

shield  
TOTAL INSURANCE

# TRAILER INSURANCE POLICY BOOKLET



---

## Contents

---

| Index   | Page Number |
|---|-------------|
| Introduction to Shield  | 2           |
| • Contacting Us   | 2           |
| • Declaring Material and Relevant Facts   | 2           |
| • Maintenance and Reasonable Care   | 2           |
| Customer Service  | 4           |
| • Making Claims   | 4           |
| • Cancellation Rights   | 4           |
| • Complaints  | 4           |
| • What happens if Insurers cannot meet their liabilities?   | 4           |
| • Data Protection   | 4           |
| Definitions   | 5           |
| The Cover   | 6           |
| • Territorial Limits  | 6           |
| • Section One - Trailer   | 6           |
| o Replacement Trailer   | 6           |
| o Basis of Settlement for Section One   | 7           |
| • Section Two – Loss of Use   | 8           |
| • Section Three – Liability to the Public   | 8           |
| • General Exclusions applicable to all Sections of this policy  | 9           |
| • Conditions applicable to all Sections of this policy<br>(Including Full Claims Procedure and Cancellation Rights) | 10          |

---

## INTRODUCTION TO SHIELD TOTAL INSURANCE

---

**We** would like to thank **You** for taking out this insurance through Shield Total Insurance Services 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** household, holiday home, touring caravan, camping, motor or motor home insurance needs. **Our** full range of insurance products can be found at [www.shieldtotalinsurance.co.uk](http://www.shieldtotalinsurance.co.uk).

### Contacting Us

For new policies, policy changes (including cancellations), claims, or complaints, please contact **Us** as follows:  
Telephone

- New Policies or Policy Changes - 01277 243004
- Claims - 01277 243005
- Complaints - 01277 243021

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

### Declaring Material and Relevant Facts

**You** have a duty to make a fair presentation of all material facts and circumstances to **Insurers**. Providing **Insurers** with inaccurate information or failing to tell **Insurers** of anything which may increase the risk may invalidate this policy or lead to claims not being paid or being paid in part only.

To assist **Your** understanding of which facts and circumstances are material and relevant to **Insurers**, here are some key examples:

- *Use of **Your Trailer*** - is it used for holidays, what do you transport with it. Is it rented out?
- *Storage* - is the **Trailer** stored in the **United Kingdom**? Is it in a secure area?
- *Security* – what anti-theft protections such as locks are in place to protect **Your Trailer**?
- *Safety* – what safety protections such as tyre protection or anti-snaking devices are fitted?
- *Taking **Your Trailer** abroad* – do you travel beyond **Europe** and how long are **You** abroad?
- *Convictions* – apart from motoring offences, have **You** or **Your Family** been convicted of an offence

Other facts will be shown in the **Evidence of Insurance**. If **You** believe the facts recorded are wrong or if **You** are in any doubt or require clarification of what must be declared to **Insurers**, **You** should discuss this with **Us** as soon as possible.

### Maintenance and Reasonable Care

This policy does not cover maintenance of **Your** property whether such maintenance is routine or is caused by wear and tear. **Insurers** expect **You**, at **Your** cost, to maintain **Your** property in good repair, keep it secure and to take all practical steps to avoid loss or damage.

**You** should also take care to prevent accidents, **Injury** or disease. Please see General Condition 3).

This policy is a contract of insurance between **You** and **Insurers** by which **Insurers** agree to cover **You** in respect of the risks set out in the sections of this policy shown as insured on the **Evidence of Insurance**, subject to the terms, conditions and exclusions of this policy and in consideration of **You** paying or agreeing to pay the premium.

This policy is made up of a number of documents which must be carefully read together. If this policy does not meet **Your** needs please contact **Us** immediately.

This policy has been signed for and on behalf of **Insurers**.

---

## **INTRODUCTION TO SHIELD TOTAL INSURANCE (continued)**

---

**Contacts:**

Nigel Coppen  
Director

Shield Total Insurance Services  
Juniper House,  
Warley Hill Business Park  
Great Warley,  
Brentwood. CM13 3BE

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. VISL is a registered in England No. 3441136. Registered office: 41 Eastcheap, London, EC3M 1DT.

---

## CUSTOMER SERVICE

---

Full contact details can be found in the introduction on page 2 but **We** can be contacted by telephone on 01277 243000. Alternatively, write to **Us** at 2<sup>nd</sup> Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE

**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;
- ensuring that the details **We** have recorded are correct;
- contacting **Us** immediately to correct details or if **You** have any questions;
- keeping **Your** documents in a safe place;
- letting **Us** know if **You** change address or replace **Your Trailer**;
- 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** by telephone on 01277 243005 or by post to 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE. Please refer to General Conditions for the claims procedure that must be followed.

