

you're covered...



Caravan Holiday Home & Park Home
insurance policy booklet

www.shieldtotalinsurance.co.uk

shield
total insurance

Introduction to Club Care

We would like to thank **You** for taking out this insurance through Shield Total Insurance (“Shield”) and to welcome **You** as a valued customer.

Shield’s insurance is not only competitive but also specially designed for owners of caravan holiday homes and residential park homes. **We** hope **You** will remain a customer for many years and that Shield’s service and quality of cover will tempt **You** to consider **Us** for **Your** household, touring caravan, trailer, camping, motor or motor home insurance needs.

About Us

Shield Total Insurance is a trading name of Vantage Insurance Services Limited (“VISL”) whose registered office address is 41 Eastcheap, London EC3M 1DT. VISL (Registered No. 3441136) is authorised and regulated by the Financial Conduct Authority (“FCA”) and acts on behalf of **Insurers** who have authorised VISL to issue and administer **Your** policy and to hold **Premium** and claim monies as their agent, which provides customers with additional protection.

Contacting Us

You can contact **Shield** via:

- telephone on 01277 243004
- the Internet at www.shieldtotalinsurance.co.uk
- by post at 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood CM13 3BE.

Nigel Coppen

Client Director

Index

Heading	Page Number
Customer Service	2
• Making changes to Your insurance	2
• Making Claims	2
• Complaints	3
• Disclosure	3
• Cooling-Off Period	3
• Insurers' Rights	3
• Law Applicable to Contract	3
Definitions	4
The Cover	7
• Section One	7
○ Home, Contents and Sports Equipment	12
○ Additional Cover	12
- Emergency Travel	12
- Loss of Keys	12
- Loss of Metered Water, Gas or Oil	12
- Freezer Contents	12
- Seasonal & Wedding Gifts	13
- Computer and gaming equipment	13
- Damage by Emergency Services	13
- Loss of Title Deeds	13
- Conveyancing Cover	13
○ Basis of Settlement for Section One	14
• Section Two – Loss of Use	16
• Section Three – Cover away from Home	17
○ Personal Effects	17
○ Pedal Cycles, Mobility Scooters and Wheelchairs	17
• Section Four – Liability to the Public	18
○ Legal Liability of You and Your Family	18
○ Unrecovered Damages	18
• Section Five – Personal Accident	19
• General Exclusions applicable to all Sections of this policy	20
• Conditions applicable to all Sections of this policy Including: Cancellation	21

Customer Service

Our objective is to give an excellent service to all **Our** customers and to deal with any claim helpfully, promptly and fairly. **You** can help **Us** to achieve this objective by:

- reading this policy wording together with **Your Evidence of Insurance** without delay;
- contacting **Us** immediately if **You** have any questions;
- keeping **Your** documents in a safe place;
- letting **Us** know if **You** change address or replace **Your Home**;
- telling **Us** if the sums insured are not up to date as they represent the maximum **Insurers** will pay.

Making Changes to Your insurance

If **You** need to make any changes to **Your** insurance, please contact **Us** using the details shown in **Your Evidence of Insurance** and in the Introduction at the beginning of this policy booklet.

Making Claims

To make a claim please contact **Us** using the address or telephone details provided in **Your Evidence of Insurance**.

Claims paid by **Insurers** will be subject to the conditions set out in this policy, including the following procedures:

- You** must report to **Us** any loss, damage, injury, claim or any occurrence likely to give rise to a claim and of the institution of any proceedings being brought against **You**, as soon as possible. A completed claim form must be returned within 30 days of discovery of the **Incident** leading to a claim. If **You** experience difficulty in obtaining estimates these may be provided separately;
- You** must, in the event of theft or other malicious **Incident** give immediate notice of loss to the Police;
- You** must send copies of every letter writ or document to **Us** immediately upon receipt;
- You** or any person claiming coverage must give all information and assistance to **Us** and unless **Your** claim results from damage to **Your Unit** where the total cost of repairs is not likely to exceed £400, not negotiate, pay, settle, admit or repudiate any claim without the **Insurers'** written consent;
- No property may be abandoned to the **Insurers**.

In the event of damage to **Your Home** resulting in a possible claim, where the total cost of repairs is not likely to exceed £400, **You** may proceed with the repairs without reference to **Us** but **You** must submit the receipted invoice and complete a claim form for **Our** consideration.

