

YOUR POLICY DOCUMENT



Touring Caravan

Freephone: 0800 614 849

www.coastinsurance.co.uk

This section is administered by Park Home Insurance Services Ltd, trading as Coast under a binding authority agreement with Brit Syndicate 2987 at Lloyd's (BSL) (written under unique market reference B0356JJ584F16A000 or replacement thereof). BSL's liability is several and it is liable for its proportion of liability and has no liability for any other insurers' proportion.

Park Home Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority (firm reference number 306716) and is authorised to administer this section on behalf of BSL. BSL is managed by Brit Syndicates Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority, registration number 204930. This can be checked by visiting the FCA website at www.fca.org.uk.

Introduction

It is important that you read the policy to ensure that it provides the cover you require. If there is anything in it that you are unsure about, please contact:

Coast, Helix House, High Street, Wadhurst, East Sussex, TN5 6AA.

Tel: 0800 614 849 or email: info@coastinsurance.co.uk

The **Caravan, Contents, Personal Effects, Awning** and **Motor Mover** insurance is underwritten by Brit Syndicate 2987 at Lloyds.

The **Caravan, Contents, Personal Effects, Awning** and **Motor Mover** insurance is administered by Coast.

Your Cancellation Rights

You have the right to cancel your policy at any time; to do so you must let Coast know using the contact details above. Any potential refund will be calculated as follows:

For cancellation instructions received within 14 days of policy purchase, renewal or you receiving your policy documents, **We** will:

- Provide a full refund if no claim has been made.
- Not refund any part of the premium if a claim has been made in the current **Period of Insurance**.

For cancellation instructions received after the 14 day period described above has passed, **We** will:

- Refund the premium for the exact number of days left in the current **Period of Insurance** if no claims have been made applying a mid-term cancellation charge.
- Not refund any part of the premium if a claim has been made in the current **Period of Insurance**.

Data Protection

You should understand that any information you have provided will be processed by **Us** in compliance with the provisions of the Data Protection Act 1988 and from 25 May 2018 onwards the General Data Protection Regulation ((EU) 2016/679), for the purposes of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

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COMPLAINTS PROCEDURE

We strive to provide an excellent service to all **Our** customers but occasionally things can go wrong. **We** take all concerns seriously and endeavour to resolve all customers' problems promptly. If you have a question or concern about your policy you should, in the first instance follow the guidance notes or instructions in the insurance documentation you have been sent. Your Broker will also be able to advise you and provide assistance in this regard.

Alternatively if you wish to contact **Us** directly you should either write or telephone:

The Complaints Department
Brit Syndicates Limited
The Leadenhall Building
122 Leadenhall Street
London EC3V 4AB

Telephone: 0044 (0) 20 385 70000
Facsimile: 0044 (0) 20 385 70001
Email: BGS.Complaints@britinsurance.com

In the unlikely event that *you* remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to **Us** at the above stated address or the Complaints Team at Lloyd's at the following address:

Complaints
Lloyd's
One Lime Street
London EC3M 7HA

Email: complaints@lloyds.com
Telephone: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

Should you remain dissatisfied after Lloyd's has considered your complaint and you are NOT a policyholder in the UK, You should, in the first instance, seek advice from your Broker as to whom you should direct your complaint.

If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>.

If you are a policyholder in the UK, you may be able to refer the matter to The Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services, they can normally deal with complaints from private individuals and from small organisations; further information is available from:

Financial Ombudsman Service (FOS)
Exchange Tower
London E14 9SR

Helpline: 0800 0234 567
0044 20 7964 0500 (if outside UK)
Switchboard: 0044 (0) 20 7964 1000
Facsimile: 0044 (0) 20 7964 1001

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Making a complaint to the Financial Ombudsman Service (FOS) does not affect your rights under this policy but if you are not an eligible complainant then the informal complaint process ceases.

Compensation

Brit Syndicate 2987 at Lloyd's is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if **We** are unable to meet **Our** obligations to you. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on **0800 678 1100**.

Telephone Call Recording

For **Our** joint protection telephone calls may be recorded and/or monitored.

