

defaqto

2016



CARAVAN INSURANCE



You're covered...



Your Shield Caravan and Trailer  
Tent insurance policy booklet  
[www.shieldtotalinsurance.co.uk](http://www.shieldtotalinsurance.co.uk)

shield  
total insurance

---

## Introduction to Shield

---

**We** would like to thank **You** for taking out this Caravan and Trailer Tent 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 campers and caravanners. **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** trailer, holiday home, park home, household, motor or motor home insurance needs. **You** can contact **Shield** via telephone on 01277 243004, the Internet at [www.shieldtotalinsurance.co.uk](http://www.shieldtotalinsurance.co.uk) or by post at 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE.

### Contacting Us to make a claim

To make a claim, please use the direct claims telephone number contained in **Your Evidence of Insurance**, which also contains details of the insurance **You** have bought.

### **Nigel Coppen**

Client Director  
Shield Total Insurance  
2nd Floor Juniper House  
Warley Hill Business Park  
The Drive, Great Warley  
Brentwood  
CM13 3BE  
Tel: 01277 243149

**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 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.

---

# Index

---

| Heading  | Page Number |
|--|-------------|
| Customer Service   | 2           |
| Definitions  | 4           |
| The Cover  | 9           |
| • Territorial Limits   | 9           |
| • Section One  | 9           |
| ○ Unit, Awnings, Equipment and Pup Tents                       | 10          |
| ○ Contents and Personal Effects                                | 11          |
| ○ Basis of Settlement for Claims under Section One             | 12          |
| • Section Two – Loss of Use                                    | 13          |
| • Section Three – Liability to the Public                      | 14          |
| • Section Four – Driver Injury/Illness                         | 15          |
| • Section Five – Personal Accident and Pet Injury              | 16          |
| • Section Six – No-Claims Discount Protection                  | 18          |
| • General Exclusions applicable to all Sections of this policy | 19          |
| • Conditions applicable to all Sections of this policy         | 20          |

---

## 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 Unit**;
- telling **Us** if the sums insured are not up to date as they represent the maximum **Insurers** will pay.

### Making Claims

To make a claim please contact **Us** using the address or telephone details contained 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, **Incident** or 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**. 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 Unit** 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 Unit, Equipment** and other belongings and follow manufacturers recommendations to ensure they are maintained properly. This will help avoid unnecessary loss or damage that could spoil **Your** holiday 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 the latter. 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.

**Approved Security Device** A security device that is confirmed to be an **Approved Security Device** in **Your Evidence of Insurance**.

Security devices must be fitted in accordance with the manufacturers' instructions and be operating at the time of the **Incident** in order to qualify as an **Approved Security Device**. If **Your Unit** has twin-axles and **Your Approved Security Device** is a wheel lock then **You** must protect both wheels on the same side with such wheel locks in order for the protection to qualify as an **Approved Security Device**.

**Awning** A tent-like structure made of a weatherproof fabric that is specifically designed to be attached to **Your Unit**.

**Contents and Personal Effects** Bedding, linen, luggage, general household goods, portable television sets, audio equipment and personal possessions belonging to **You** or **Your Family**. This does not include **Money** or **Valuables**.

**Equipment** Tents other than **Awnings** but including toilet tents, gas bottles, batteries, security devices (including wheel clamps), stabilisers, generators, satellite dishes, solar panels, aquaroll, air conditioning units, and motor movers that are not fixed to **Your Unit**. **Equipment** also includes camping lanterns and **Sports Equipment**.

**Europe** Any country that is a member State of the European Union, Andorra, Croatia, Faroe Islands, Gibraltar, Liechtenstein, Monaco, Norway, San Marino, Switzerland and Vatican City and transits between those areas.

**Evidence of Insurance** The document providing evidence of **Your** contract of insurance with the **Insurers** and identifying the details on which the **Insurers** have based the terms and conditions of this insurance as well as the Sections and amount of cover **You** have bought.