Please look after **Your Home, Contents** and other belongings and follow manufacturers' recommendations to ensure they are maintained properly. This will help avoid unnecessary loss or damage and helps **Us** to retain highly competitive **Premiums**.

CUSTOMER SERVICE (continued)

Complaints

We recognise that on occasion things can go wrong and, if **You** are unhappy with **Our** service, please let **Us** know. The Complaints Procedure along with all appropriate contact details are set out in **Your Evidence of Insurance**.

Disclosure

You must immediately inform **Us** of any convictions or prosecutions suffered by **You** and **Your Family**, other than motoring offences.

Cooling-Off Period

You have a right to cancel **Your** policy during a period of 14 days from the day of the purchase of the contract or the day on which **You** receive **Your** policy documentation, whichever is later. There may be a cancellation charge should the policy have been in force.

Insurers' Rights

Insurers may, at their discretion, take over the defence and settlement of any claim, and at any time, in **Your** name or that of any other person entitled to coverage, seek recoveries and indemnities from other parties. **You** must give to **Insurers** such information, assistance and copies of documents as they require as soon as possible.

Law Applicable to Contract

Your policy will be governed by and construed in accordance with English Law. The language and all communications with **You** will be in English.

Definitions

The definitions of certain words, shown below in alphabetical order, have specific meanings whenever they appear in **bold** in this policy.

Average	If the sum(s) insured immediately prior to the Incident does not represent the full cost of replacement Insurers will only pay the same proportion of the loss or damage as the sum insured bears to the full cost of replacement.
Contents	Household goods, Personal Effects and clothing whilst in the Structure or adjacent ancillary domestic outbuildings and fixed storage chests that are locked and which belong to You , or Your Family , or for which You are legally responsible. Contents do not include articles of gold, silver or other precious metal, jewellery, furs, watches, cameras and other photographic equipment, binoculars, spectacles, contact or corneal lenses, motor vehicles, motor cycles, trailers, watercraft and or outboard engines, or any accessories to these items, watersports clothing and equipment, fishing tackle, golfing equipment, bicycles, wheel chairs, mobility scooters, pets and livestock, landlords' fixtures and fittings, securities, certificates, Money and documents of any kind.
Evidence of Insurance	The document providing evidence of Your contract of insurance with Insurers and identifying the details on which Insurers have based the terms and conditions of this insurance as well as the Sections and amount of cover You have bought.
Excess	The first amount of any one claim (for each separate Incident) that You pay. Your Excess is set out in Your Evidence of Insurance .
Family	Your spouse or partner and children, including foster children.
Floatation Device	A device designed to keep Your Home afloat and unharmed, above flood waters.
Home	Your Caravan or Park Home, Chalet or Lodge (including standard fixtures, fittings and equipment supplied by the manufacturer/builder when new), Floatation Device , underground service pipes and cables prior to joining the main or shared service point, ancillary domestic outbuildings, fixed storage chests, steps, balconies, patios, skirting and associated fences and gates, all adjacent to one another on the Park and which belong to You or for which You are responsible.

Definitions (continued)

Incident	A sudden, unexpected, specific event which occurs at an identified time and place resulting in loss, damage, liability or injury.
Insurers	The Underwriters who are Your Insurers as set out in Your Evidence of Insurance .
Market Value	<p>Market Value is a basis of cover where Insurers calculate Your loss according to the cost, at the date of the Incident, of a used replacement of the lost or damaged item of the same age and condition after taking into account wear, tear and depreciation.</p> <p>The maximum amount Insurers will pay is limited to the sum insured shown in the Evidence of Insurance.</p>
Money	Money of any kind, including cash, stamps, bankers drafts, cheques, credit/debit or charge cards or any other type of financial instrument.
New for Old	<p>New for Old is a basis of cover where Insurers calculate Your loss according to the cost of a new replacement of the lost or damaged item, or the nearest equivalent (including any delivery, siting and connection charges) so long as the item is maintained in good repair.</p> <p>The maximum amount Insurers will pay is limited to the sum insured shown in Your Evidence of Insurance. All cash settlements will be on a Market Value basis only.</p>
Our/Us/We	The administrators of this insurance.
Park	The place where Your Home is located as shown in Your Evidence of Insurance .
Period of Insurance	The length of time, shown on Your Evidence of Insurance , during which cover applies.
Personal Effects	Personal property which is designed to be worn or carried on or about the person but this does not include Money .
Premium	The payment You make in return for Insurers giving You insurance.
Sports Equipment	Fishing rods, wet suits, surf boards, golf clubs and inflatable dinghies up to 4.3 metres in length whilst at Your Home which belongs to You , or Your Family , or for which You are legally responsible.

