

# YOUR POLICY DOCUMENT



## Touring Caravan Policy

Freephone: 01892 784059  
[www.coastinsurance.co.uk](http://www.coastinsurance.co.uk)



Coast, originally Park Home Insurance Services Ltd, was established in 1994 to provide insurance cover for park homes later expanding the range of services to include static caravan, touring caravan and motorhome insurance. Coast conducts its business from the United Kingdom and is based in Wadhurst, East Sussex. It is a family run business which aims to give a personal friendly service.

## 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, The Old Bank, High Street, Wadhurst, East Sussex TN5 6AB.  
Tel: 01892 784059 or e-mail: [info@coastinsurance.co.uk](mailto:info@coastinsurance.co.uk)

Your **Caravan, Contents, Personal Effects and Awning** insurance is underwritten by Aviva Insurance Limited.

## Your cancellation rights

**You** have a statutory right to cancel **Your** policy within 14 days from the day of purchase or renewal of the contract or the day on which **You** receive **Your** policy, whichever is later.

If **You** decide to cancel, contact Coast in writing or by phone using the contact details above.

If **You** wish to cancel, and **Your** insurance cover has not commenced, **You** will be entitled to a full refund of the **Premium** paid.

If cover has commenced and **You** are within 14 days, if no claims have been made Coast will refund the **Premium** **You** have paid. If a claim is made **You** will be charged for the days **You** have had cover and then refunded the remainder of the **Premium** **You** have paid. **The administration fees mentioned in Coast's terms of business may also be payable.**

## Customers with disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If **You** require any of these formats, please contact Coast.

## Compensation

Aviva Insurance Limited 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](http://www.fscs.org.uk) or by contacting the FSCS directly.

## Telephone Call Recording

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

# Index to your policy

This policy is made up of individual Sections. It should be read together with The Schedule which indicates the Sections **You** are insured under and gives precise details of **Your** insurance protection

	Page
Complaints Procedure	1
Important Notice	2
Definitions	3
Section A – Caravan, Contents, Personal Effects and Awnings	4 – 6
Section B – Liability Section	7
Section C – Loss of Use and Hiring Charges	8
Section D – Personal Accident Benefits	8
Section E – No Claims Discount	9
General Conditions	10 – 12
General Exclusions	13 – 14
How to make a claim	15

# Complaints Procedure

The aim is always to give **You** the highest level of service but should **You** at any time become dissatisfied, please see below.

## Coast's commitment to customer service

Coast value the opportunity to look into any concerns **You** may have with the service provided and are committed to dealing with all complaints fairly, consistently and promptly.

## Who to contact in the first instance

Many concerns can be resolved straight away, therefore, please get in touch with Coast as they will generally be able to provide **You** with an immediate response to **Your** satisfaction. Contact details are provided below:

Compliance Manager Coast, The Old Bank, High Street, Wadhurst, East Sussex, TN5 6AB

**You** can telephone on 01892 784059 or email: [info@coastinsurance.co.uk](mailto:info@coastinsurance.co.uk)

If Coast cannot resolve **Your** complaint straight away, they will aim to resolve **Your** concerns as soon as possible and will keep **You** informed of progress whilst enquiries are continuing. The majority of complaints received that are not resolved straight away are resolved within four weeks of receipt.

If **Your** complaint is wholly or partly about the service of one of Coast's third party providers, Coast will ensure it is forwarded to them promptly and let **You** know who is dealing with each aspect of **Your** complaint.

## Complaint Procedure Leaflet

A leaflet containing full details of the complaint procedure will be provided during the complaint handling process and is available on request.

## The Financial Ombudsman Service

If Coast are unable to resolve **Your** complaint to **Your** satisfaction within eight weeks, or if **You** remain dissatisfied following receipt of Coast's final response letter, **You** can ask the Financial Ombudsman Service to formally review **Your** case. Should **You** decide to do this, **You** must contact the Financial Ombudsman Service within six months of Coast's final response.

The Financial Ombudsman Service contact details are as follows:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

**You** can telephone for free on 08000 234 567 or 0300 123 9123, or e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

Whilst **We** and Coast are bound by the decision of the Financial Ombudsman Service, **You** are not. Following the complaints procedure does not affect **Your** legal rights.

# Touring Caravan Insurance – Helpful and Important Notice

This policy is an agreement between **You** (the person shown in **Your** Schedule as the **Insured**) and **Us** (Aviva Insurance Limited). It is based on the information **You** gave in a statement of fact and **Your** agreement to pay the **Premium**.