---

## Definitions (continued)

---

**Excess** The **Excess** is the first amount of any one claim (for each separate incident) that **You** pay. The amount of **Your Excess** is set out in **Your Evidence of Insurance**.

The following **ONLY** applies where **Your Unit** has been stolen and **Your Evidence of Insurance** describes it as a touring caravan.

Depending on the security arrangements protecting **Your Unit** and the location of the theft, **Your Excess** will change as follows:

|   | <b>How Your Excess changes</b> |
|---|--------------------------------|
| If <b>Your Unit</b> was protected with an <b>Approved Security Device</b> that was in force and operational at the time of the <b>Incident</b> .  | Reduced to NIL                 |
| If <b>Your Unit</b> was stolen and was not protected with an <b>Approved Security Device</b> , <b>Your Excess</b> will change as follows:   |                                |
| If <b>Your Unit</b> was <ul style="list-style-type: none"><li>• stored in a <b>Secure Location</b> or;</li><li>• protected with a wheel clamp and a hitch lock and was either stored at <b>Home</b> or was <b>Temporarily Unattended</b>.</li></ul> | No change                      |
| If <b>Your Unit</b> was stored at <b>Home</b> or was <b>Temporarily Unattended</b> without the protection of a wheel clamp or hitch lock.   | Increased by £150              |
| If <b>Your Unit</b> was stored away from <b>Home</b> but not stored in a <b>Secure Location</b> .   | Increased by £400              |

Hitch Lock Note:

(if **Your Unit** was locked to a car tow bar, **Insurers** will accept this as a hitchlock).

**Family** **Your** spouse or partner and children, including foster children and anyone **You** have asked us to include and **We** have provided prior written agreement to include them.

**Furnishings** Soft furnishings such as upholstery, curtains and carpets as well as appliances such as fridges, freezers and cookers.

---

## Definitions (continued)

---

**Guaranteed Value/Agreed Value** **Guaranteed Value** or **Agreed Value** is a basis of cover where **Insurers** will offer **You** an amount equal to the sum insured shown in **Your Evidence of Insurance** less the **Excess** in settlement of a claim resulting from the total loss of **Your Unit**. This offer is subject to the following qualifying conditions:

- a) **You** bought **Your Unit** from a **Recognised Dealer**;
- b) In the event of a claim **You** provide **Us** with a receipt or proof of purchase of **Your Unit** that is dated no more than 7 years before the beginning of the **Period of Insurance**, was issued by that **Recognised Dealer** when **You** bought it and shows the amount **You** paid for it;
- c) The sum insured is no more than the amount **You** paid for **Your Unit**.

If any of the qualifying conditions set out above are not met or if **Your** claim does not result from the total loss of **Your Unit**, then **Insurers** will settle **Your** claim on a **Market Value** basis.

**Home** The house where **You** reside and the surrounding private land but excluding any area where the right of way is not restricted to **Your** exclusive use.

**Incident** A sudden, unexpected, specific event which occurs at an identified time and place resulting in loss or damage.

**Insurers** The Underwriters who are **Your Insurers** as set out in **Your Evidence of Insurance**.

**Market Value** **Market Value** is a basis of cover where **Insurers** will calculate **Your** loss according to the cost of replacing **Your Unit, Equipment, Contents and Personal Effects** with items of a similar type and age, less a deduction for wear, tear and/or depreciation. **Insurers** will take account of wear and tear and/or depreciation when settling a claim on a **Market Value** basis, and this approach will have a greater impact on certain parts of **Your Unit** such as **Furnishings**. For **Your Unit** the **Market Value** will be based on information supplied by Glass's Guide Information Services or, if this is not available, other recognised sources of information such as the Internet. The maximum amount **Insurers** will pay will be limited to the sum insured shown in **Your Evidence of Insurance**.

**Money** **Money** of any kind, including cash, bankers drafts, cheques, credit or debit or charge cards or any other type of financial instrument.