Definitions (continued)

Structure	Refers only to the Caravan, Park Home, Chalet or Lodge construction that forms part of Your Home . Structure does not include the Floatation Device , ancillary domestic outbuildings, fixed storage chests, steps, balconies, patios, skirting, associated fences or gates.
Total Loss	Taking account of the basis of cover bought (being either New for Old or Market Value), Total Loss is the cost of an insured claim should the property in question be completely lost or destroyed.
Third Party	Any person other than You , a member of Your Family or an employee of You or Your Family .
United Kingdom	England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man.
Unoccupied	When a period of more than 72 hours has passed since You or any responsible adult with Your permission has slept overnight in Your Home .
You/Your	The name of the person benefitting from this insurance and identified in the Evidence of Insurance .

The Cover

Please read **Your Evidence of Insurance** together with this policy.

Section One: Standard Cover

Home, Contents and Sports Equipment

What is Covered	What is not Covered
<p>Insurers will pay for loss or damage to Your Home, Contents and Sports Equipment and the resultant cost of:</p> <ul style="list-style-type: none"> • Debris removal, re-siting and re-connection of a replacement Home. • Architects, surveyors, legal and other fees necessary to re-build or repair Your Home. • Additional costs of re-building or repairing the damaged parts of Your Home to meet any Government or Local Authority requirements. <p>Where such loss or damage arises from an Incident at Your Home during the Period of Insurance caused by any of the following perils.</p>	<p>The Excess applicable to the peril as set out in Your Evidence of Insurance.</p> <p>Any loss or damage arising from an Incident taking place away from Your Home. For cover away from Home, please refer to Section three which can be found by reference to the Index on page 1.</p> <p>Any loss or damage to Sports Equipment as a direct result of its use at the time of the Incident.</p>
<p>Fire, smoke, explosion, lightning, thunderbolt, earthquake, riot, civil commotion, strikes, labour disturbances, aircraft and other aerial devices or anything dropped or falling from them.</p>	
<p>Storm, including hail and weight of snow.</p>	<p>Loss or damage by frost.</p> <p>Loss or damage arising from seepage of water into Your Home through seams or seals from any gradually operating cause.</p> <p>Loss or damage from storm unless Your Home is securely storm anchored at all four corners of the chassis. If Your Home is fitted with a Floatation Device approved by Us then Your Home should be securely attached to it and in the event of flood, be able to float freely above the ground in accordance with manufacturer's instructions.</p> <p>Loss or damage to fences and gates unless Your Structure is damaged at the same time from the same cause.</p>

The Cover (continued)

Section One: Standard Cover (continued)

What is Covered	What is not Covered
Flood	Loss or damage to fences and gates unless Your Structure is damaged at the same time from the same cause
Theft or attempted theft	<p>Loss or damage by any person lawfully in Your Home unless:</p> <ul style="list-style-type: none"> • such person is the hirer or tenant of Your Home and; • prior to the Incident, You had told Us that Your Home would be hired out and Your Evidence of Insurance reflected this. <p>In the event of a claim for loss or damage by a hirer or tenant, the Excess rises to £500.</p> <p>Any claim which arises from deception, fraud or the use of stolen, forged, or invalid cheques, bank drafts or bank notes or any other financial instrument or the cessation of a business for any reason including liquidation, insolvency or bankruptcy</p> <p>Loss or damage by theft to any touring caravan used and insured as a Home unless a proprietary anti-theft device has been fitted to the tow hitch and the wheels are removed entirely from its vicinity.</p> <p>Insurers will not pay for loss of or damage to Contents or Sports Equipment if:</p> <ul style="list-style-type: none"> • Your Home is unattended and unlocked or; • such property was left in the open apart from inflatable dinghies or garden furniture where such items are padlocked to an immovable object.

