

You're covered

Your Shield trailer
insurance policy booklet



www.shieldtotalinsurance.co.uk

shield
total insurance



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Contacting Us

You can contact **Us** via telephone, the Internet or by post using the details below:

Telephone	Policy Changes 01277 243004	Making Claims 01277 243005
Internet	www.shieldtotalinsurance.co.uk	
Post	Shield Total Insurance 2nd Floor Juniper House Warley Hill Business Park The Drive, Great Warley Brentwood CM13 3BE	Shield Total Insurance Claims Department 2nd Floor Juniper House Warley Hill Business Park The Drive, Great Warley Brentwood CM13 3BE

Introduction

We would like to thank **You** for taking out this Trailer Insurance through **Shield** and to welcome **You** as a valued customer.

Please read this policy wording carefully and raise any questions **You** may have with **Us**. Please remember there is a duty on **You** to take reasonable care and that if **You** avoid unnecessary claims this helps **Us** to retain highly competitive premiums.

Shield's insurance is specially designed for campers and caravanners and **We** hope **You** will remain a customer for many years.

Your policy is underwritten by the following **Insurers** for these proportions:-

Groupama Insurance Company Limited.	100%
Member of the Association of British Insurers ("ABI").	

Registered address:

Groupama House, 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB
(Co. Registration no. 995253).

All **Insurers** are authorised and regulated by the Financial Services Authority ("FSA")

The subscribing **Insurers'** obligations are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing **Insurers** are not responsible for the subscription of any co-subscribing **Insurer** who for any reason does not satisfy all or part of its obligations.

Shield Total Insurance is a trading name licensed to Vantage Insurance Services Limited ("VISL").

VISL acts on behalf of Insurers in providing this insurance and is authorised and regulated by the FSA. VISL's registered address is 41 Eastcheap, London, EC3M 1DT. Registered in England (Registered Company No. 3441136).

Contacts:

Shield Total Insurance

2nd Floor Juniper House
Warley Hill Business Park
The Drive, Great Warley
Brentwood CM13 3BE

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 and the enclosed **Evidence of Insurance** as soon as **You** receive it.
- letting **Us** know immediately if it does not meet **Your** requirements.
- keeping **Your Evidence of Insurance** in a safe place.
- contacting **Us** quickly with any question **You** may have.

However **We** do recognise that on occasion things can go wrong.

Complaints:

Should an occasion ever arise when **You** feel this objective has not been met then please initially contact: Nigel Coppen at Shield Total Insurance, 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood CM13 3BE or telephone 01277 243021. On receiving **Your** complaint we will send a full response within 5 working days or tell **You** within that time when **You** can expect a response.

If **You** are still not satisfied please contact the Chairman and Chief Executive, Groupama Insurance Company Limited, Groupama House, 6th Floor, One America Square, 17 Crosswall, London EC3N 2LB or Telephone: 0870 850 8510 or Fax: 020 7264 2860.

If **You** remain unhappy and feel the matter has not been resolved to **Your** satisfaction **You** may be entitled to refer **Your** matter to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800. Please be aware that the Ombudsman will only consider **Your** complaint if **You** have already given **Us** the opportunity to resolve it.

Financial Services Compensation Scheme:

We are covered by the Financial Services Compensation Scheme (FSCS). If **We** cannot meet **Our** obligations **You** may be entitled to compensation from the scheme. This depends on the type of business and the circumstances of the claim.

Insurance and advising is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Cancellation:

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 later. There may be a cancellation charge should the policy have been in force.

Disclosure

You must immediately inform **Us** of any:

- change of **Your Trailer** - mid-term substitutions will be subject to an administration charge
- change of **Your** address or the storage address of **Your Trailer**. This is particularly important if either address is outside the **United Kingdom** because failure to advise us could invalidate **Your Policy**
- convictions or prosecutions suffered by **You** and **Your Family**, other than motoring offences
- increase in the values of any insured items listed in **Your Evidence of Insurance** not taking into account any seasonal changes, or minor fluctuations. Please note that if **You** notify **Us** of an increase **Insurers** reserve the right to increase the **Premium**.

