



# Policy Summary – Static Caravan

**Underwritten by Lloyd's Syndicate 4444 who are managed by Canopus Managing Agents Limited** and administered by KGM Underwriting Services Limited. KGM Underwriting Services Limited is an appointed representative of Canopus Managing Agents Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This policy summary does not contain full details and conditions of this insurance, these are located in your policy wording.



WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER.

## Type of Insurance and Cover

- This insurance provides cover for static caravans/holiday homes used solely for holiday purposes.
- We will insure only those sections you request and we agree to insure.
- The maximum amount we will pay is the value shown within your policy document or on the schedule of insurance.

**Duration:** This is an annually renewable policy. The period of insurance will be shown on your schedule of insurance.

Features and benefits	Significant Exclusions or Limitations	Policy section information can be found in
<p><b>Loss or damage to the Caravan including fixtures and fittings and Equipment</b> - including refrigerators, microwaves, cookers, gas bottles, awnings, steps, balconies, batteries, generators and the like all of which are your sole property.</p>	<ul style="list-style-type: none"> <li>• Where flood cover is included within your policy, please note that flood cover will not commence until 7 days after the policy comes into force.</li> <li>• Flood Cover is not available at some parks.</li> <li>• For the period 1<sup>st</sup> November to 31<sup>st</sup> March inclusive when the caravan is left unoccupied up to 48 hours underwriters will not pay for the first £500 of any one loss or damage caused by escape of water. Where the caravan is unoccupied for more than 48 hours between 1<sup>st</sup> November to 31<sup>st</sup> March inclusive, we will only pay for loss or damage caused by escape of water where the main water system is turned off by means of a stopcock at the first available point of entry of the water supply to the caravan and all fixed water tanks and pipes are drained.</li> <li>• Repair to gas, water pipes, drains, sewage, telephone and electricity cables from the caravan to the mains for which the insured is responsible is subject to a limit of £2500.</li> <li>• £250 single article and £500 in total while contained in an adjacent locked storage unit subject to the risk address site being open and flood cover being excluded.</li> </ul>	<p>Section A – The Caravan, Contents and Personal Effects.</p>
<p><b>Replacement as New (if cover selected)</b> - following total loss of or destruction beyond economic repair of the caravan, subject to the loss or damage occurring within 120 months from purchase new and the sum insured representing the present day purchase price of the caravan.</p>	<ul style="list-style-type: none"> <li>• The sum insured must represent the present day purchase price as new of the caravan or its equivalent model.</li> </ul>	<p>Section A – The Caravan, Contents and Personal Effects. <i>Basis of Claims settlement.</i></p>
<p><b>Freezer Contents</b> – cover for contents of frozen food cabinet or domestic refrigerator up to £250.</p>	<ul style="list-style-type: none"> <li>• Underwriters will not pay for loss or damage caused by any electricity or gas company cutting off or restricting your supply. Or loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action.</li> <li>• Frozen food cabinets greater than 10 years old.</li> </ul>	<p>Section B – Freezer Contents.</p>
<p><b>Loss of Keys</b> - cover to replace locks to doors and/or windows in the caravan following damage as in Section A or loss of keys.</p>	<ul style="list-style-type: none"> <li>• Underwriters will not pay in excess of £250.</li> </ul>	<p>Section C – Loss of Keys.</p>
<p><b>Liability to the Public</b> - indemnity in respect of injury to third parties up to £5 Million.</p>	<ul style="list-style-type: none"> <li>• While the caravan is attached to a mechanically propelled vehicle.</li> <li>• If the caravan or part thereof becomes detached from any towing vehicle.</li> <li>• Any liability in respect of any vehicle being used for the transportation of the caravan.</li> </ul>	<p>Section D – Liability to the Public.</p>
<p><b>Loss of Use and Hiring Charges</b> - cover for alternative accommodation, the hire of a similar caravan and loss of ground rent.</p>	<p><b>Loss of Ground Rent</b></p> <ul style="list-style-type: none"> <li>• Cover up to £50 per day, £1500 in total.</li> <li>• The entire risk address site being forced to close as a result of fire, storm and/or flood the underwriters will pay a proportionate part of the ground rent subject to an overall limit of £1500.</li> </ul>	<p>Section E – Loss of Use and Hiring Charges.</p>

Features and benefits continued	Significant Exclusions or Limitations	Policy section information can be found in
<p><b>Personal Accident Benefits</b> - cover for compensation if bodily injury is suffered which results in death or permanent disablement up to £20,000.</p>	<ul style="list-style-type: none"> <li>• Cover is not available to any person over 70 years of age.</li> <li>• Cover is limited to £500 for persons under the age of 16.</li> </ul>	<p>Section F – Personal Accident Benefits.</p>