---

## Definitions (continued)

---

|                               |   |
|-------------------------------|---|
| <b>New for Old</b>            | <b>New for Old</b> is a basis of cover where <b>Insurers</b> calculate <b>Your</b> loss according to the cost of a new replacement, or the nearest equivalent. <b>New for Old</b> cover applies when <b>Your Unit</b> or <b>Equipment</b> is replaced; any cash settlement will be on a <b>Market Value</b> basis only. If, at the time of the loss, the sum insured for <b>Your Unit</b> is less than 90% of the cost of a new replacement or nearest equivalent then the basis of cover will revert to <b>Market Value</b> . The maximum amount Insurers will pay will be limited to the sum insured shown in <b>Your Evidence of Insurance</b> irrespective of the basis of cover. |
| <b>Our / Us / We</b>          | The administrators of this insurance.   |
| <b>Period of Insurance</b>    | The length of time, shown on <b>Your Evidence of Insurance</b> , during which cover applies.  |
| <b>Premium</b>                | The payment <b>You</b> make in return for <b>Insurers</b> giving <b>You</b> insurance.  |
| <b>Pup Tent</b>               | A small one or two man tent not exceeding 2 metres in length or 1.25 metres in width.   |
| <b>Recognised Dealer</b>      | A caravan dealer based in the United Kingdom who buys caravans, campers or trailer tents directly from the manufacturer in order to sell them to the public.  |
| <b>Secure Location</b>        | Any one of the following:- <ol style="list-style-type: none"><li>1. A storage site registered by CaSSOA and meeting their Gold or Silver standard</li><li>2. A securely locked compound with a clearly defined perimeter that identifies the site as a private area and restricts unauthorised access and has security lighting, closed circuit television and daily supervision and inspection.</li><li>3. A location that is shown in <b>Your Evidence of Insurance</b> as being a <b>Secure Location</b>.</li></ol>  |
| <b>Sports Equipment</b>       | Fishing rods, wet suits, surfboards and inflatable dinghies that are no more than 4.3 metres in length.   |
| <b>Temporarily Unattended</b> | When <b>You</b> or <b>Your Family</b> are not with <b>Your Unit</b> and it is not in storage. For the purposes of this definition, a <b>Unit</b> that has been left with a repairer or dealer for repairs or servicing is deemed to be <b>Temporarily Unattended</b> .  |
| <b>Third Party</b>            | Any person other than <b>You</b> , a member of <b>Your Family</b> or an employee of <b>You</b> or <b>Your Family</b> .  |
| <b>Unit</b>                   | The structure, including fixed motor movers, fixtures and fittings and integral furniture and <b>Furnishings</b> of the touring caravan, folding caravan, folding camper or trailer tent, as stated in <b>Your Evidence of Insurance</b> .  |

---

## Definitions (continued)

---

|                       |  |
|-----------------------|--|
| <b>United Kingdom</b> | England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man, including transits between those areas.                                     |
| <b>Valuables</b>      | Jewellery, gold, silver, precious and non-precious stones and metals, watches, furs, cameras, camcorders and accessories, photographic equipment and binoculars. |
| <b>You/Your</b>       | The name of the person appearing in <b>Your Evidence of Insurance</b> .  |

---

## The Cover

---

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

---

### Territorial Limits

---

Cover is provided for **Incidents** occurring when the **Unit** is in the **United Kingdom** or any other country identified in **Your Evidence of Insurance**. The number of days cover for **Incidents** occurring outside the **United Kingdom** is shown in **Your Evidence of Insurance**.

If **You** need insurance for countries not listed in **Your Evidence of Insurance** or for periods greater than set out in **Your Evidence of Insurance**, please write to or telephone **Us** for a quotation.