The Cover (continued)

Section One: Standard Cover (continued)

What is Covered	What is not Covered
<p>Escape of water or oil from any fixed domestic water or heating installation.</p> <p>Or</p> <p>Water freezing in any fixed domestic water or heating installation.</p>	<p>Loss or damage if Your Home is Unoccupied during the period from 1st October to the 15th March unless:</p> <ul style="list-style-type: none"> • the water has been turned off at the mains and all equipment fully drained other than in respect of a proprietary sealed central heating system containing antifreeze which has been professionally fitted and is maintained to the manufacturers' specifications, or; • a full central heating system has been set to operate daily and overnight to avoid frost damage. <p>If the conditions above have been met but without using a Park approved service for drain down and re-commissioning then an Excess of £250 will apply.</p> <p>Loss or damage to the installation itself unless the damage is caused by water freezing.</p>
Impact or damage by any vehicle or animal.	Any loss arising from damage caused by pets.
Breakage or collapse of television or radio aerials, satellite receiving dishes, their fittings or masts.	
Malicious acts or vandalism	Loss or damage by any person lawfully in Your Home .
Falling trees, telegraph poles or lamp posts or any parts of them.	<p>The cost of removing and disposing of them other than from the immediate vicinity of the damaged Home.</p> <p>Loss or damage to fences and gates unless Your Structure is damaged at the same time.</p> <p>Loss or damage arising from felling, lopping or topping of trees.</p>
Breakage of fixed glass in windows, doors, fanlights, skylights or ceramic hobs or sanitary fittings in Your Structure .	

The Cover (continued)

Section One: Standard Cover (continued)

What is Covered	What is not Covered
<p>Subsidence, heave or landslip of the land or pitch on which Your Home stands and for which You are legally responsible.</p>	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> ● normal settlement or bedding down of new Homes; ● settlement or movement of made-up ground; ● normal settlement, shrinkage or expansion; ● the coast or a riverbank being worn away or any other form of erosion; ● demolition, structural alteration or repair; ● defective design, faulty workmanship or the use of defective materials or inadequate construction of foundations. <p>Loss or damage to solid floor slabs or damage resulting from their movement unless the foundations beneath the external walls of Your Structure are destroyed or damaged at the same time and from the same cause.</p> <p>Loss or damage to swimming pools, tennis courts, central heating oil or gas tanks, paved terraces, patios, paths, drives, boundary and garden walls, fences and gates and septic tanks, unless Your Structure is damaged at the same time and from the same cause.</p> <p>Loss or damage to the Home if it is covered by an NHBC Certificate of Insurance.</p>

The Cover (continued)

Section One: Standard Cover (continued)

What is Covered	What is not Covered
<p>Accidental damage.</p>	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> • any event insured or excluded elsewhere in Section One; • any kind of fungi, rot, woodworm, moth, damp, condensation, atmospheric or climatic conditions; • demolition, alteration or repair to Your Home; • the coast or a riverbank being worn away or any other form of erosion, settlement or shrinkage; • seepage of water into Your Home; • faulty manufacture, workmanship, defective design or use of defective materials; • sulphate reacting with any materials from which Your Home is built; • deterioration or any process of cleaning, dyeing, restoration or repair; • corrosion, wear and tear, settlement, shrinkage or any other gradually operating cause. <p>Loss or damage to any part of a machine or system arising out of its own mechanical or electrical fault, breakdown, burn out or failure.</p> <p>The costs of routine maintenance or normal costs of decoration.</p>
<p>The most Insurers will pay for loss or damage to Your Home, Contents or Sports Equipment is limited by the sums insured shown in Your Evidence of Insurance.</p> <p>In addition to the sums insured for Your Home, Insurers will pay up to £10,000 to cover the cost of debris removal, re-siting and re-connection following an Incident that is insured under section one.</p> <p>For any one single article, the maximum Insurers will pay is £2,500 for Contents and £250 for Sports Equipment.</p>	<p>Please also see the General Exclusions, which are in addition to the exclusions in Section One.</p> <p>Refer to the index on page 1 to find General Exclusions.</p>

The Cover (continued)

