the section to which they apply. Notwithstanding any other provision herein, this insurance does not cover;

- Any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly:
 - (a) Infectious or contagious disease;
 - (b) any fear or threat of (a) above; or
 - (c) any action taken to minimise or prevent the impact of (a) above

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

General Conditions - These apply to the whole policy.

<p>POLICY TERMS</p> <p>Our liability to make a payment under this policy is conditional upon:</p> <ul style="list-style-type: none">• The truth of Your statements and answers in the proposal to the best of Your knowledge and belief• You and Your Family / Friends observing the terms of this policy. <p>DUTY OF CARE</p> <ul style="list-style-type: none">• Items insured<ul style="list-style-type: none">◦ You and Your Family / Friends must take steps to prevent and minimise any loss or damage and maintain the items insured in good condition• Liability<ul style="list-style-type: none">◦ You and any other person to whom this insurance applies must take steps to prevent loss, damage or accident. <p>FRAUDULENT CLAIMS/FRAUD</p> <p>You must not act in a fraudulent way. If You or anyone acting for You:</p> <ul style="list-style-type: none">• Fails to reveal or hides a fact likely to influence whether We accept Your proposal, Your renewal, or any adjustment to Your policy;• Fails to reveal or hides a fact likely to influence the cover We provide;• Makes a statement to Us or anyone acting on Our behalf, knowing the statement to be false;• Sends Us or anyone acting on Our behalf a document, knowing the document to be forged or false;• Makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or• Makes a claim for any loss or damage You caused deliberately or with Your knowledge; or• If Your claim is in any way dishonest or exaggerated, <p>We will not pay any benefit under this policy or return any premium to You and We may cancel Your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against You and inform the appropriate authorities.</p> <p>INSURED VALUES</p> <p>It is up to You to make sure the amounts You are insured for represent the full value of Your Caravan and Caravan Contents.</p> <p>If You do underinsure, payment made following a claim will be adjusted to reflect the percentage of underinsurance. You can increase Your Sums Insured at any time by contacting Adrian Flux</p>	<p>OTHER INSURANCE</p> <p>If there is any other insurance covering the same loss, damage or liability insured in any section, We will not pay more than Our rateable share.</p> <p>YOUR RESPONSIBILITY</p> <p>You must take reasonable care to:</p> <ol style="list-style-type: none">a) supply accurate and complete answers to all the questions We or Adrian Flux may ask as part of Your application for cover under the policyb) to make sure that all information supplied as part of Your application for cover is true and correctc) tell Adrian Flux of any changes to the answers You have given as soon as possible. <p>You must take reasonable care to provide information that is accurate and complete answers to the questions We ask when You take out, make changes to and renew Your policy. If any information You provide is not accurate and complete, this may mean Your policy is invalid and that it does not operate in the event of a claim or We may not pay any claim in full.</p> <p>If You become aware that information You have given Us is inaccurate or has changed, You must inform Adrian Flux as soon as possible.</p> <p>PAYMENT OF PREMIUMS BY INSTALMENTS</p> <p>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.</p> <p>SUBROGATION</p> <p>If a third party is believed to be responsible for any claim, We may take over, defend or settle the claim, or take up any claim in Your name for Our own benefit. This is known as exercising Our right of subrogation. You must give Us all the help and information We reasonably require for the purpose of exercising this right. You will take no action or make any agreements that may weaken or remove Our rights under this clause without Our prior written permission. We will pay any costs or expenses involved in exercising Our right of subrogation.</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

CLAIMS SECTION TWO & THREE: LIABILITIES AND PERSONAL ACCIDENT

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

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

If **We** have not completed **Our** investigations into **Your** complaint within 8 weeks of receiving **Your** complaint or if **You** are not happy with **Our** Final Response, **You** may ask the Financial Ombudsman Service (FOS) to look at **Your** complaint. If **You** decide to contact them, **You** should do so within 6 months of receiving **Our** Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR Tel: 0800 023 4567 Get in touch on-line: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

ONLINE DISPUTE RESOLUTION PORTAL

If **You** have purchased the insurance policy online, **You** may also raise **Your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **Your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **Your** complaint than if **You** contact the Financial Ombudsman Service directly.

FINANCIAL SERVICES COMENSATION SCHEME

If Watford Insurance Company Europe Limited cannot meet their obligations, **You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Regulatory Information

UK GENERAL INSURANCE LTD PRIVACY NOTICE

We are UK General Insurance Ltd, **Our** data controller registration number, issued by the Information Commissioner's Officer, is **Z7739575**.

This information is relevant to anyone who uses **Our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

We are dedicated to being transparent about what **We** do with the information that **We** collect about **You** and **we** process **Your** personal data in accordance with the relevant data protection legislation.

Why do we process Your data?

The provision of **Your** personal data is necessary for **us** to administer **Your** insurance policy and meet **Our** contractual requirements under the policy. **You** do not have to provide **Us** with **Your** personal data, but **We** may not be able to proceed appropriately or handle any claims if **You** decide not to do so.

What information do we collect about You?

Where **You** have purchased an insurance policy through one of **our** agents, **You** will be aware of the information that **You** gave to them when taking out the insurance. The agent will pass **Your** information to **Us** so that **We** can administer **Your** insurance policy and fulfil **Our** contract of insurance.

For specific types of insurance policies, for example when offering **You** a travel insurance policy, **We** may process some special categories of **Your** personal data, such as information about **Your** health.

We collect this data as **We** are required to use this information as part of **Your** insurance quotation or insurance policy with **Us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of **Your** personal data as it is in the substantial public interest and it is necessary: i) for administering **Your** insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

Privacy Notice

You can get more information about this by viewing **Our** full Privacy Notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing **Us** at dataprotection@ukgeneral.co.uk. Alternatively, **You** can write to **Us** at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

WATFORD INSURANCE COMPANY EUROPE LIMITED INFORMATION NOTICE

Personal Data provided in connection with this policy will be used and processed in line with the Privacy Policy. A copy of this is available at <https://www.watfordre.com/privacy-policy/>