TOURING CARAVAN INSURANCE POLICY – IMPORTANT NOTICE

This policy is an agreement between you (the person shown in your schedule as the **Insured**) and **Us** (Brit Syndicate 2987 at Lloyd's).

You must read this policy together with your schedule and any specifications or endorsements as one contract. Please read all of them to make sure that they provide the cover you asked for. If they do not, please contact Coast as soon as possible.

We will insure you against loss, damage or legal liability which may occur during the **Period of Insurance** in accordance with the Sections specified in the schedule subject to the exclusions, conditions and endorsements of the policy in return for payment by you of the **Premium**.

Information You Have Given Us

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

If **We** establish that you deliberately or recklessly provided **Us** with false or misleading information **We** will treat this policy as if it never existed and decline all claims.

If **We** establish that you carelessly provided **Us** with false or misleading information it could adversely affect your policy and any claim. For example, **We** may:

- treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **We** provided you with insurance cover which **We** would not otherwise have offered;
- amend the terms of your insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by your carelessness;
- reduce the amount **We** pay on a claim in the proportion the premium you have paid bears to the premium **We** would have charged you; or
- cancel your policy in accordance with the right to cancel condition below.

We or Coast will write to you if **We**:

- intend to treat your policy as if it never existed; or
- need to amend the terms of your policy.

If you become aware that the information you have given **Us** is inaccurate, you must inform Coast as soon as practicable.

Choice of Law

Your policy is governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

DEFINITIONS

Certain words have specific meanings where they appear in this document. These meanings are shown below or in the section where they apply. They are printed in bold type:

Awning	The Awning stated in the schedule.
Caravan	Any Caravan , folding camper or folding trailer tent which is described in the schedule or a subsequent endorsement including its fixtures, fittings and equipment including refrigerators, gas bottles, steps, batteries, stabilisers, wheel clamps, generators and the like but excluding awnings or Motor Mover and which is the sole property of the Insured .
CaSSOA Gold	A storage site that has a current accreditation of CaSSOA GOLD with the Caravan Storage Site Owners' Association.
Contents and Personal Effects	Articles for personal use or adornment, clothing, luggage and general household goods, including portable television sets whilst contained within the Caravan and belonging to the Insured or the Insured's Family . Your Sum Insured should represent the cost of the replacement items at the time of loss.
Insured	The person named in the schedule.
Insured's Family	The person you are married to or live with as if you were married, children and any other person who permanently lives with you, any member of your family or other friend occupying the Caravan with your permission, but excluding any lodgers, paying guests, or any person occupying the Caravan for the purposes of commercial gain.
Insured's Immediate Family	If you have told Us that the only people who are going to occupy the Caravan are the Insured's Immediate Family then that term shall mean the Insured's parents, step-parents, siblings, spouse, children, step-children, foster children, in-laws, sibling in-laws, grandparents, great grandparents, step-great grandparents, grandchildren, aunts, uncles, nieces, and nephews.
Motor Mover	The Motor Mover stated in the schedule.
Period of Insurance	The period stated in the schedule for which We agree to accept and you have paid or agreed to pay the Premium .
Premium	The amount shown in the schedule as the total Premium .
Sum Insured	The Sum Insured as shown on the schedule.

Territorial Limits	Great Britain (inc Northern Ireland and the Isle of Man) and up to 300 days in any one Period of Insurance in Continental Europe. Cover is restricted to the member states of the European Union, Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and Turkey.
	<i>For your information member states of the European Union as at January 2017 are: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom.</i>
Type of Cover	Market Value – your chosen Sum Insured should represent the amount an equivalent Caravan (make, model, year of manufacture) would cost at the time of the loss. This is subject to the loss or damage occurring within 25 years from purchase new. New for Old – your chosen Sum Insured must be sufficient to buy a brand new equivalent Caravan at the time of the loss. This is subject to the loss or damage occurring within 15 years from purchase new.
We/Us/Our	Brit Syndicate 2987 at Lloyd's.

SECTION A – CARAVAN, CONTENTS, PERSONAL EFFECTS, AWNING AND MOTOR MOVER

The Underwriters will pay for loss or damage caused by Accidental Damage, Fire, Theft, Vandalism, Storm or Flood within the **Territorial Limits** during the **Period of Insurance**.

