



Touring Caravan Insurance

POLICY

WORDING

Provided by UK
General Insurance Ltd

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Other important documents to read in conjunction with this policy:

Your Policy Schedule
Statement of Facts

Welcome to Your Touring Caravan Insurance Policy

Your Insurers

This insurance is arranged by Adrian Flux Insurance Services & 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.

If **You** have paid the premium as shown in the Schedule, **We** will agree to insure **You**, subject to the terms, conditions and any endorsements attaching to this Policy, against loss or damage or legal liability **You** may incur for accidents or losses occurring during the **Period of Cover** as shown in the schedule.

We will provide insurance within the terms and conditions of this policy for those sections shown in the **Policy Schedule** against loss, damage, accident or liability occurring during any **Period of Cover** for which **You** have paid or agreed to pay and Adrian Flux Insurance Services have accepted the premium.

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.

Your Right to 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.

If **You** wish to cancel the policy after 14 days, **We** will provide a refund, less a proportionate charge for any cover already provided, unless a claim has been made 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.

Cancellation by Us

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 18.

Renewal of Your Policy

We reserve the right not to invite the renewal of **Your** policy. In this event **We** will notify **You** in writing to let **You** know.

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**.

Introducing Your Policy

This is Your policy. Please keep it in a safe place.

Please take time to read **Your** policy documents in full 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 policy is valid for the period of insurance as shown 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 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 **Your** administrator 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 **Your** administrator of any incorrect information or changes **You** wish to make, **Your** policy may not operate in the event of a claim, **We** may charge **You** an additional premium, **We** may not pay any claim in full or **Your** policy could be invalid.

If **You** do underinsure, any 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 Insurance Services on 0344 381 6508.

Changes that may affect Your cover

You must tell **Us** as soon as possible about any changes to the information **You** provided when **You** purchased this policy, for example:

- A change of **Caravan**
- A change in **Your Home** or **Storage Address** **You** have given Adrian Flux, which **We** have accepted
- Whether **You** or any member of **Your** Family be declared bankrupt or are convicted of any criminal offence
- A change to the security of the **Caravan** which **We** have accepted.
- A change in usage, for example; **You** decide to use the **Caravan** for business purposes or **You** decide to use the **Caravan** to live in as **Your** Permanent Residence

This is not an exhaustive list and any changes **You** tell **Us** about may affect **Your** cover or result in a change to **Your** premium. If **You** are unsure whether a change may affect **Your** cover, please contact Adrian Flux Insurance Services on 0344 381 6508.

Definition of Terms

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

Accidental Damage -Sudden and unintentional physical damage which happens unexpectedly.

Audio and Visual Equipment - Television receivers, radios, video recorders and other **Audio and Visual Equipment**, cameras and their equipment and accessories, binoculars and similar optical instruments.

Caravan -The structure of the touring **Caravan** described in the **Policy Schedule** together with awnings, standard manufacturer's fixtures and fittings.

Caravan Contents -Standard caravanning equipment and all additional equipment owned by **You** or **Your Family** whilst in the **Caravan**, or close proximity. Close proximity is within 2 metres of the **Caravan**.

Claims Administrator/Helpline -Lucas Claims Solutions Ltd, Bloomfield House, 3 Balloo Place, Bangor, BT19 7BP, Email: office@lucas-solutions.com, Tel: 0333 400 9984

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

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

Excess -The amount that **You** are responsible for and which will be deducted, or payable by **You**, in the event of a claim. The **Excess You** pay is shown in **Your Policy Schedule**.

Europe - The Channel Islands, Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, and Vatican City.

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

Insured/You/Your -The person or persons named in the **Policy Schedule**.

Period of Cover -The period between the start date and end date stated on the **Policy Schedule** not to exceed 12 months.

Personal Effects, Clothing and Luggage -Wearing apparel and personal articles designed to be worn or carried on or about the person.

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

Policy Schedule -The document issued

Sports Equipment -Items of equipment and specialist clothing which are usually worn, carried or used in the course of participating in a recognised sport.

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

Storage Address -The location where the **Caravan** will be kept, details of which have been given to Adrian Flux Insurance Services and which **We** have accepted.

Territorial Limits -The United Kingdom, Northern Ireland and Isle of Man.

Unattended -Any time the occupier/s (**You**, **Your Family** or friends) are more than 2 metres from the **Caravan**. -

Valuables -Gold and silver articles, watches, jewellery, cups, trophies and the like, furs, mobile phones and portable audio, computer equipment and gaming consoles.

We/Us/Our -UK General Insurance Ltd on behalf of Watford Insurance Company Europe Ltd.