---

### Section One

---

#### Unit, Awnings, Equipment, Pup Tents, Contents and Personal Effects

---

| What is covered   | What is not covered  |
|---|--|
| <p>Loss or damage to <b>Your</b>:</p> <p><b>a) Unit, Awnings, Equipment and Pup Tents</b><br/><b>b) Contents and Personal Effects</b></p> <p>as identified in <b>Your Evidence of Insurance</b> whether being used by <b>You, Your Family</b> or someone else during the <b>Period of Insurance</b> in the circumstances described below:</p> | <p>The <b>Excess</b> unless the claim arises from the total loss or destruction of a <b>Pup Tent</b> that is worth no more than £50 and at the time of the <b>Incident</b>, was with <b>Your Unit</b> or on the same pitch on a caravan holiday park where <b>Your Unit</b> was sited.</p> <p>Depreciation, deterioration, manufacturing defects, general wear and tear, damage by pets, moth, vermin, rot, frost, water leakage or any gradually operating process such as rust or damp.</p> <p>Mechanical, electronic or electrical breakdown, failure or damage.</p> <p>Any claim, including theft, which arises from deception, fraud or the use of stolen, forged, or invalid cheques, bank drafts or bank notes or any other financial instrument.</p> <p>Any claim arising out of the cessation of any business for any reason including liquidation, insolvency or bankruptcy.</p> |

# The Cover (continued)

## Section One (continued)

| What is covered  | What is not covered  |
|--|--|
|  | <p>The cost of returning <b>Your Unit</b> to <b>Your Home</b> or place of storage unless <b>Your Unit</b> has been:</p> <ol style="list-style-type: none"> <li>i) recovered following a theft; or,</li> <li>ii) repaired following damage suffered where the theft of the <b>Unit</b> or the damage suffered by the <b>Unit</b> is covered by this insurance.</li> </ol> <p>Theft from tents or <b>Awnings</b>:-</p> <ul style="list-style-type: none"> <li>● unless the tent or <b>Awning</b> has sides that completely enclose the interior and is attached or next to <b>Your Unit</b> at the time of the insured <b>Incident</b>;</li> <li>● unless the individual value of items taken is less than £125;</li> <li>● for any claim greater than £500 in all any one insured <b>Incident</b>.</li> </ul> |
| <p><b>a) Unit, Awnings, Equipment and Pup Tents</b></p> <p>Physical loss or damage to <b>Your Unit, Awnings</b> and <b>Equipment</b>, directly resulting from an insured <b>Incident</b> during the <b>Period of Insurance</b>.</p> <p>Following an insured <b>Incident Insurers</b> will also pay for:</p> <ol style="list-style-type: none"> <li>i) the cost of removing a disabled <b>Unit</b> from the location of an insured <b>Incident</b> to the nearest garage, repairer or place of safekeeping</li> <li>ii) the necessary storage charges incurred whilst awaiting repair or disposal but excluding any charges not agreed by <b>Us</b> or any other storage charges</li> <li>iii) the cost of delivering the <b>Unit</b> from the repairers to the normal place of storage as shown in the <b>Evidence of Insurance</b> or <b>Your</b> fuel costs to perform the same delivery.</li> </ol> | <p>Loss or damage to tents, <b>Awnings</b> or toilet tents when these are left erected and unattended for more than 4 days in succession.</p> <p>Loss or damage to <b>Sports Equipment</b>:</p> <ul style="list-style-type: none"> <li>● unless it is with <b>You</b> or <b>Your Family</b> whilst <b>You</b> are caravanning away from <b>Home</b>;</li> <li>● directly caused as a result of its use at the time of the <b>Incident</b>;</li> <li>● that exceeds £250 for any single article or set.</li> </ul> <p>Any loss or damage to inflatable dinghies that are more than 4.3 metres in length.</p> <p>Damage to tyres, unless resulting from an insured <b>Incident</b> to the <b>Unit</b> or by vandalism.</p>   |