Section One: Additional Cover

What is Covered	What is not Covered
<p>1) <u>Emergency Travel</u> In the event that Your Home suffers significant damage as a direct result of an insured peril covered under Section One, Insurers will reimburse You up to £500 for the cost of one return trip to Your Home.</p> <p>Damage would be considered significant if, in Insurers opinion, it rendered Your Home unsafe or insecure and failure to organise timely repairs was likely to result in further damage to Your Home or Contents.</p>	<p>Any costs unless You have incurred them and they are in respect of journeys:</p> <ul style="list-style-type: none"> to and from the Structure in order to organise necessary repairs or protection of Your Home or Contents following damage covered under Section One; undertaken within two weeks of You being aware of the Incident; costing no more than a 'Standard' fare for public transport or 45 pence per mile for other forms of transport.
<p>2) <u>Loss of keys</u> In the event that the keys for Your Home are stolen or are accidentally lost, Insurers will pay up to £350 for the cost of replacing locks, including keys of the same quality, to:</p> <ul style="list-style-type: none"> any external doors and windows; or intruder alarms and safes installed in Your Structure. 	<p>Loss by theft not reported to the Police</p> <p>More comprehensive Key cover is available on request.</p>
<p>3) <u>Loss of Metered Water, Gas or Oil</u> Insurers will pay up to £750 for loss of metered water, liquefied petroleum gas or oil if the loss is caused by damage to Your fixed domestic water or heating installation that is insured under Section One: Standard Cover.</p>	
<p>4) <u>Freezer Contents</u> Insurers will pay you up to £400 for the costs of replacing food in Your domestic deep freezer if it is spoilt due to:</p> <ul style="list-style-type: none"> The freezer unit accidentally breaking down; The refrigerant escaping from the unit; The electricity or gas supply accidentally failing 	<p>Any claim for loss or damage:</p> <ul style="list-style-type: none"> If caused by the deliberate act of the supply Authority other than where done so to safeguard life; If Your freezer is over 10 years old at the date of claim; Occurring when the Park is closed; In excess of the Contents sum insured.

The Cover (continued)

Section One: Additional Cover (continued)

What is Covered	What is not Covered
<p>5) <u>Seasonal & Wedding Gifts</u> Insurers will pay up to £3,000 in total for the cost of replacing Your seasonal or wedding gifts lost or damaged during the month of December or within 30 days of the wedding date of You or a member of Your Family.</p> <p>Cover is extended to include loss or damage to wedding gifts from theft, fire or impact whilst in transit to and from Your Home and the wedding reception.</p>	<p>Any loss or damage:</p> <ul style="list-style-type: none"> • caused by an Incident not covered under Section One: Standard Cover; • to gifts away from Your Home unless they are wedding gifts; • in excess of the Contents sum insured. <p>Theft from:</p> <ul style="list-style-type: none"> • Unattended vehicles unless involving forcible and violent entry. • A marquee or similar temporary or semi temporary building.
<p>6) <u>Computer and gaming equipment</u> Insurers will pay up to 45% of the Contents sum insured in respect of theft of computers including laptops and tablets, MP3 players, gaming consoles including any ancillary equipment and any other electronic device normally carried about the person and not otherwise excluded by Section One.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> • by any person lawfully in Your Home; • while the equipment is not contained within the Home; • while the Home or any part is lent, let or used for trade or business purposes, unless a person has used violent force to enter or leave the Home.
<p>7) <u>Damage by the Emergency Services</u> Insurers will pay up to £750 as a result of loss or damage to Your Home, Contents and garden following necessary access by the emergency services to deal with a medical emergency or to prevent damage to Your Home.</p>	
<p>8) <u>Loss of Title Deeds</u> Insurers will pay up to £750 for the cost of replacing title deeds to Your Home as a result of loss or damage within Your Structure or in Your bank.</p>	
<p>9) <u>Conveyancing Cover</u> When you have exchanged contracts to sell Your Home, Insurers will give the buyer the benefit of this insurance until the sale is completed.</p>	<p>Any claim for loss or damage to the Home if the buyer is insured under any other insurance.</p>
	<p>Please also see the General Exclusions, which are in addition to the exclusions in Section One.</p> <p>Refer to the index on page 1 to find General Exclusions.</p>

THE COVER (continued)

Section One (continued)

Basis of Settlement for Section One

Your Evidence of Insurance shows the basis of cover **Insurers** will use to calculate **Your** loss as well as the sums insured representing the maximum **Insurers** will pay, irrespective of the basis of cover.

Please refer to the definitions of **New for Old** and **Market Value** to ensure the appropriate basis of cover has been chosen and that the sums insured are large enough to cater for a **Total Loss**. If **You** are in any doubt please contact **Us** immediately as **Insurers** will not pay more than the sums insured.