### Cancellation Rights

Both **You** and the **Insurers** have the right to cancel this policy. Please refer to General Conditions for greater details.

### Complaints

**We** recognise that on occasion things can go wrong. If **You** are unhappy with the service received under this insurance please contact **Us** by:

- Telephone: 01277 243021
- Email: [complaints@shieldtotalinsurance.co.uk](mailto:complaints@shieldtotalinsurance.co.uk)
- Post: Complaints Department, 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE

On receiving **Your** complaint **We** will send a full response within 3 working days or tell **You** within that time when **You** can expect a response. We operate under guidelines that set an 8 week deadline for a final response.

If **You** remain unhappy and feel the matter has not been resolved to **Your** satisfaction **You** have 6 months in which **You** can refer it to the Financial Ombudsman Service. They can be contacted by:

- Telephone: 0800 023 4567 or 0300 123 9123
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Post: Financial Ombudsman Service, Exchange Tower, London E14 9SR

The Financial Ombudsman Service website is at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). The Financial Ombudsman Service's decision is binding on the **Insurer**, but **You** are free to reject it without affecting **Your** legal rights.

### What happens if **Insurers** cannot meet their liabilities?

**Insurers** are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that **Insurers** cannot meet their obligations, **You** may be entitled to compensation. Further information about compensation scheme arrangements is available from the FSCS. Their telephone number is 0800 678 1100 or 020 7741 4100. Alternatively, more information can be found at [www.fscs.org.uk](http://www.fscs.org.uk).

### Data Protection

All the information **We** request is necessary to provide quotations, arrange insurance cover and for client relationship management. Personal information will only be used for general insurance purposes including offering renewal, research and statistical analysis and crime prevention. Arranging insurance may involve certain disclosures of personal information to insurers, agents and service providers, industry regulators and our auditors. **We** undertake to comply with the current Data Protection legislation in all **Our** dealings with **Your** personal data. If **You** would like further details about how **We** and **Your Insurers** manage **Your** data and why **We** might share it for insurance purposes, please contact **Us**.

Details of **Our** Privacy Notice are available at [www.shieldtotalinsurance.co.uk/privacy-policy/](http://www.shieldtotalinsurance.co.uk/privacy-policy/)



---

## CUSTOMER SERVICE (continued)

---

For details of how **Your Insurers** collect, use and store **Your** personal data – please visit [www.ageas.co.uk/privacy-policy](http://www.ageas.co.uk/privacy-policy) or contact the Data Protection Officer at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk)

---

## DEFINITIONS

---

The definitions of certain words, shown below, have specific meanings whenever they or their plural or singular counterparts, appear in bold in this policy.

|                              |   |
|------------------------------|---|
| <b>Europe</b>                | 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.   |
| <b>Evidence of Insurance</b> | The document providing evidence of <b>Your</b> contract of insurance with the <b>Insurers</b> and identifying the details on which the <b>Insurers</b> have based the terms and conditions of this insurance as well as the Sections and amount of cover <b>You</b> have bought, the countries in which <b>You</b> are covered and the number of days for which cover has been bought for travel outside the <b>United Kingdom</b> .  |
| <b>Excess</b>                | The first amount of any one claim (for each separate <b>Incident</b> ) that <b>You</b> pay. This is shown in <b>Your Evidence of Insurance</b> .  |
| <b>Family</b>                | <b>Your</b> spouse or partner and children, including foster children and anyone <b>You</b> have asked <b>Us</b> to include and <b>We</b> have provided prior written agreement to include them   |
| <b>Home</b>                  | The house where <b>You</b> reside and the surrounding private land but excluding any area where the right of way is not restricted to <b>Your</b> exclusive use   |
| <b>Incident</b>              | A sudden, unexpected, specific event which occurs at an identified time and place resulting in loss or damage   |
| <b>Insurers</b>              | Means Ageas Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, and is a Member of the Association of British Insurers (“ABI”). Ageas Insurance Limited’s registered address is: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered Number 354568 and Financial Services Register No 202039.  |
| <b>Market Value</b>          | Following a <b>Total Loss</b> , <b>Insurers</b> will assess <b>Your</b> loss to be the cost of replacement property of a similar type and age, less a deduction for wear, tear and/or depreciation. However, the maximum amount <b>Insurers</b> will pay under any circumstances will be limited to the sum insured shown in <b>Your Evidence of Insurance</b><br><br>For <b>Your Trailer</b> the <b>Market Value</b> 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. |
| <b>Our / Us / We</b>         | Shield Total Insurance Services who are the administrators of this insurance and who act on behalf of <b>Insurers</b>   |
| <b>Period of Insurance</b>   | The length of time, shown on <b>Your Evidence of Insurance</b> , during which cover applies   |
| <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>Total Loss</b>            | When <b>Your</b> insured property is lost or <b>Insurers</b> deem it to be damaged beyond economic repair.  |
| <b>Trailer</b>               | A mobile container specifically manufactured for the purpose of transporting property when hitched to a motor vehicle.  |
| <b>United Kingdom</b>        | England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man, including transits between those areas   |
| <b>You / Your</b>            | The name of the person shown as insured in the <b>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 **Trailer** is in the **United Kingdom** or any other country identified in **Your Evidence of Insurance** for a period not exceeding the number of days shown. *If **You** need insurance for other countries or need to increase the number of days when **You** are covered abroad, please write to or telephone **Us** for a quotation.*