# The Cover (continued)

## Section One (continued)

| What is covered  | What is not covered   |
|--|---|
| <p>Any replacement <b>Unit</b> will be automatically covered up to the amount you paid for it for a period of 14 days from the day <b>You</b> take delivery of the new <b>Unit</b>, pending notification to <b>Us</b>.</p>   | <p>Any cover for <b>Your</b> replacement <b>Unit</b> unless <b>You</b> have told <b>Us</b> about it within 14 days together with details of the <b>Unit</b> make, model, year and serial/CRIS number and <b>You</b> have paid any <b>Premium</b> due as a result of the change.</p>   |
| <p><b>b) Contents and Personal Effects</b></p> <p>Physical loss or damage to <b>Contents</b> and <b>Personal Effects</b> belonging to <b>You</b> and <b>Your Family</b> whilst such <b>Contents</b> and <b>Personal Effects</b> are contained in <b>Your Unit</b>, <b>Your Awning</b> or in a vehicle towing <b>Your Unit</b>.</p> | <p>Any single item individually valued at more than £500.</p> <p>Loss of or damage to <b>Contents</b> or <b>Personal Effects</b> when they are in an <b>Awning</b> unless <b>You</b> are on holiday with the <b>Awning</b> and its sides have been fixed to enclose the interior completely whenever <b>You</b> are away from it.</p> <p>Loss of or damage to any of the following: <b>Money</b>, <b>Valuables</b>, documents, contact lenses, spectacles, motor driven vehicles of any kind or their accessories, mobile telephones, satellite navigation systems, computers and any associated software or hardware devices, any personal audio or visual entertainment devices, cycles or any type of waterborne craft.</p> <p>Theft from the <b>Unit</b> unless forcible and violent means are used to gain entry.</p> <p>Theft or unexplained loss of <b>Contents</b> and <b>Personal Effects</b> that were left in the open at the time of the <b>Incident</b>.</p> <p>Any cost of replacing or repairing any undamaged parts of the <b>Contents</b> or <b>Furnishings</b> which form part of a pair or set or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or specific part.</p> |
| <p>The maximum <b>Insurers</b> will pay is limited to the sums insured set out in <b>Your Evidence of Insurance</b>.</p> <p>The maximum <b>Insurers</b> will pay for <b>Sports Equipment</b> is £500 or the sum insured for <b>Equipment</b>, whichever is lesser.</p>   | <p>Please also see the General Exclusions that are in addition to these exclusions.</p> <p>Refer to the index on page 1 to find General Exclusions.</p>   |

---

## The Cover (continued)

---

### Section One (continued)

---

#### Basis of Settlement for claims made under Section One

**Insurers** will not pay any more than the sums insured, will only settle claims according to the basis of cover and will only pay for costs **You** have actually incurred or **We** have authorised as a result of a loss covered under the terms of this policy. The point at which the cost to repair a **Unit** becomes uneconomical is subject to many factors and this decision will be made solely at the discretion of **Insurers** as will the decision to carry out specialist repairs where appropriate or to replace parts.

The available bases of cover are “Guaranteed Value/Agreed Value”, “Market Value” or “New for Old”. The full meaning of these can be found under “Definitions” in this policy booklet. The Index on page 1 provides the page number.

Both the basis of cover and the sums insured applying to **You** are set out in the **Evidence of Insurance**.

It is very important that:

- the basis of cover meets **Your** needs and;
- the sums insured are adequate.

If **You** have any concerns about the basis of cover or the sums insured, please contact **Us** for help as soon as possible. **Our** contact details are shown at the beginning of this policy booklet.

In the event of a total loss of **Your Unit** from whatever cause, **Insurers** will only settle **Your** claim after **You** have provided proof that **You** owned the **Unit** at the time of the **Incident**. **We** recommend **You** retain any purchase receipts and that, for touring caravans manufactured after 1992, **You** also hold a CRiS registration document showing **You** as the registered owner.

Where a claim for damage results in the **Unit, Equipment** or accessories needing new parts and these are found to be obsolete or unobtainable then the claim will be limited to the last known list price of the part, together with the appropriate fitting charge.

Claims resulting from loss or damage to panels or windows of **Your Unit** will be limited to the replacement or repair of the lost or damaged panels or windows only.