- (A)
- i. to the **Caravan** and following such damage for the reasonable cost of:
 - 1. protection and removal to the nearest repairers
 - 2.
 - a. delivery after repair to the **Insured** within Great Britain; or
 - b. delivery after repair to the risk address, where the risk address shown on the schedule states that the **Caravan** is usually stored or sited on the mainland of Europe
 - 3. the disconnection and re-connection of services when the **Caravan** is removed for repair, where the **Caravan** is connected to services
 - ii. to the **Contents and Personal Effects**
 - a. The Underwriters will pay to the **Insured** the value of the property at the time of loss or destruction or shall at their option repair, reinstate or replace such property or any part of it provided that the total liability of the Underwriters shall not exceed £500, in respect of any one article, unless specified in the schedule and in total the **Sum Insured**
 - b. In the event of any of the **Contents and Personal Effects**, except for household linen and/or clothing, being lost or damaged beyond economic repair within one year of purchase as new and
- provided the **Sum Insured** represents the full replacement as new, at the time of loss or damage, the Underwriters will pay for the replacement of such property as new at the time of the loss or damage provided that the replacement article is substantially the same as but not better than the original article as new. No deduction will be made for wear and tear.
- In all instances (A)i, (A)ii and (A) iii
- a. the Underwriters will not pay for the cost of replacing or repairing any undamaged parts of the **Caravan** and/or **Contents and Personal Effects** which form part of a pair, set, or suite or part of a common design or function when the damage is restricted to a clearly definable area or to a specific part
 - b. any available discount will be taken into account in the settlement amount
 - c. the total liability of the Underwriters shall not exceed the total value of such property when purchased new

**AWNING AND MOTOR MOVER COVER
ONLY APPLIES IF YOU HAVE CHOSEN TO
COVER THESE ITEMS AND THEY ARE
SPECIFIED ON YOUR SCHEDULE**

(A)ii to the **Awning** (subject to the limit of indemnity of £3,000)

In the event of the **Awning** being lost or damaged beyond economic repair within 15 years from the date of purchase as new, the Underwriters will replace the **Awning** with a new one of the same manufacture and model. Any available discount will be taken into account in the settlement.

(A)iii to the **Motor Mover** (subject to the **Sum Insured** specified on the schedule)

Any damage resulting from mechanical failure or breakdown will not be covered.

EXTENSIONS TO SECTION A

- a. The **Sum Insured** will not be reduced by a claim payment except in the event of the **Caravan** being stolen or totally destroyed. A new schedule will be required for any replacement **Caravan**
- b. In the event of a claim being met under this insurance totalling in excess of £500, the annual subscription for membership of the **Insured's** caravan club for the year covering the date of the claim will be paid. This payment will be restricted to one club only and payable on production of a receipt or membership card. The limit of indemnity under this extension is £50
- c. In the event of the **Insured** or a member of the **Insured's Family** being unable to drive due to illness or accident when away on a booked holiday in the **Caravan** and no other member of the party on the holiday being able to drive or having towed a

Caravan before, the Underwriters will pay the reasonable costs of returning the **Caravan** to the **Caravan** storage address of the **Insured**. The limit of indemnity under this section is £1,000.

EXCEPTIONS TO SECTION A

The Underwriters will not pay for:

1. loss or damage to money of any kind, credit or charge cards or business books or documents of any kind
2. loss of or damage to watches, jewellery, furs, and articles of gold, silver or other precious metals contact lenses, spectacles, items of sports equipment valued £50 or over, photographic equipment, binoculars, camcorders, mobile telephones, computer hardware or software, motor driven vehicles of any kind or their accessories, pedal cycles or waterborne craft of any description
3. depreciation, deterioration, manufacturing defects, wear and tear, damage by moth, vermin, mildew, rot, water leakage or any gradually operating process
4. mechanical or electrical breakdown or failure
5. damage to tyres unless caused by an accident to the **Caravan** or vandalism
6. theft from the **Caravan** unless forcible or violent means are used to gain entry
7. theft or accidental loss from **Awnings** or toilet tents except for outside furniture when the **Caravan** is in use, subject to an overall limit of £500
8. the first £50 of each and every claim or occurrence except in the event of damage solely to windows, where no excess is payable