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

Your Family - **Your** spouse/civil partner, children and any other member of **Your Family**, including fostered and adopted children permanently residing with **You**.

Section 1 – Caravan & Caravan Contents

What is Insured

Loss or damage as a result of **Accidental Damage**, fire, explosion, lightning and earthquake, theft, malicious acts or vandalism, storm or flood to:

1. The **Caravan** stated in the **Policy Schedule**.
2. **Caravan Contents, Personal Effects, Clothing and Luggage, Audio and Visual Equipment and Sports Equipment** while in the **Caravan** or the towing vehicle; while **You or Your Family** are using the **Caravan** for holiday purposes up to the **Sum Insured** shown in the **Policy Schedule**.

Exclusions (Section 1)

1. The amount of the **Excess** shown in the **Policy Schedule**;
2. **We** will not pay for loss or damage to **Caravan** generators or damage to the **Caravan** resulting from using generators
3. Loss or damage to awnings and tents caused by:
 - i. Weather conditions or
 - ii. If not attached securely to the **Caravan**
4. Loss or damage caused by domestic pets
5. Resulting from road traffic accidents if the **Caravan** is not road worthy
6. Faulty workmanship, design or using faulty materials
7. Water damage resulting from water leaking in through windows, doors, ventilators, body joints or seals
8. Towing **Your Caravan** if **Your Caravan** exceeds the manufacturers recommended kerb/towing weight
9. Any loss or damage that occurred prior to the commencement of this insurance
10. Any property more specifically **Insured**
11. Any one item of **Caravan Contents, Personal Effects, Clothing and Luggage, Audio and Visual Equipment or Sports Equipment** exceeding £250
11. Contact or corneal lenses
12. **Valuables, Personal Money, Credit Cards, Collections**
13. Theft of **Caravan Contents** unless there is evidence of forcible and violent entry or exit to or from the **Caravan**
14. Loss or damage caused:
 - i. By riot, civil commotion or strikes outside **United Kingdom** or the Isle of Man
 - ii. By wear and tear, deterioration, insect, mildew, vermin, atmospheric conditions, action of light or any other gradually operating cause

- iii. By mechanical, electrical or computer breakdown, failure or derangement
- iv. To tyres by punctures cuts or bursts or application of brakes
- v. By confiscation, detention or seizure by customs or other officials or authorities
- vi. To **Personal Effects, Valuables, Clothing and Luggage, Audio and Visual Equipment or Sports Equipment** while the **Caravan** is not being used by **You** or **Your Family** for holiday purposes.
- vii. By theft of any unfixed **Caravan Contents, Personal Effects, Clothing and Luggage, Valuables, Audio and Visual Equipment or Sports Equipment** unless **You** or **Your Family** are in residence in the **Caravan** at the time of the loss or damage and the **Caravan** is securely locked and all windows are tightly closed and locked where possible
- viii. To **Audio and Visual Equipment** left in the **Caravan** at **Your Home** or the **Storage Address**
- ix. While being used as a permanent residence or for any trade, business or profession
- x. **Caravans** that are Homemade, custom built or modified from manufacturer's standard build.

Extensions (Section 1)

This Section also insures **You** for:

1. Additional Costs

Following loss or damage to the **Caravan** **We** will pay the costs of:

- i. Its protection and removal to the nearest competent repairers and return to **Your Home** or the **Caravan's** usual **Storage Address**, detailed on **Your Policy Schedule** and approved by **Us**
- ii. If the **Caravan** is damaged outside the United Kingdom and cannot be economically repaired before **You** intend to return **Home**, **We** will pay the cost of:
 - a. Removing the **Caravan** to the port of embarkation.
 - b. Any additional freight charges from that port to the United Kingdom
 - c. Returning the **Caravan** from the United Kingdom port to **Your Home**.
 - d. Any customs duty **You** have to pay on the **Caravan** following temporary importation into any country in the Continent of Europe.
 - e. If it cannot be repaired, **We** are entitled to deal with the salvage, but this does not mean that property can be abandoned to **Us**.

Exclusions to Additional Costs

The loss of any customs deposit as a consequence of any wilful act by **You**.

2. Alternative Accommodation

Additional payments while the **Caravan** is being used by **You** or **Your Family** for touring or holiday purposes for hiring another equivalent **Caravan** or other alternative accommodation for a maximum of 15 days in any one **Period of Cover** if the **Caravan** becomes uninhabitable as a result of loss or damage that is covered by this policy.