If **Your Home** was for sale at the time of the **Incident** or if **Your** claim is for household linen and clothing then **Your** loss will be calculated on a **Market Value** basis.

All cash settlements are offered entirely at **Insurers'** discretion and will be made on a **Market Value** basis.

Any settlement is on condition that **You** actually incur the cost of repair or replacement or **Insurers** authorise such cost as a result of loss or damage. The decision as to whether to pay for repairs or to buy in replacement parts is at the sole discretion of **Insurers**.

What happens if my sum insured is not high enough to cater for a Total Loss?

Premiums are calculated on sums insured but if sums insured are lower than a **Total Loss**, the **Premium** paid is lower than intended for the policy benefits. In this situation, **Insurers** reduce policy benefits by changing the basis of cover or applying **Average** as explained in the table below.

Original basis of cover	Sum Insured expressed as a percentage of a Total Loss	Changed basis of cover
New for Old	At least 90% but less than 100%	Average applied unless a Market Value calculation results in a higher offer
New for Old	Less than 90%	Market Value
Market Value	Less than 100%	Average applied

THE COVER (continued)

Section One (continued)

Undamaged parts of a set

Insurers will not pay the cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or other article of a uniform nature colour or design where the remaining item or items are still usable and the loss or damage occurs within a clearly identifiable area or to a specific part and replacements cannot be matched.

For the sake of clarity, **Insurers** will not pay for the cost of replacing any undamaged panel where loss or damage occurs to another panel or to a clearly identifiable area or to a specific part of **Your Home** and replacements cannot be matched.

Obsolete Parts

In respect of parts required for repair that are no longer manufactured **Insurers'** liability is limited to the manufacturer's last list price for those items.

Automatic Reinstatement of sum insured

The sum(s) insured by this Section shall not be reduced by the amount of any claim providing **You** agree to carry out any recommendations put forward by **Us** to prevent further loss and shall pay any additional **Premium** required up to the renewal date.

THE COVER (continued)

Section Two

Loss of Use

What is Covered	What is not Covered
<p>If Your Home becomes uninhabitable, following loss or damage by an insured peril covered under Section One: Standard Cover of this Policy, Insurers will:</p> <p>1) Contribute towards the costs of:</p> <ul style="list-style-type: none"> • alternative accommodation for You, Your tenants or Your hirer whilst the Home cannot be occupied; • pitch fees You are liable to pay for the period the Home cannot be occupied; <p>and</p> <p>2) Pay for lost rental income suffered for the period the Home cannot be occupied.</p>	<p>Insurers will not pay for any:</p> <ul style="list-style-type: none"> • costs incurred without their prior written agreement or; • lost rental income unless it is for a booking confirmed prior to the Incident and Your Evidence of Insurance shows that you are renting or hiring out Your Home.
<p>Limit under Section Two.</p> <p>The most Insurers will pay You for any one claim is 25% of the total sum insured on Your Home and Contents stated in the Evidence of Insurance.</p>	<p>Please also see the General Exclusions, which are in addition to the exclusions in Section One.</p> <p>Refer to the index on page 1 to find General Exclusions.</p>

THE COVER (continued)

Section Three

Cover away from Home

What is Covered	What is not Covered
<p>Insurers will pay up to the following amounts for accidental loss of or damage to Personal Effects, Money, pedal cycles, mobility scooters and wheelchairs in the United Kingdom.</p> <p>1) Personal Effects</p> <ul style="list-style-type: none"> • Up to £250 for any one item or; • £2,500 in total for Incidents taking place during the Period of Insurance. <p>2) Money</p> <p>Up to £500 in total for Incidents taking place during the Period of Insurance.</p> <p>3) Pedal Cycles, Mobility Scooters and Wheelchairs</p> <ul style="list-style-type: none"> • Up to £100 for any one pedal cycle, mobility scooter or wheelchair or; • £500 in total for Incidents taking place during the Period of Insurance. 	<p>The Excess</p> <p>Any loss or damage that is outside the United Kingdom or insured under Section One.</p> <p>Any loss of or damage to Personal Effects or Money not with You or Your Family at the time of the Incident.</p> <p>Any loss of Money that is:</p> <ul style="list-style-type: none"> • held for business purposes; • not reported to the police within 24 hours after discovery of the loss; • arises from depreciation or loss of value or loss due to errors or omissions in receipts, payments or accountancy. <p>Any property that does not belong to You or Your Family.</p> <p>Theft from motor vehicles unless at the time of the loss or damage someone aged 16 or over was in the motor vehicle; or</p> <ul style="list-style-type: none"> • the motor vehicle was securely locked; and • force and violence were used to get into the motor vehicle; and • the items stolen were out of sight in a locked luggage boot, luggage or glove compartment. <p>Loss of or damage to any pedal cycle, mobility scooter or wheelchair left unattended in a public place unless You were with it less than 6 hours before the Incident and at the time of the Incident it was padlocked with a closed shackle padlock to an immovable object using a stout chain or wire that is designed for the purpose and any ignition key has been taken away.</p> <p>Any Incident taking place in Your Home when it is Unoccupied.</p>
	<p>Please also see the General Exclusions, which are in addition to the exclusions in Section One.</p> <p>Refer to the index on page 1 to find General Exclusions.</p>