9. loss or damage in circumstances where a claim for damage results in the **Caravan** needing new parts or accessories which are found to be obsolete or unobtainable. The Underwriters' liability will be limited to the last known list price of the part or accessory required, together with the appropriate fitting charge
10. any theft or loss arising from deception, financial loss, or the use of stolen, forged or invalid cheques, drafts, bank notes and the like
11. loss or damage by theft or attempted theft of the **Caravan** whilst unattended in excess of two hours unless:
 - a. for single axle **Caravans** – a wheel clamp and a hitch lock are fitted; or
 - b. for twin axle **Caravans** – two wheel clamps and a hitch lock are fitted, or a wheel clamp and hitch lock are fitted and a burglar alarm or tracker is in operation; or
 - c. for folding campers or trailer tents – they are contained in a locked garage/building at the **Insured's** home address; or
 - d. whilst the caravan is kept in storage at a **CaSSOA Gold** storage site the **Caravan** is not required to have a hitch lock and / or wheel clamp(s) attached to it. At all other times our minimum security requirement of a hitch lock and wheel clamp(s) apply;
 - e. of any item left in an unlocked **Caravan**
12. any loss or damage whilst the **Caravan** is let for hire or reward other than when on a fixed site
13. loss or damage to the **Awning** when erected and attached to the **Caravan** when the **Caravan** is left unoccupied for 7 days or more

BASIS OF CLAIMS SETTLEMENT

SECTION A(A)i Caravan

- a. **Market Value** – The Underwriter will decide whether to repair or replace the **Caravan** and **Contents and Personal Effects**. If it cannot be repaired or replaced or is beyond economic repair, they will pay the market value at the time of the loss or damage, but not more than the **Sum Insured** stated on your policy schedule, or single article limit, whichever is lower. The Underwriter will not be liable for that part or any repair or replacement which improves the **Caravan** or its equipment beyond the condition before the loss or damage occurred
- b. **New for Old** - the Underwriter will decide whether to repair or replace the **Caravan** and any items of contents and personal effects that are lost or damaged. If it cannot be repaired or is beyond economic repair they will replace it with a new one, of the same make and model or nearest equivalent, provided the **Sum Insured** as stated on your policy schedule represents the cost of a brand new equivalent, or single article limit stated in your policy document, whichever is lower. Any available discount will be taken into account in the settlement

All the items in a. and b. must be of proprietary manufacture.

Important Note: *if you have told Coast you have an alarm or a tracker, they must also be activated when leaving your **Caravan** unattended in excess of two hours.*

EXTENSION TO SECTION (A)i

In the event of a claim being settled under the terms of this insurance for the repair of any damaged windows of the **Caravan** any no claim discount attaching to the policy will not be affected.

(A)ii Contents and Personal Effects

The Underwriter will pay to the **Insured** the value of the property at the time of its loss or destruction or shall at its option repair, reinstate or replace such property or any part of it provided that the total liability of the Underwriters hereunder shall not exceed £500, in respect of any one article, unless specified in the schedule and in total the **Sum Insured**

SECTION B – LIABILITY TO THE PUBLIC

All the sums which the **Insured** shall become legally liable to pay as damages in respect of:

- i. accidental death of or bodily injury to any person other than the **Insured** or any employee or member of the **Insured's Family**
- ii. accidental loss of or damage to property not belonging to or in the custody of the **Insured** or any employee or member of the **Insured's Family** arising from use of the **Caravan**

The limit of the Underwriters' liability in respect of all claims arising from one cause is £2 million plus legal costs recoverable by a claimant, and costs and expenses incurred with the Underwriters' written consent. In the event of the death of the **Insured** his/her legal personal representatives will be indemnified in respect of any accident covered by this section and occurring during the **Period of Insurance**.

For the purposes of this section the expression "The **Insured**" will be deemed to include any persons using the **Caravan** with the consent of the **Insured** other than whilst let for reward.