Optional Cover	Significant Exclusions or Limitations	Policy section information can be found in
<p><b>Loss or damage to Contents and Personal Effects</b> - including articles of personal use, clothing, luggage and general household goods while contained within the caravan.</p>	<ul style="list-style-type: none"> <li>• Where flood cover is included within your policy, please note that flood cover will not commence until 7 days after the policy comes into force.</li> <li>• Flood Cover is not available at some parks.</li> <li>• A single article limit of £300 applies.</li> <li>• <b>Excluding:</b> money, credit or charge cards or business books, watches, jewellery, furs, gold, silver or other precious metals, china, glass, porcelain, pictures, works of art, antiques, stamp, medal &amp; coin collections, contact lenses, spectacles, sports equipment over £50, video or photographic equipment, computer software, binoculars, telescopes, camcorders, mobile phones, motor driven vehicles of any kind or their accessories, cycles or waterborne craft.</li> <li>• Theft of any item left in an unlocked caravan.</li> <li>• In excess of £250 in total in any one insurance year in respect of discs, tapes, CDs, videos, DVDs and electronic games.</li> <li>• In excess of £1500 in total in any one insurance year in respect of television sets, video and DVD recorders, computers, digital boxes, games consoles, music centres, radios and personal media players.</li> <li>• £250 single article and £500 in total while contained in an adjacent locked storage unit subject to the risk address site being open and flood cover being excluded.</li> <li>• Following accidental damage, fire, theft or vandalism beyond economic repair of the storage unit Underwriters will pay up to a total limit of £500.</li> </ul>	<p>Section A – The Caravan, Contents and Personal Effects. <i>If this cover is in force it will show in your schedule of insurance.</i></p>

### General Exclusions

- £100 Standard policy excess.
- Loss of or damage to the caravan or contents and personal effects arising from any malicious act or theft by or with the connivance of any hirer, occupant or user of the caravan or any employee or agent of you or any member of your family.
- Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies.
- Any liability arising or any loss or damage that occurs while the caravan is being used other than for social, domestic and pleasure purposes.
- Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- Loss, destruction or damage to the caravan or contents and personal effects directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

### Your Right to Cancel

You are free to cancel this policy at anytime by contacting your insurance broker who you arranged this insurance with. If, within 14 days of either receiving your policy documentation, or the start of the period of insurance, you find that it does not meet your requirements you may cancel your policy by contacting us. We will refund the premium paid in full provided that no claim has been submitted nor any incident likely to give rise to a claim has occurred.

You are not obliged to provide us with any reason for cancelling this policy within 14 days of receiving your policy documentation. However to enable us to gain a greater understanding of the needs of our customers we would welcome any comments you may have.

If you cancel after this time and there has been no claim or incident likely to give rise to a claim during the current period of insurance we will calculate the appropriate premium for the period you have been insured and refund any balance due.

## Cancellation Charges

For clients that have been insured under the policy for less than one year:

Up to 1 month	20% charge
Up to 3 months	40% charge
Up to 6 months	60% charge
Up to 8 months	80% charge
After 8 months	no refund due at all.

After the first year insured under this contract, cancellation will be calculated on a proportionate premium for the period you have been insured and any balance due will be refunded to you.

A full copy of our Cancellation Notice can be found in the policy wording.

## Claim Notification

Naturally we hope you won't have any accidents or misfortune, but if you do and wish to make a claim under this insurance please contact Our Claims Department. Telephone: **0344 856 2043** or email [leisure.newclaims@davies-group.com](mailto:leisure.newclaims@davies-group.com). At the time of making a claim, you will be asked;

- The policy number stated on your schedule.
- A brief description of the circumstances surrounding your loss or damage.
- The name of the insurance brokers who sold you this insurance.

## Our Service Commitment to You

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact either your insurance broker who you arranged this insurance with or;

KGM Marine & Leisure

KGM Underwriting Services Limited,

1<sup>st</sup> Floor, 1 Kings Court Business Park, Charles Hastings Way, Worcester, WR5 1JR

Tel: 0345 456 57 5 Email: [contactus@kgmus.co.uk](mailto:contactus@kgmus.co.uk)

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to Complaints at Lloyd's. Their address is:-

### Complaints

Complaints, Lloyd's, One Lime Street, London EC3M 7HA

Tel: 020 7327 5693 Email: [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)

Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

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

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service;

## The Financial Ombudsman Service

Exchange Tower, Harbour Exchange Square, London, E14 9SR

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). This does not affect your right to take legal action if necessary. If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>.

## Financial Services Compensation Scheme (FSCS)

Lloyd's Underwriters are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's Underwriter is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 10<sup>th</sup> Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU Tele: 0800 678 1100 or 020 7741 4100 and on their website [www.fscs.org.uk](http://www.fscs.org.uk)

## Law Applicable to Contract

The parties are free to choose the law applicable to this contract but in the absence of agreement to the contrary the contract shall be subject to the law of the country in which you reside at the date of the contract (or in the case of a business, the law of the country in which the registered office or principal place of business is situated will apply).

If you are not resident (or in the case of a business, the registered office or principal place of business is not situated) in England or Wales, Scotland or Northern Ireland, Channel Islands or the Isle of Man, the law which shall apply is the law of England and Wales.

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KGM Underwriting Services Limited is an appointed representative of Canopius Managing Agents Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopius Managing Agents Limited is registered in England & Wales number 01514453. Registered office: Gallery 9, One Lime Street, London, EC3M 7HA.