---

## The Cover (continued)

---

### Section Two

---

#### Loss of Use

| What is covered  | What is not covered   |
|--|---|
| <p>If <b>Your Unit</b> becomes uninhabitable following an insured <b>Incident</b> under Section One <b>Insurers</b> will contribute towards the costs of:</p> <p>Hotel, motel or alternative accommodation; or,</p> <p>The hire of a similar <b>Unit</b> to enable <b>You</b> to continue the holiday; and/or,</p> <p>The cost of recovering <b>Your Contents</b> and <b>Personal Effects</b> to <b>Your Home</b> address.</p> | <p>Any loss that does not arise directly from an insured loss in Section One taking place whilst <b>You</b> are away from <b>Home</b> on holiday with <b>Your Unit</b> in the <b>United Kingdom</b> or <b>Europe</b>.</p> <p>Notwithstanding the above, coverage is provided if <b>You</b> are due to depart on a pre-booked holiday with <b>Your Unit</b> and repair or replacement cannot be completed by the planned departure date, <b>You</b> having made best endeavours to have <b>Your Unit</b> repaired or replaced.</p> |
| <p>The maximum overall amount <b>Insurers</b> will pay, including all taxes is shown in <b>Your Evidence of Insurance</b>. Within this overall limit, <b>Insurers</b> will not pay more than £250 per day.</p>   | <p>Please also see the General Exclusions that are in addition to these exclusions.</p> <p>Refer to the index on page 1 to find General Exclusions.</p>   |

# The Cover (continued)

## Section Three

### Liability to the Public

| What is covered   | What is not covered   |
|---|---|
| <p>The legal liability of <b>You</b> and <b>Your Family</b> or <b>Your</b> legal representative for causing:</p> <ol style="list-style-type: none"> <li>1. accidental death, bodily injury or illness to a <b>Third Party</b>; or,</li> <li>2. accidental damage to a <b>Third Party's</b> property;</li> </ol> <p>happening during the <b>Period of Insurance</b> and arising from the ownership or use of the <b>Unit</b>.</p> <p><b>Insurers</b> will pay:</p> <ol style="list-style-type: none"> <li>a) Damages or compensation to a <b>Third Party</b> for the injury or damage caused.</li> <li>b) A <b>Third Party's</b> legal costs incurred in claiming compensation from <b>You</b> as agreed by <b>Insurers</b> or awarded by a court or tribunal.</li> <li>c) <b>Your</b> legal costs for defending the claim as agreed by <b>Insurers</b> or awarded by a court or tribunal if incurred with <b>Insurers</b> prior written consent.</li> </ol> | <ul style="list-style-type: none"> <li>● Liability arising whilst the <b>Unit</b> is hitched to a towing vehicle, being towed or as a result of becoming detached from a towing vehicle.</li> <li>● Damage to property owned by or in the custody of <b>You</b> or <b>Your Family</b>, an employee of <b>You</b> or <b>Your Family</b>, or any person to whom the <b>Unit</b> is lent.</li> <li>● Liability for which compulsory insurance or security is required for any road traffic legislation.</li> <li>● The legal liability of anyone who is not <b>You</b>, <b>Your Family</b> or <b>Your</b> legal representative unless:-             <ol style="list-style-type: none"> <li>i) <b>You</b> have notified <b>Us</b> and <b>We</b> have agreed to this extension in writing and;</li> <li>ii) That person is using <b>Your Unit</b> with <b>Your</b> permission and;</li> <li>iii) That person observes, and abides by the terms of this Section.</li> </ol> </li> </ul> |
| <p>The maximum amount <b>Insurers</b> will pay for any one claim is shown in <b>Your Evidence of Insurance</b> and this amount includes legal costs.</p>  | <p>Please also see the General Exclusions that are in addition to these exclusions.</p> <p>Refer to the index on page 1 to find General Exclusions.</p>   |