---

### Section One – Trailer

---

| What is covered  | What is not covered  |
|--|--|
| <p><b>Insurers</b> will pay the cost to repair or replace <b>Your Trailer</b> 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>Physical loss or damage to <b>Your Trailer</b> directly resulting from an <b>Incident</b> occurring 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>the cost of removing a disabled <b>Trailer</b> from the location of an insured <b>Incident</b> to the nearest garage, repairer or place of safekeeping</li><li>the necessary storage charges incurred whilst awaiting repair or disposal</li><li>the cost of delivering the <b>Trailer</b>:<ul style="list-style-type: none"><li>from the repairers, or;</li><li>in the case of a stolen <b>Trailer</b>, from the place where it was recovered to the normal place of storage as shown in the <b>Evidence of Insurance</b>.</li></ul></li></ol> | <p><b>Insurers</b> will not pay for:</p> <ol style="list-style-type: none"><li>The <b>Excess</b></li><li>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.</li><li>Mechanical, electronic or electrical breakdown, failure or damage.</li><li>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.</li><li>Any claim arising out of the cessation of any business for any reason including liquidation, insolvency or bankruptcy.</li><li>Damage to tyres, unless resulting from an insured <b>Incident</b> to the <b>Trailer</b> or by vandalism</li><li>Any charges not agreed by <b>Us</b> or any storage charges other than necessarily incurred whilst the <b>Trailer</b> is awaiting repair or disposal</li></ol> |
| <p><u>Replacement Trailer</u></p> <p>Any replacement <b>Trailer</b> will be automatically covered up to the amount <b>You</b> paid for it for a period of 14 days from the day <b>You</b> take delivery of the new <b>Trailer</b>, pending notification to <b>Us</b>.</p>  | <p><b>Insurers</b> will not pay any claim for <b>Your</b> replacement <b>Trailer</b> unless <b>You</b> have told <b>Us</b> about it within 14 days together with details of the <b>Trailer</b> make, model, year and serial number and <b>You</b> have paid any premium due as a result of the change.</p>   |

#### Limit

The maximum **Insurers** will pay is limited to the sums insured set out in **Your Evidence of Insurance**.

#### Additional Exclusions

Please also see the General Exclusions that are in addition to the exclusions for this Section. Refer to the index on page 1 to find General Exclusions.

---

## Section One - (continued)

---

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

If **You** property suffers a **Total Loss**, **Insurers** will settle **Your** claim on a **Market Value** basis.

The point at which the cost to repair property becomes uneconomic 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. If **Insurers** decide **Your Trailer** is repairable they will pay for the appropriate repairs.

**Insurers** will only pay for costs **You** have actually incurred or **We** (on behalf of **Insurers**) have authorised as a result of an insured **Incident** but they will not pay more than the sums insured shown in **Your Evidence of Insurance**.

#### Cash Settlements

All cash settlements will be limited to the cost of property of a similar type and age less a deduction for wear, tear and depreciation.

*It is very important to ensure the sums insured are adequate.*

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

#### Failure to use safety or security arrangements declared to Us

An initial settlement calculation will presume that at the time of the **Incident**, the security or safety arrangements declared to **Us** were in use and operational.

If such security and safety arrangements were not in force and the **Incident** was of a type that was affected by their absence then the settlement offer will be adjusted according to whether or not **Insurers** would have accepted the risk on that basis, as shown below.