THE COVER (continued)

Section Four

Liability to the Public

What is Covered	What is not Covered
<p>1) The legal liability of You and Your Family or Your legal representative for causing:</p> <ul style="list-style-type: none"> i) accidental death, bodily injury or illness to a Third Party or; ii) accidental damage to a Third Party's property; <p>happening during the Period of Insurance and arising from the ownership or use of Your Home.</p> <p>Insurers will pay:</p> <ul style="list-style-type: none"> a) Damages or compensation to a Third Party for the injury or damage caused. b) A Third Party's legal costs incurred in claiming compensation from You as agreed by Us or awarded by a court or tribunal. c) 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. 	<p>Liability arising:</p> <ul style="list-style-type: none"> • from the Home being used for any trade or business purpose; • from injury to You or Your Family or an employee of You or Your Family; • from damage to property owned by or in the custody of You or Your Family; • from the ownership, use or possession of lifts or mechanically or electrically propelled vehicles (other than domestic garden equipment); • from an Incident which occurs over seven years from the date the Policy was cancelled after Your Home was sold; • from You owning or possessing a proscribed animal under the Dangerous Dogs Act 1991 or similar or amending legislation or any animal other than domestic cats or dogs; • under any agreement unless You would have been liable had the agreement not been made; • where compulsory insurance or security is required by any road traffic legislation. <p>Any fines or penalties.</p>
<p>2) Unrecovered damages.</p> <p>Insurers will pay You all sums which You have been awarded in Courts of United Kingdom jurisdiction and which have not been paid to You within three months of the date of the award, if:</p> <ul style="list-style-type: none"> i) the cover provided under this Section would have insured You if the award had been made against You rather than in Your favour; and ii) You do not have an appeal pending. 	<p>Any loss excluded under part 1 of Section Four</p>
<p>The maximum amount Insurers will pay for any one claim or series of claims arising out of one event including all legal costs and expenses is shown in Your Evidence of Insurance.</p>	<p>Please also see the General Exclusions, which are in addition to these exclusions.</p> <p>Refer to the index on page 1 to find General Exclusions.</p>

THE COVER (continued)

Section Five

Personal Accident

What is Covered	What is not Covered
<p>You or Your Family suffering any of the physical injuries listed below during the Period of Insurance caused solely and directly by an accident whilst in Your Structure or working on it which within 52 weeks of the date of the accident solely and independently of any other cause results in their death or injury listed below:</p> <p>Physical Injuries</p> <ol style="list-style-type: none"> 1) Death. 2) Permanent loss of use of one or more limbs or total loss of sight of one or both eyes. 3) Permanent total disablement, payable after the incapacity has lasted for 52 weeks. <p>For the purposes of this Section, disablement means the inability to engage in the usual paid occupation or an occupation with similar remuneration.</p>	<p>Anyone whose age does not fall within the bands set out for each benefit in the Evidence of Insurance at the time of the accident:</p> <ul style="list-style-type: none"> • No benefit will be payable for death, loss or disablement occurring more than 12 months after the bodily injury has been sustained. • More than one benefit from this policy in connection with the same bodily injury. • Any injury caused directly or indirectly by: <ul style="list-style-type: none"> ◦ Alcohol, narcotic or drug use unless taken as prescribed by a registered medical practitioner. ◦ You or Your Family participating in driving or riding in any kind of race, rock climbing or mountaineering normally involving the use of ropes or guides, skiing, water skiing, tobogganing, potholing, skin diving, scuba diving, snorkelling, hang gliding, parachuting, hunting on horseback, or any winter sports other than skating. ◦ Self-inflicted injury.
<p>Insurers will pay the benefits set out in Your Evidence of Insurance.</p>	<p>Please also see the General Exclusions that are in addition to these.</p> <p>Refer to the index on page 1 to find General Exclusions.</p>