Exclusions to Alternative Accommodation

- i. Any amount exceeding £75 per day
- ii. Any loss where a valid claim has not been accepted by **Us** under Section 1.

3. Use in the Continent of **Europe** - Cover extends to include use on the Continent of **Europe** including the journey by recognised sea routes.

Exclusions to Use in the Continent of Europe

Use in **Excess** of 90 days in any one **Period of Cover** unless **Your Policy Schedule** specifies a higher limit.

Specific Conditions (Section 1)

Claims Settlement

Following loss or damage **We** will pay the cost of repair or replacement without deduction for wear and tear or depreciation except where:

1. Any item of linen or **Clothing** is over 2 years old.
2. The **Sum Insured** is less than the total cost of replacement as new.
3. The **Caravan** is older than 5 years from new at inception of this policy.
4. The **Caravan** is no longer produced in which case **We** may replace the **Caravan** with an equivalent specification model.

Alternative Accommodation and Hiring Charges

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

Theft of Touring Caravans

If the **Caravan** is detached from the towing vehicle and **unattended** a hitch lock and a wheel-clamping device must secure the **Caravan**.

If the **Caravan** is attached to the towing vehicle and **unattended** a hitch lock must secure the **Caravan**.

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

The **Caravan** must only be stored at the **Storage Address** notified to Adrian Flux Insurance Services and approved by **Us** when **You** or **Your Family** are not using the **Caravan** for holiday purposes.

Total Loss Procedure

Should the **Caravan** be subject to a total loss claim, the policy will be cancelled from the date of the loss, without a refund of premium.

Section 2 - Liabilities

What is Insured

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

1. Accidental bodily injury (including death or disease) to any person occurring during the **Period of Cover** in connection with the use of the **Caravan**
2. Accidental loss or damage to property occurring during the **Period of Cover** in connection with the use of the **Caravan**.

Exclusions (Section 2)

1. Liability arising from:
 - a. Any trade, business or profession
 - b. Any wilful or malicious acts by **You** or **Your Family**
 - c. The **Caravan** while attached by any means to a vehicle
 - d. Any action brought against **You** or **Your Family** in any court outside the European Community
2. Liability for loss or damage to property belonging to **You** or **Your Family** or held in trust by **You** or in **Your** custody or control
3. Liability that is **Insured** by or would but for the existence of this section be **Insured** by another policy
4. Accidental bodily injury (including death or disease) to **You** or **Your Family**
5. Liability created by any agreement, unless **You** would have been liable without the agreement
6. Any amount exceeding £2,000,000.

The total amount **We** will pay in respect of all damages arising from one source or original cause will not exceed the Limit of Indemnity stated in the **Policy Schedule** against the corresponding contingency. **We** will in addition pay legal costs and expenses recoverable by the claimant and all costs and expenses agreed by **Us** in writing.

Personal Representatives

Should **You** or a member of **Your Family** die having incurred liability for an event covered by this Section the legal personal representatives will have the benefit of this Section..

General Exclusions

These apply to the whole policy.

This policy does not cover:

Notwithstanding any other provision herein, this insurance does not cover;

1. Anyone that is not a resident of the **United Kingdom** and has not been living permanently in the **United Kingdom** six months prior to the purchase of this policy.
2. 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.
3. Any loss or damage which occurred prior to the commencement of this insurance.

This policy does not provide cover for claims, contributed to or caused by;

4. **You** engaging in any illegal or criminal act.
5. **You** being under the influence of drugs, solvents or alcohol, or the injection or ingestion of any substance except those prescribed by a registered medical doctor.
6. Suicide, attempted suicide or deliberate injury to **You** or putting Yourself in unnecessary danger (unless trying to save human life).
7. Any consequence, howsoever caused, including but not limited to Computer Virus or 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 data 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.
8. Pressure waves from aircraft or other aerial devices travelling at supersonic speeds.
9. Riot, civil commotion or strikes.

Any direct or indirect consequence of:

10. Terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
11. 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.
12. Radiation
 - 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.

General Conditions

These apply to the whole policy.

Duty of Care

You must take care to prevent any **Accidental Damage**, malicious damage or theft and keep **Your Caravan** and **Caravan Contents** in accordance with the security requirements and maintain them in a good state of repair and condition. **You** must take care to comply with all statutory obligations and regulations imposed by any statutory, regulatory, or government authority.

Other Insurance Policies

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

Subrogation

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.

Under Insurance

If the Insured value **You** have chosen is less than the full replacement value of **Your Caravan** or **Caravan Contents**, **We** will reduce any payment in line with the premium shortfall. For example, if **Your** premium was 75% of what it would have been if the **Insured** value was equal to the replacement cost of **Your Caravan**, **We** will pay no more than 75% of **Your** claim.