EXCEPTIONS TO SECTION B

This section does not indemnify the **Insured** against any liability:

- a. arising while the **Caravan** is attached to a mechanically propelled vehicle
- b. resulting from an accident caused by the **Caravan** or part thereof becoming detached from any towing vehicle
- c. that arises in connection with any vehicle being used for the transportation of the **Caravan**
- d. for the death or injury of any person arising out of or in the course of their employment by the **Insured**
- e. arising out of the use of any mechanically propelled vehicle/water craft
- f. if such liability attaches by virtue of an agreement but which would not have attached in the absence of such agreement
- g. arising out of the pollution of air, water or soil unless it can be proved to have been caused by immediate discharge consequent upon an accident
- h. of whatsoever nature arising out of or connected with or incidental to any profession, occupation, business or commercial venture
- i. arising directly or indirectly out of the transmission of any communicable disease or condition by any person insured hereunder
- j. arising out of the ownership or possession of any animal other than cats, dogs or horses, except any dog that is designated dangerous under the Dangerous Dogs Act 1991
- k. occurring where the loss is also covered under another insurance

SECTION C – LOSS OF USE AND HIRING CHARGES

If the **Caravan** is rendered uninhabitable by loss or damage for which a claim is payable under Section A, the Underwriters will pay:

- a. the necessary cost incurred for alternative accommodation or the hire of a similar **Caravan** but only if the loss or damage occurs after holiday arrangements have been made or while the **Caravan** is being used for holiday purposes, or
- b. for the loss of hiring charges for bookings accepted prior to the loss or damage but only if a record has been maintained of all hiring, agreed hiring charges and deposits paid

The amount payable under this section shall not exceed £50 per day for a maximum of 30 days.

SECTION D – PERSONAL ACCIDENT BENEFITS

Benefits:

1. Death - £20,000
2. Loss of use of one or more limbs or total loss of sight in one or both eyes - £20,000
3. Permanent total disablement from any occupation - £20,000

The maximum age limit in respect of this cover is 70 and benefit is reduced to £500 for persons under the age of 16.

Insured Person:

The **Insured** and any member of the **Insured's Family** permanently residing with him/her whilst:

1. within the **Caravan** or private motor vehicle towing the **Caravan**
2. loading, unloading, hitching, unhitching or directly working upon the **Caravan**
3. sustained during the **Period of Insurance** while in the **Caravan** or within the boundaries of a legitimate site in which the **Caravan** is sited

Definitions:

Disablement means inability to engage in the usual occupation and not engaging in any paid occupation.

Provisions:

There will be no liability for death, loss or disablement occurring more than 12 months after the bodily injury has been sustained. Benefit shall not be payable under more than one of the items (1-3) in connection with the same bodily injury. Item 3 will only become payable after incapacity has lasted for 52 weeks.

EXCEPTIONS – SECTION D

No benefit shall be payable for an event caused directly or indirectly:

- a. by narcotic or drug unless taken as prescribed by a registered Medical Practitioner
- b. by the **Insured** participating in racing
- c. by the **Insured** participating in a criminal act
- d. arising from the use of power driven wood or metal working machinery except portable tools applied by hand
- e. by pregnancy or childbirth
- f. by sickness or disease not resulting from bodily injury
- g. by self-inflicted injury

GENERAL CONDITIONS (Applicable to the whole Insurance)

1. You must do all you can to prevent and reduce any costs, damage, injury or loss.
2. You must tell Coast about any loss, damage or liability as soon as possible and provide all the relevant information and help that is needed to deal with your claim. You must avoid discussing liability with anyone else without **Our** permission.
3. It is your responsibility to prove any loss and therefore you may be asked to provide receipts, valuations, photographs, instruction booklets and guarantee cards and any other relevant information, documents and assistance required to help with your claim.
4. Coast will decide how to settle or defend a claim and may carry out proceedings in the name of any person covered by your policy, including proceedings for recovering any claim.
5. You must report any loss, theft, attempted theft or malicious damage to the Police and obtain a crime reference number within 7 days of discovery of the incident.
6. If your claim is in any way dishonest or exaggerated **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.
7. If any claim is covered by any other insurance, **We** will not pay for more than our share of that claim.
8. You must take reasonable care to provide complete and accurate answers to the questions Coast asks.
9. If any of the information provided by you changes after you purchase your policy and during the **Period of Insurance**, or on your schedule at renewal, or becomes untrue or incorrect, please provide Coast with updated details.
10. If any of the information provided by you is not complete and accurate:
 - a) **We/Coast** may cancel your policy and refuse to pay any claim, or
 - b) **We/Coast** may not pay any claim in full, or
 - c) **We/Coast** may revise the **Premium** and/or change any excess, or
 - d) the extent of the cover may be affected.