THE COVER (continued)

General Exclusions applicable to all Sections of this policy

Insurers will not pay for:

1. Any loss or damage if **Your Home** is:
 - i) being used for trade or business purposes apart from being rented out;
 - ii) being used as a permanent place of residence unless **Insurers** have agreed to this;
 - iii) not properly sited on the **Park** identified in **Your Evidence of Insurance**.
2. Loss of use other than provided by Section Two of this Policy.
3. Loss or damage to any property, or any legal liability, or any cost or expense of whatever nature, directly or indirectly caused by, or contributed to, or arising from:
 - i) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - iii) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, and in the Republic of Ireland and Northern Ireland riot and civil commotion;
 - iv) Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
4. Loss or damage to any property, or any cost or expense of whatever nature arising directly or indirectly caused by resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, or any action taken in controlling preventing, suppressing or in any way relating to any act of terrorism. For the purpose of this exclusion an act of terrorism means the use of biological, chemical and/or nuclear pollution or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
5. Loss or destruction of, or damage to, any property, or death of or bodily injury to any person directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the **Period of Insurance**. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
6. Claims if they are covered by any other insurance.
7. Loss of value following any loss, destruction or damage or a claim payment.
8. Loss or damage or legal liability directly or indirectly arising from the **Home** being loaned, leased or hired to any other person other than **Your Family** unless agreed by **Us** in writing.
9. Any loss or damage which does not happen within the **Period of Insurance**.
10. Loss or damage caused deliberately by **You**.

THE COVER (continued)

Conditions applicable to all Sections of this policy

1) Observance of Terms

You must observe the terms, exceptions and conditions of this insurance.

2) Precautions against Theft and Damage

Insurers have agreed to insure **You** on the basis that **You** will look after **Your Home, Contents** and other insured belongings as though no insurance was in place.

3) Maintenance and Siting

You must ensure that **Your Home** is maintained in a sound condition and is correctly sited on the **Park** identified in **Your Evidence of Insurance** in accordance with the manufacturer's instructions as **Insurers** have offered this insurance on that basis.

4) Floatation Device

If **You** have a **Floatation Device**, it must be installed in accordance with the manufacturer's instructions and should be inspected regularly, particularly after any flood. Do not attach anything to **Your Home** that would stop the **Floatation Device** operating freely in the event of a flood and that **You** have not stored anything under or around **Your Home** that would cause damage as the **Floatation Device** rises and falls with the level of flood water.

5) Fraud

If **You** make any claim that is false or fraudulent in any way this insurance shall become void and all claims forfeited.

6) Total Loss

In the event of the **Total Loss** of **Your Home** all cover under this insurance will cease from the date of the appropriate claim settlement. Any salvage becomes the property of the **Insurers** and no refund of **Premium** for any remaining **Period of Insurance** will be payable. Any outstanding **Premium** will be deducted from **Your** claim settlement.

Insurers retain the right to offer terms to re-instate cover for a replacement **Home** but they are not obliged to do so.

7) Rights under Contract

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

THE COVER (continued)

Conditions applicable to all Sections of this policy (continued)

8) Cancellation

i) Cancellation by the Insurers

Insurers can cancel this insurance by giving not less than 30 days' notice in writing to **You** at **Your** last known address and **Your Premium** will be adjusted by making a deduction for the proportion of time on risk when **You** were covered up to the cancellation date. No cancellation charge will be made.

Notice shall be deemed to be duly received if such notice has been sent by post in a pre-paid and properly addressed envelope.

ii) Cancellation by You

Should **You** cancel this insurance **You** may be entitled to a refund of **Premium** provided **You** have not made a claim during **Your** current year of insurance. **Your** refund will be calculated by making a deduction for the proportion of time on risk when **You** were covered up to the cancellation date and a cancellation charge will be applied. If **You** have made a claim any **Premium** return will be discretionary.

Cancellation by **You** must be notified to **Us** in writing prior to the cancellation date.



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