**You** must read this policy together with **Your** Schedule and any 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**.

Please tell Coast immediately if there is any change to the information set out on **Your** Schedule such as **Your** correspondence address, the storage address, type of cover or the **Sum Insured**. Examples of other changes that Coast need to be aware of are:

- The addition of an **Awning** or motor mover
- Additional family members or friends making use of/or towing the **Caravan**

## Choice of Law

The appropriate law as set out below will apply unless **You** and **We** agree otherwise:

- The law applying in that part of the UK, the Channel Islands or the Isle of Man in which **You** normally live, or
- (if applicable) The first named policyholder normally lives, or
- In the case of a business, the law applying in that part of the UK, the Channel Islands or the Isle of Man where it has its principal place of business, or
- Should neither of the above be applicable, the law of England and Wales will apply.

## Use of Language

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

# Your Touring Caravan Insurance Policy

Your policy provides cover for the sections and the **Period of Insurance** shown in **Your Schedule**.

## 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:

**Alarm** - an intruder **Alarm** fixed permanently to the **Caravan**.

**Awning** – the **Awning** stated in the Schedule.

**Caravan** – any touring **Caravan**, or trailer tent as described in the Schedule or a subsequent endorsement including its fixtures and fittings and equipment including refrigerators, gas bottles, steps, batteries, stabilisers, wheel clamps, generators and the like but excluding awnings 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 of personal use, 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**.

**Insured/You/Your** – the person named in the Schedule.

**Insured's Family** – the person named as the **Insured** in the Schedule, their domestic partner and members of their family (or families) who permanently live with **You**, and foster children.

**Motor Mover** – a two or four wheeled electrical device fixed permanently to the **Caravan**.

**Period of Insurance** – the period this insurance is in force as described in the Schedule and for which **We** have accepted the **Premium**.

**Premium** – the amount shown in the Schedule as the Total **Premium**.

**Pro-Active Tracker** - System that monitors the **Caravan** constantly and sends an alert when the **Caravan** is moved.

**Territorial Limits** – Great Britain (inc Northern Ireland and the Isle of Man) and for up to 180 days in any one **Period of Insurance** in the Republic of Ireland, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein).

The **Sum Insured** – the sum insured shown in the Schedule.

**We/Us** – Aviva Insurance Limited.

# SECTION A – CARAVAN, CONTENTS, PERSONAL EFFECTS AND AWNINGS

We will pay for loss or damage caused by Accidental Damage, Fire, Theft, Vandalism, Storm or Flood within the **Territorial Limits**:

- (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 the British Isles; 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. **We** will pay to the **Insured** the value of the property at the time of 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 £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 new and provided the **Sum Insured** represents the full replacement as new, at the time of loss or damage, **We** 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 in (A)i and (A)ii
- a. **We** 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. our total liability shall not exceed the total value of such property as new
  - d. Any liability arising or any loss or damage that occurs while the caravan is being used other than for social, domestic and pleasure purposes.

## OPTIONAL COVER

Only applies if specified on **Your** schedule

### iii. to the **Awning**

In the event of the **Awning** being lost or damaged beyond economic repair within 20 years from the date of purchase as new, **We** will replace the **Awning** with a new one of the same manufacture and model up to the **Sum Insured** stated on the Schedule. Any available discount will be taken into account in the settlement.



iv. to the **Motor Mover**

In the event of the **Motor Mover** being stolen or damaged, **We** will replace the **Motor Mover** with a new one of the same manufacture and model up to the **Sum Insured** stated on the schedule. Any available discount will be taken into account in the settlement. This does not include mechanical breakdown or failure.

## 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 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, **We** will pay the reasonable costs of returning the **Caravan** to the **Caravan** storage address of the **Insured**. The limit under this extension is £1,000
- 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 anything that happens gradually
  4. mechanical or electrical breakdown, failure or damage
  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 excess you have chosen for each and every claim or occurrence except in the event of damage solely to windows
  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. Our 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 of 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 **Alarm** is in operation; or

## EXCEPTIONS TO SECTION A

**We** 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,

- 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**

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 **Pro-Active Tracker**, they must also be activated when leaving your **Caravan** unattended in excess of two hours.*

- 12. any loss or damage whilst the **Caravan** is let for hire or reward
- 13. loss of 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. **We** will pay 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 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** or its equipment beyond the condition before the loss or damage occurred