Making Claims

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

- i) **You** must report to **Us** any loss, damage, **Incident** or claim or any occurrence likely to give rise to a claim and of any proceedings being brought against **You**, as soon as reasonably possible.
- ii) 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.
- iii) **You** must, in the event of theft or other malicious **Incident** give immediate notice of loss or damage to the Police.
- iv) **You** must send copies of every letter writ or document to **Us** immediately upon receipt.
- v) **You** or any person claiming coverage must give all information and assistance to **Us** and, unless **Your** claim is a small claim, not negotiate, pay, settle, admit or repudiate any claim without the **Insurers'** written consent.
- vi) No property may be abandoned to the **Insurers**.
- vii) In the event of a total loss to your **Your Trailer** or if it is stolen, **Insurers** will require **You** to produce documentary proof of ownership.

Small Claims.

In the event of damage to **Your Trailer** resulting in a possible claim, where the total cost of repairs is not likely to exceed £300, **You** may proceed with the repairs without reference to **Us** but **You** must submit the receipted invoice and complete a claim form. **Insurers** will only pay small claims within the terms and conditions of this insurance.

Insurers' Rights

The **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 the **Insurers** such information, assistance and copies of documents as the **Insurers** may require as soon as reasonably possible.

This policy is issued by, on behalf of and with the authority of the **Insurers**.

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.

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 Insurers have based the terms and conditions of this insurance as well as the Sections and amount of cover You have bought.
Excess	The Excess is 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 and anyone You have asked us to include and We have provided prior written agreement to include them
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	The cost of replacing Your Trailer with another of the same type and age, less a deduction for wear, tear and/or depreciation. The maximum amount Insurers will pay will be limited to the sum insured shown in Your Evidence of Insurance
Our / Us / We/ Shield	The administrators of this insurance.
Period of Insurance	The length of time, shown on Your Evidence of Insurance , during which cover applies.
Premium	The payment You make in return for Insurers giving You insurance.
Third Party	Any person other than You , a member of Your Family or an employee of You or Your Family .

Definitions (continued)

Trailer	A mobile container specifically manufactured for the purpose of transporting luggage and camping equipment when hitched to a motor vehicle.
United Kingdom	England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man, including transits between those areas.
You/Your	The name of the person appearing in Your Evidence of Insurance .

The Cover

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

Territorial Limits

Cover is provided for **Incidents** occurring when the **Trailer** 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

Trailer

What is covered	What is not covered
<p>Physical loss or damage to Your Trailer as identified in Your Evidence of Insurance, directly resulting from an insured Incident whether being used by You, Your Family or someone else during the Period of Insurance.</p> <p>Following an insured Incident Insurers will also pay for:</p> <ul style="list-style-type: none">i) the cost of removing the Trailer if disabled to the nearest garage, repairer or place of safekeeping.ii) the reasonable and necessary storage charges whilst awaiting repair or disposal but excluding normal place of storage and as agreed by Us.iii) Your reasonable fuel costs for You to collect Your Trailer following an insured repair, but only for incidents occurring in the UK and only to Your Home address in the UK.	<p>The Excess</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> <p>Damage to tyres, unless resulting from an insured Incident to the Trailer or by vandalism.</p> <p>The cost of returning Your Unit to Your home.</p>

The Cover (continued)

Section One (continued)

What is covered	What is not covered
Any replacement Trailer will be automatically covered up to the amount you paid for it for a period of 14 days from the day You take delivery of the new Trailer , pending notification to Us .	Any cover for Your replacement Trailer unless You have told Us about it within 14 days together with details of the Trailer make, model, year and serial number and You have paid any Premium due as a result of the change.
The maximum Insurers will pay is limited to the sums insured set out in Your Evidence of Insurance	Please also see the General Exclusions that are in addition to the exclusions in Section One

Basis of Settlement for claims made under Section One

Insurers will only pay for costs **You** have actually incurred or **We** have authorised as a result of the loss, replacement or repair.