# The Cover (continued)

## Section Four

### Driver Injury/Illness

| What is covered  | What is not covered  |
|--|--|
| <p>If <b>You</b> or any member of <b>Your Family</b> are driving a vehicle that is towing <b>Your Unit</b> on holiday and the driver becomes unwell or is accidentally injured such that they cannot continue driving then, on condition that no other passenger is able to take over the driving, <b>Insurers</b> will reimburse <b>You</b> for:</p> <ol style="list-style-type: none"> <li>1. The cost of a standard class rail fare for the driver and passengers to return <b>Home</b>.</li> <li>2. The necessary cost of returning:               <ol style="list-style-type: none"> <li>a. <b>Your Unit</b> to its place of storage as shown in the <b>Evidence of Insurance</b>.</li> <li>b. The towing car to <b>Your Home</b>.</li> </ol> </li> </ol> | <p><b>Insurers</b> will not pay any claim for costs unless the illness or injury occurs during the <b>Period of Insurance</b> and in the <b>United Kingdom</b> or in other countries that are identified in <b>Your Evidence of Insurance</b>.</p> <p><b>Insurers</b> will not pay any claim for costs if:</p> <ul style="list-style-type: none"> <li>● Another passenger is able to take over the driving.</li> <li>● The injury or illness was caused directly or indirectly by:           <ol style="list-style-type: none"> <li>i) Alcohol, narcotic or drug use unless taken as prescribed by a registered medical practitioner.</li> <li>ii) <b>You</b> or <b>Your Family</b> 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.</li> <li>iii) Any self-inflicted injury.</li> </ol> </li> </ul> |
| <p>The maximum <b>Insurers</b> will pay under this section is £1,000 in total during the <b>Period of Insurance</b>.</p>   | <p>Please also see the General Exclusions that 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 and Pet Injury

| What is covered  | What is not covered   |
|--|---|
| <p><b>Personal Accident</b></p> <p><b>You</b> or <b>Your Family</b> suffering any of the physical injuries listed below caused solely and directly by an accident whilst either:</p> <p>a) on holiday with <b>Your Unit</b> during the <b>Period of Insurance</b>; or,</p> <p>b) hitching, unhitching or working on <b>Your Unit</b></p> <p>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> | <ul style="list-style-type: none"> <li>● Anyone whose age does not fall within the bands set out for each benefit in the <b>Evidence of Insurance</b> at the time of the accident.</li> <li>● No benefit will be payable for death, loss or disablement occurring more than 12 months after the bodily injury has been sustained.</li> <li>● More than one benefit from this policy in connection with the same bodily injury.</li> </ul>   |
| <p><u>Physical Injuries</u></p> <ol style="list-style-type: none"> <li>1. Death.</li> <li>2. Loss of use of one or more limbs or total loss of sight of one or both eyes.</li> <li>3. Permanent total disablement, payable after the incapacity has lasted for 52 weeks.</li> </ol> <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>  | <ul style="list-style-type: none"> <li>● Any injury caused directly or indirectly by:               <ol style="list-style-type: none"> <li>i) Alcohol, narcotic or drug use unless taken as prescribed by a registered medical practitioner.</li> <li>ii) <b>You</b> or <b>Your Family</b> 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.</li> <li>iii) Any self-inflicted injury.</li> </ol> </li> </ul> |
| <p><b>Insurers</b> will pay the benefits set out in <b>Your Evidence of Insurance</b>.</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)

---

### Section Five (continued)

---

| What is covered  | What is not covered  |
|--|--|
| <p><b>Pet Injury</b></p> <p><b>Insurers</b> will pay veterinary fees for the treatment of an external physical injury suffered by <b>Your</b> pet whilst with <b>You</b> on holiday with <b>Your Unit</b> during the <b>Period of Insurance</b>.</p> | <p><b>Insurers</b> will not pay any claim unless in respect of fees charged for treatment given to <b>Your</b> pet by a qualified veterinary practitioner and such treatment is solely provided to deal with an external physical injury.</p> <p><b>Insurers</b> will not pay any veterinary fees to treat an injury suffered before the first day of <b>Your</b> holiday.</p> |
| <p>The maximum <b>Insurers</b> will pay is £500 in the aggregate in any one <b>Period of Insurance</b>.</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)

---

### Section Six

---

#### No-claims Discount Protection

The following specific definitions only apply to this Section

**Claim** A request by **You** for **Insurers** to pay out under the terms of this or another insurance policy designed to indemnify **You** against loss or damage to property that would be protected under this insurance policy, irrespective of the circumstances of the **Incident** leading to **Your** request.