- b. In the event of the **Caravan** being lost or damaged beyond economic repair within 20 years of purchase new and provided you have chosen New For Old cover 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 pay the cash equivalent at its discretion. Any available discount will be taken into account in the settlement amount

## **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 claims discount attaching to the policy will not be affected.

### (A)ii **Contents and Personal Effects**

**We** will pay 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 our total liability 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

## Your liability to the public

We will cover **Your** legal liability to pay damages and claimants costs and expenses for:

- accidental death, bodily injury or illness;
  - accidental loss of or damage to property;
- happening during the **Period of Insurance** and arising from the ownership or use of **Your Caravan**.

We will pay:

- Damages or compensation to a Third Party for the injury or damage caused.
- A Third Party's legal costs incurred in claiming compensation from **You** as agreed by **Us** or awarded by a court or tribunal.
- **Your** legal costs for defending the claim as agreed by **Us** or awarded by a court or tribunal if incurred with our prior written consent.
- **You** may request that cover under this section be extended to any named person using **Your Caravan** with permission. If **We** agree in writing to this request, cover will be extended and the named person must observe, fulfil and be subject to the terms of this section.
- **We** will not pay more than £2,000,000 for any one incident.

## What is not insured

We will not cover liability in connection with:

- the **Caravan** being attached to the towing vehicle or if it becomes detached when being towed. Please note that this cover should be provided by the insurer of the towing vehicle;
- any accidental bodily injury or illness to any domestic employee if the injury or illness happens as a result of or in the course of their employment by **You**;
- loss of or damage to property which belongs to **You**, any member of the **Insured's family** or is in **Your** care;
- any motorised vehicle;
- any agreement except to the extent that **You** would have been liable without that agreement; **Your** trade, business or profession;
- boats, boards and craft designed to be used on or in water, other than:
  - those only propelled by oars or paddles;
  - pedestrian-controlled toys or models;
- deliberate or malicious acts;
- transmission of any communicable disease or virus by **You**;
- dangerous dogs as defined in the Dangerous Dogs Act 1991 (or any later legislation);
- death, bodily injury or illness to **you** or any member of the **Insured's Family**.

## Dangerous Dogs Act 1991

The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described in the Act, dangerously out of control. For further guidance please see the Office of Public Sector Information website ([opsi.gov.uk](http://opsi.gov.uk)) or contact the Citizens Advice Bureau.

Please also see the General Exclusions.

# 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, **We** will pay:

- a. costs 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:**

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**

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

# SECTION E – NO CLAIMS DISCOUNT

If no claim is made under **Your** policy during the **Period of Insurance**, **We** will increase **Your** no claims discount at **Your** next renewal in line with the scale **We** apply at the time.

If a claim is made and involves a 3<sup>rd</sup> party or an uninsured driver, which is not **Your** fault **Your** no claims discount will not be affected.

If **Your** renewal is due and investigations into a claim are still on-going, **We** may reduce **Your** no claims discount. Once our investigations are complete and **We** have confirmed that the accident was solely the fault of another driver, **We** will restore **Your** no claims discount and refund any extra **Premium You** have paid.

**You** cannot earn no claims discount for policies running for less than twelve months. No claims discount can be transferred from a motor caravan to a touring caravan.

If **You** have owned and built up a no claims discount on a touring **Caravan**, but not had a touring **Caravan** for up to 6 years, previous no claims bonus can be used.

The no claims discount must have been earned under a touring **Caravan** policy terminated in the last 6 years.

If **You** make a claim it will affect the no claims discount applying to **Your** policy. A claim will typically lead to a step back of 2 years in no claims discount. Window or glass claims do not affect **Your** no claims discount.

**Note:**

Public liability transfers to the towing vehicle when **Your caravan** is attached.

**You** are reminded of **Your** responsibilities to report any accident, injury, loss or damage to **Us** as soon as possible so **We** can tell **You** what to do next and help resolve any claim.