The changes, if accepted by **Us** will apply from the date indicated on your updated schedule. In this case, **We** will be entitled to vary the **Premium** and terms for the rest of the **Period of Insurance**.
11. Coast recommend that you keep a record (including copies of letters) of all information provided to **Us/Coast** for your future reference.
12. If you are paying the **Premium** using a monthly credit facility, you must make the regular monthly payments as required in the credit agreement. If the credit agreement is terminated for non-payment, **We** may cancel this insurance as set out in General Condition 17.

13. Coast will contact you in writing at least 21 days before your renewal date and will either:
- a) give you an opportunity to renew your insurance for a further year and:
 - i. tell you about any changes **We** are making to the terms and conditions of your policy;
 - ii. review your circumstances and consider whether this insurance continues to meet your needs;
 - iii. check that the information you have provided **Us** is still correct, and provide the opportunity for you to tell **Us** if anything has changed
 - iv. tell you the price for the next year

If you wish to make any changes at renewal, please contact Coast.

OR

- b) let you know that **We** are unable to renew your insurance. Reasons why this may happen include, but are not limited to the following:
 - i. when the product is no longer available; or
 - ii. when **We** are no longer prepared to offer you insurance for reasons such as:
 - **We** reasonably suspect fraud,
 - your claims history,
 - **We** have changed **Our** acceptance criteria,
 - **You** are no longer eligible for cover, and/or

- where you have not taken reasonable care to provide complete and accurate answers to the questions asked. See the "Important Notice – Information You Have Given **Us**" section within this document. See General Condition 10.

Where **We** have offered you renewal terms and you select or have selected to pay by direct debit, you will be notified before your renewal date that the policy will automatically be renewed and the renewal **Premium** will again be collected from your specified bank account.

Coast will not automatically renew your policy if:

- you have contacted them to cancel your direct debit arrangements since you purchased the policy or your last renewal; or
- they can no longer offer you their direct debit facility if, for example, you have a poor payment history or adverse credit history.

If either of the above happens Coast will advise you of this in your renewal letter and you will need to contact Coast to make payment before the policy can be renewed.

14. A cooling off period (14 days from the renewal of the contract or the date on which you receive your renewal documentation, whichever is the later) applies. Please read "your cancellation rights" in this policy booklet.

15. **We** may vary the terms of the policy (including the **Premium**) at renewal. If you decide that you do not want **Us** to renew the policy, as long as you tell Coast before the next renewal date, **We** will not renew it. **Our** right to renew this policy does not affect your cancellation rights shown on the first page of this policy booklet.

16. Following the expiry of your 14 day statutory cooling-off period, you continue to have the right to cancel your policy at any time during its term. If you do so, you will be entitled to a refund if no claim has been made during the **Period of Insurance** of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time **We** have provided cover. A mid-term cancellation fee will apply.

To exercise your right to cancel, please contact: Coast, Helix House, High Street, Wadhurst, East Sussex, TN5 6AA. Telephone: 0800 614 849 or email: info@coastinsurance.co.uk.

17. **We** (or any agent **We** appoint and who acts with **Our** specific authority) may cancel this policy where there is a valid reason for doing so, by sending at least 14 days' written notice to your last known post and/or email address setting out the reason for cancellation.

Valid reasons include but are not limited to the following:

- Non-payment of **Premium** (including non-payment of instalments under a credit facility). If **Premiums** or instalment payment(s) are not paid when due, Coast will write to you requesting payment by a specific date. If they receive payment by the date set out in the letter no further action will

be taken. If they do not receive payment by this date the policy will be cancelled from the cancellation date shown on the letter.