Any **Claim** that has been withdrawn in full by **You** or where any amounts paid by **Insurers** have been recovered in full from **You** or a **Third Party** will not be considered a **Claim** under the terms of this extension of cover unless that **Claim** was withdrawn because it was made fraudulently.

**No Claim Discount** The reduction on **Your Premium** that is specifically allowed by **Insurers** to reward **You** for not making any **Claims** on **Your Policy** or because any **Claims You** have made fall below a threshold set by **Insurers**.

If **You** have paid a **Premium** to include this cover, **Insurers** will pay for the loss of any **No Claims Discount** that **We** would have allowed **You** on the renewal **Premium** of this insurance had **You** not made any **Claims** under this insurance. **Insurers** further agree to continue offering this extension of cover on the renewal of this insurance on condition that **You** do not make any more than 2 claims in any 3 year period.

---

## The Cover (continued)

---

### General Exclusions applicable to all Sections of this policy

---

**Insurers** will not pay for:

1. Any loss or damage if the **Unit** is being:-
  - i) used for trade or business purposes;
  - ii) used as a permanent place of residence;
  - iii) used for speed testing, racing or pace-making;
  - iv) let for hire or reward.
2. Loss of use other than provided by Section Two – Loss of Use.
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 for loss, damage or injury if such claims are more specifically insured elsewhere.
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 **Unit** being loaned, leased or hired to any other person other than **Your Family** unless agreed in writing by **Insurers**.
9. Any loss, damage or injury which does not happen within the **Period of Insurance**.
10. Loss or damage caused deliberately by **You** or **Your Family**.

---

## 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 Unit, Equipment** and other insured belongings as though no insurance was in place.
- Any safety or security arrangements declared to **Us** are always in force. In particular if **You** have benefited from a discounted premium either because **You** told **Us** **You** would be protecting **Your Unit** with an **Approved Security Device** or because **You** would be storing **Your Unit** at a particular storage address then it is important to ensure such protections are in force. Failure to comply with this condition will result in **Your** claim being rejected unless **We** have given **Our** prior written agreement.

#### 3. Maintenance

**You** must ensure that **Your Unit** is maintained in a sound and roadworthy condition as **Insurers** have offered this insurance on that basis. If **Your Unit** is not in a sound and roadworthy condition and **You** suffer a loss as a direct result, **Your** claim could be rejected.

#### 4. Towing Safely

**You** must ensure the towing vehicle is capable of towing **Your Unit** safely in accordance with the manufacturer's guidelines and that the combination of vehicle and **Unit** meets the appropriate legal requirements. If the towing vehicle is not suitable for the **Unit** **You** could suffer a serious accident and any claim for resulting loss or damage could be rejected.

#### 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 **Your Unit** being stolen and not recovered or becoming a total loss 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 **Unit** 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

---

#### 8. Cancellation

##### a) Cancellation by 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.

##### b) 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.

Shield Total Insurance  
Juniper House  
Warley Business Park  
Great Warley  
Brentwood  
CM13 3BE

## Available Shield insurances:

- ★ Park home
- ★ Trailer tent
- ★ Car
- ★ Tent
- ★ Home
- ★ Folding caravan
- ★ Travel
- ★ Folding camper
- ★ Canine clubs
- ★ Trailer
- ★ Allotment
- ★ Motorcycle
- ★ Mobility scooter

**0800 975 1305**  
**info@shieldtotalinsurance.co.uk**

 @armadillosdo  /ShieldTotalInsurance

Shield Total Insurance is a trading name of Vantage Insurance Services Limited  
which is authorised and regulated by the Financial Conduct Authority.  
SH/GEN/TC 2016 05

**shield**  
total insurance