# 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 **We** 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, even if the other insurer refuses the claim.
8. **You** must take reasonable care to provide complete and accurate answers to the questions Coast asks. Please read any assumptions carefully and confirm if they apply to **Your** circumstances.
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 if any of the assumptions made become untrue or incorrect, please provide Coast with details.
10. If the information provided by **You** is not complete and accurate:
  - **We/Coast** may cancel **Your** policy and refuse to pay any claim, or
  - **We/Coast** may not pay any claim in full, or
  - **We/Coast** may revise the **Premium** and/or change any excess, or
  - 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.
  1. Coast will contact **You** in writing at least 21 days before **Your** renewal date to tell **You** either:
    - of any changes (if applicable) **We** are making to the terms and conditions of **Your** policy;

- give **You** the opportunity to review **Your** circumstances and consider whether this insurance continues to meet **Your** needs;
- allow **You** to check the information **You** have provided previously is still correct or if any changes are required;
- the price for the next year.

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

Or

2. Let **You** know that **We** are unable to renew **Your** insurance. Reasons why this may happen include but are not limited to the following:
  - when the product is no longer available; or
  - 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 ‘Helpful and Important Notice’ section within this document and also General Condition 10.

Where **We** have offered **You** renewal terms and **You** select or have selected a continuous **Premium** payment method, **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** continuous payment authority since **You** purchased the policy or **Your** last renewal; or
- they can no longer offer **You** the continuous payment method if, for example, **You** have a poor payment history or an 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 **We** can renew **Your** policy.

13. A cooling off period (14 days from renewal of the contract or the day on which **You** receive **Your** renewal documentation, whichever is the later) applies at the renewal of **Your** insurance. Please read “**Your** cancellation rights” in this policy booklet.
14. **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.
15. 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 of the **Premium** paid in respect of the cancelled cover less a proportionate deduction for the time for **We** have provided cover.

To exercise **Your** right to cancel, please contact: Coast, The Old Bank, High Street, Wadhurst, East Sussex TN5 6AB. Tel 01892 784059 or email: [info@coastinsurance.co.uk](mailto: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 postal and/or e-mail 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 2 in this policy booklet.
- Where **You** have not taken reasonable care to provide complete and accurate answers to the questions asked. See General Condition 8.

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, unless 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. This policy does not cover:

## 1. War

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

## 2. Terrorism

Any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event. 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 means caused 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.

This Terrorism exclusion applies only in respect of the Caravan & Caravanning and Camping Equipment and the Caravan Contents sections of this policy.

## 3. Other Actions

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: any action taken in controlling, preventing, suppressing or in any way relating to 1. War or 2. Terrorism.

## 4. Radioactivity

Loss, damage or liability which involves:

- a. ionising radiation or radioactive contamination from nuclear fuel or nuclear waste;
- b. the radioactive, toxic, explosive or other dangerous properties of explosive nuclear;
- c. equipment.

## 5. Sonic Bangs

Loss of or damage to property caused by pressure waves from aircraft travelling at or above the speed of sound.

## 6. Pollution or Contamination

Loss, damage or liability arising from pollution or contamination unless caused by:

- a. a sudden and unexpected accident which can be identified;
- b. oil leaking from a domestic oil installation at the caravan.

## **7. Deliberate or Criminal Acts**

Any loss or damage:

- deliberately caused by; or
- arising from a criminal act committed by

**You**, or by any other person living with **You**.

## **8. Events before the cover start date**

Loss, damage, injury or liability which occurred before the cover under this policy started.

# HOW TO MAKE A CLAIM

As soon as **You** are aware of an event or cause that is likely to lead to a claim under this policy, **You** must:

- a. tell the police immediately about any property which has been lost, stolen or damaged by riot or civil commotion or has been maliciously damaged, and get a crime reference number
- b. contact Coast on 01892 786099 as soon as reasonably possible, but within 7 days of becoming aware of claims involving damage by riot or civil commotion. Coast will take full details of **Your** claim over the telephone
- c. do all **You** reasonably can to get back any lost or stolen property and tell Coast without unnecessary delay if any property is later returned to **You**
- d. keep Coast informed of any information or communication about the event or cause
- e. avoid discussing liability with anyone else without our permission.

Calls to 01 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

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 The Old Bank, High Street, Wadhurst, East Sussex, TN5 6AB. Please quote **Your** individual reference number on all correspondence.



**Coast**

**Tel: 01892 784059**

**Email: [info@coastinsurance.co.uk](mailto:info@coastinsurance.co.uk)**

**[www.coastinsurance.co.uk](http://www.coastinsurance.co.uk)**

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

Registered Office: The Old Bank, High Street, Wadhurst, East Sussex, TN5 6AB.

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.

In association with



**Underwritten by:**

Aviva Insurance Limited.

Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the  
Financial Conduct Authority and the Prudential Regulation Authority.