- Where **We** reasonably suspect fraud.
- Where you fail to co-operate with **Us** or Coast or provide information or documentation reasonably required, and this affects our ability to process a claim or defend our interests. See General Condition 8 in this policy booklet.
- Where you have not taken reasonable care to provide complete and accurate answers to the questions asked. See General Condition 10.

If **We** cancel the policy under this section, you will be entitled to a refund of the **Premium** paid in respect of the cancelled cover, less a proportionate deduction for the time **We** have provided such cover and a mid-term cancellation fee. No refund will be payable if the reason for cancellation is fraud and/or **We** are legally entitled to keep the **Premium** under the Consumer Insurance (Disclosure and Representations) Act 2012.

Where investigations provide evidence of fraud or a serious non-disclosure **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or when you provided **Us** with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

GENERAL EXCLUSIONS (Applicable to the whole Insurance)

These apply to all sections of the policy.

The policy does not include:

1. Any liability arising or any loss or damage that occurs while the **Caravan** is being used other than for social, domestic and pleasure purposes
2. Any liability which attaches because of any agreement but which would not have attached in the absence of that agreement
3. Loss of use with the exception of cover provided by Section C
4. Any reduction in value
5. Indirect loss of any kind
6. Any accident or incident that happens outside any **Period of Insurance** that is covered by this policy
7. Loss or damage to any items used in connection with any business, trade or profession
8. Any legal liability resulting from any business, trade or profession
9. Any claim resulting from:
 - deliberate or criminal acts by the **Insured** or the **Insured's Family** or any hirer, occupant or user of the **Caravan**
 - riot and civil commotion
 - gradual causes including deterioration or wear and tear
 - mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot
 - any process of cleaning, repair or alteration
 - vermin, insects or chewing, scratching, tearing or fouling by pets
 - electrical or mechanical failure or breakdown
 - faulty design materials or workmanship
- the failure of a computer chip or computer software to recognise a true calendar date
- computer viruses
- ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment
- war, revolution or any similar event
- pollution or contamination which was:
 - the result of a deliberate act
 - expected and not the result of a sudden, unexpected and identifiable incident
10. Any claim arising directly or indirectly from an act of terrorism. Terrorism is defined as any act or acts including, but not limited to:
 - the use or threat of force and/or violence and/or
 - harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or
 - chemical and/or biological and/or radiological meanscaused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/ or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes
11. Any claim or loss or damage occurring whilst the **Caravan** is being used for any unlawful purpose
12. Any claim or loss or damage more properly covered under any Road Traffic Act or other compulsory insurance

HOW TO MAKE A CLAIM

To report a claim, please telephone Coast on **01892 786099**. Lines are open 24 hours a day, 7 days a week.

They will take full details of your claim over the telephone. Please have your individual reference number available.

Once your claim has been set up, please forward any estimates, invoices, valuations, or other supporting documentation to Coast as soon as possible. Their address is:

Helix House
High Street
Wadhurst
East Sussex TN5 6AA

Please quote your individual reference number on all correspondence.



Coast

Coast is a trading name of Park Home Insurance Services Ltd.

Registered Office: Helix House, High Street, Wadhurst, East Sussex, TN5 6AA.

Registered in England and Wales number 2979679.

Park Home Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Our FCA register number is 306716.

Our permitted business is selling and administering contracts of general insurance.

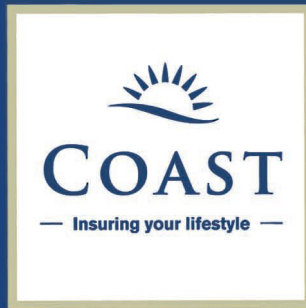
Underwritten by:

Brit Syndicate 2987 at Lloyd's

Brit Syndicate 2987 at Lloyd's is managed by Brit Syndicates Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

Registration number 204930.

Communications may be monitored or recorded to improve our service and for security purposes.



**Helix House, High Street,
Wadhurst, East Sussex
TN5 6AA**

Tel: 0800 614 849 – Fax: 01892 784863

Email: info@coastinsurance.co.uk

www.coastinsurance.co.uk

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