How to Make a Claim

You must notify:

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: LIABILITIES AND SECTION THREE: PERSONAL ACCIDENT

Langleys Solicitors

Queens House

Micklegate

York

YO1 6WG

Tel: **01904 686790**

Email: 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.

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**, 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 Ltd and in the matters of a claim act on behalf of Watford Insurance Company Europe Ltd .

Failure to advise Adrian Flux Insurance Services of any changes might prejudice any claim **You** may make or the validity of the policy.

When **We** pay **Your** claim, **We** will deduct the **Excess** shown in **Your Policy Schedule**. **We** will pay up to the amount shown in **Your Policy Schedule**.

Sometimes **We** will need to ask a loss adjuster to help **Us** deal with **Your** claim. If so, **We** will tell **You** and arrange for the loss adjuster to contact **You**. The loss adjuster's role is to assess the claim, confirm what action **You** need to take and recommend to **Us** how to deal with the claim.

Your duties

In the event of a claim or possible claim under this policy:

1. You or Your Family must:

- i. Without unnecessary delay advise the **Claims Administrator**
- ii. If any item covered by this policy is stolen, lost or maliciously damaged notify the police immediately
- iii. Take steps to recover any lost or stolen item
- iv. Forward to **Us** any letter, writ, summons or other legal document unanswered
- v. 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.

2. You or Your Family must not:

- i. 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:

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

Limitation

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

1. The limit of indemnity less any amount(s) already paid; or
2. 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.

Payment of Premiums by Instalments

Where the premium for this policy is paid by monthly instalments each payment must be paid when due otherwise all benefit under this policy will be forfeited and the policy cancelled by giving **You** 14 days notice.

Governing Law

This policy is governed by English Law

Your responsibility

You must take reasonable care to:

- a) supply accurate and complete answers to all the questions Adrian Flux Insurance Services may ask as part of **Your** application for cover under the policy
- b) to make sure that all information supplied as part of **Your** application for cover is true and correct
- c) tell Adrian Flux Insurance Services of any changes to the answers **You** have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions Adrian Flux Insurance Services 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.

If **You** become aware that information **You** have given Adrian Flux Insurance Services is inaccurate or has changed, **You** must inform them as soon as possible.

Complaints Procedure

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

If **Your** complaint is about **Your** policy please contact Adrian Flux Insurance Services at:

Adrian Flux Insurance Services
East Winch Hall
East Winch
King's Lynn
PE32 1HN
Tel: **0344 381 6508**

If **Your** complaint is about the handling of **Your** claim under SECTION ONE: CARAVAN AND CONTENTS please contact:

Lucas Claims Solutions Ltd
Bloomfield House
3 Balloo Place
Bangor
BT19 7BP
Tel: **0333 400 9984**
Email: Office@lucas-solutions.com

If **Your** complaint is about the handling of **Your** claim under SECTION TWO: LIABILITIES please contact:

Langleys Solicitors
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 Limited and quote scheme reference 05385H.

Following **Our** complaints procedure does not affect **Your** legal rights as a consumer. For further information **You** can contact the Citizens Advice Bureau or Trading Standards.

Financial Ombudsman

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
Telephone: 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 Compensation 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.

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.

UK General Insurance Ltd Privacy Notice

We are UK General Insurance Ltd, referred to as “**We/Us/Our**” in this notice. **Our** data controller registration number issued by the Information Commissioner’s Officer is **Z7739575**.

This privacy notice is relevant to anyone who Uses **Our** services, including policyholders, prospective policyholders, and any other individuals **Insured** under a policy. **We** refer to these individuals as “**You/Your**” in this notice.

We are dedicated to being transparent about what **We** do with the information that **We** collect about **You**. **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.

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 have a legitimate interest to 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.

UK General’s full privacy notice

This notice explains the most important aspects of how **We** use **Your** data. **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, 3 Carrwood Park, Selby Road, Swillington Common, LS15 4LG.

WATFORD INSURANCE COMPANY EUROPE LIMITED INFORMATION NOTICE

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

Fraudulent Claims

If **You** or anyone acting for **You** makes a false or fraudulent claim, which includes but is not limited to;

- making a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- sending **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- making a claim for any loss or damage **You** caused deliberately or
- Acting dishonestly or exaggerating a claim

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 (c) above, **We** shall 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.

We will not return any of the premiums paid.

This information may also be shared with the police and other insurers for fraud prevention purposes.