In the event of a total loss of **Your Trailer** from whatever cause, **Insurers** will only settle **Your** claim after **You** have provided proof that **You** owned the **Trailer** at the time of the **Incident**. **We** recommend that **You** retain any purchase receipts.

Where a claim for damage results in the **Trailer** 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.

Insurers will settle all claims on a **Market Value** basis and **Your** sums insured should reflect the value of a used replacement **Trailer** of the same age and condition. **Insurers** will take account of wear and tear when settling a claim on a **Market Value** basis. **Insurers** will use recognised sources of information such as the internet to determine a reasonable **Market Value**.

The sums insured **You** choose must be adequate because if they are too low **Insurers** may not pay **You** as much as **You** expect.

The Cover (continued)

Section Two

Loss of Use

What is covered	What is not covered
<p>If Your Trailer becomes unusable following an insured Incident under Section One Insurers will contribute towards the reasonable costs of:</p> <ol style="list-style-type: none"><li data-bbox="105 453 546 496">1. Hotel, motel or alternative accommodation or<li data-bbox="105 531 546 574">2. The hire of a similar Trailer to enable You to continue the holiday and/or<li data-bbox="105 609 546 652">3. The cost of recovering the Trailer to Your Home address.	<p>Any loss that does not arise directly from an insured loss in Section One taking place whilst You are away from Home on holiday with Your Trailer in the United Kingdom or Europe.</p> <p>Notwithstanding the above, coverage is provided if You are due to depart on a pre-booked holiday with Your Trailer and repair or replacement cannot be completed by the planned departure date, You having made all reasonable efforts to have Your Trailer repaired or replaced.</p>
<p>The maximum amount Insurers will pay is 5% per week of Your Trailer sum insured set out in Your Evidence of Insurance but restricted to the total limit shown in Your Evidence of Insurance in all, including VAT and other taxes.</p>	<p>Please also see the General Exclusions that are in addition to the exclusions in Section Two.</p>

The Cover (continued)

Section Three

Liability to the Public

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

The Cover (continued)

General Exclusions applicable to all Sections of this policy

Insurers will not pay for:

1. Any loss or damage if the **Trailer** 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 of this Policy.
3. Loss or destruction of or damage to any property whatsoever, or any loss or expense whatsoever resulting or arising therefrom, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused or contributed to, by, 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, damage or destruction or any cost or expense of whatsoever nature or wheresoever arising (including consequential loss and damage) 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 **Trailer** being loaned, leased or hired to any other person other than **Your Family** unless agreed in writing by **Insurers**.
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. Reasonable Precautions against Theft or Damage

You must take all reasonable precautions to protect **Your Trailer** and other insured items against theft or damage.

3. Maintenance

You must ensure that **Your Trailer** is maintained in a sound and roadworthy condition as **Insurers** have offered this insurance on that basis. If **Your Trailer** 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

Take care to check that the towing vehicle is suitable for towing **Your Trailer** in safety as a failure to do so could result in a serious accident. **Your** claim for any resulting loss or damage could be rejected if it is shown that the towing vehicle was not suitable for towing **Your Trailer** in safety.

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 Trailer** 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 **Trailer** 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 the Insurers

The **Insurers** can cancel this insurance by giving not less than thirty 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.

Available Shield insurances:

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

0800 393 033

info@shieldtotalinsurance.co.uk

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Shield Total Insurance is a trading name of Vantage Insurance Services Limited (VISL). VISL is a subsidiary of Vantage Holdings Ltd and is authorised and regulated by the Financial Conduct Authority No. 311541. VISL is registered in England No. 3441136. Registered office: 41 Eastcheap, London, EC3M 1DT.



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