#### How Insurers would have viewed the risk

- 1) **Insurers** would have accepted the risk but at a higher premium
- 2) **Insurers** would not have accepted the risk

#### How Insurers will approach settlement

The initial settlement calculation will be reduced by multiplying it by the premium actually charged and dividing the result by the higher premium that would have been charged had **Insurers** known the safety or security arrangement was not in force.

**Insurers** will not pay the claim.

#### Proof of Ownership

In the event of a **Total Loss** of **Your Trailer**, **Insurers** will only settle **Your** claim after **You** have provided proof that **You** owned it at the time of the **Incident**. **We** recommend **You** retain any purchase receipts.

#### Obsolete Parts

Where new parts are needed for a repair but they 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.



---

## Section Two – Loss of Use

---

| What is covered  | What is not covered  |
|--|--|
| <p>If <b>Your Trailer</b> becomes unusable following an insured <b>Incident</b> under Section One <b>Insurers</b> will contribute towards the costs of:</p> <ol style="list-style-type: none"> <li>1) Hotel, motel or alternative accommodation; or, The hire of a similar <b>Trailer</b> to enable <b>You</b> to continue the holiday; and/or,</li> <li>2) The cost of recovering <b>Your Trailer</b> to <b>Your Home</b> address.</li> </ol> | <p><b>Insurers</b> will not pay for any cost 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 Trailer</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 Trailer</b> and repair or replacement cannot be completed by the planned departure date, <b>You</b> having made best endeavours to have <b>Your Trailer</b> repaired or replaced.</p> |

### Limit

The maximum **Insurers** will pay is limited to the sums insured set out in **Your Evidence of Insurance**. Within this overall limit, **Insurers** will not pay more than £250 per day.

### Additional Exclusions

Please also see the General Exclusions that are in addition to the exclusions for this Section. Refer to the index on page 1 to find General Exclusions.

---

## 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>Trailer</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> | <p><b>Insurers</b> will not pay any costs, damages or compensation for:</p> <ol style="list-style-type: none"> <li>1) Liability arising whilst the <b>Trailer</b> is hitched to a towing vehicle, being towed or as a result of becoming detached from a towing vehicle.</li> <li>2) 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>Trailer</b> is lent.</li> <li>3) Liability for which compulsory insurance or security is required for any road traffic legislation.</li> <li>4) 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>a) <b>You</b> have notified <b>Us</b> and <b>We</b> have agreed to this extension in writing and;</li> <li>b) That person is using <b>Your Trailer</b> with <b>Your</b> permission and;</li> <li>c) That person observes, and abides by the terms of this Section.</li> </ol> </li> </ol> |

### Limit

The maximum amount **Insurers** will pay for any one claim is shown in **Your Evidence of Insurance** including legal costs.

### Additional Exclusions

Please also see the General Exclusions that are in addition to the exclusions for this Section. Refer to the index on page 1 to find General Exclusions.

---

## General Exclusions applicable to all Sections of this policy

---

**Insurers** will not pay for:

- 1) Any loss or damage if **Your Trailer** is:
  - a) being used for trade or business purposes,
  - b) being used as a permanent place of residence,
  - c) used for speed testing, racing or pace-making.
  - d) 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:
  - a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
  - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
  - c) 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.
  - d) 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 **Trailer** being loaned 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** or **Your Family**

---

## General Conditions applicable to all Sections of this policy

---

1) Making Claims

To make a claim, please telephone **Us** on 01277 243005 or write to **Us** at 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE. Claims paid by **Insurers** will be subject to the conditions set out in this policy, including the following procedures:

- a) **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;
- b) **You** must, in the event of theft or other malicious **Incident** give immediate notice of loss to the Police;
- c) **You** must send **Us** a copy of every letter writ or document immediately **You** receive them but **You** must not respond to the sender.
- d) **You** or any person claiming coverage must give all information and assistance to **Us** and unless **Your** claim results from damage to **Your Trailer** where the total cost of repairs is not likely to exceed £300, not negotiate, pay, settle, admit or repudiate any claim without **Our** written consent, which would be given on behalf of **Insurers**;
- e) No property may be abandoned to the **Insurers**.

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 for **Our** consideration.

***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.

2) Observance of Terms

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

3) Taking all Reasonable Care

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

4) 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.

5) Towing Safely

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

6) Fraud

**Insurers** will not pay for any claim that is deliberately exaggerated or where **You** or anyone acting for **You** uses, or attempts to use, fraudulent means to obtain benefits under this Policy. If **You** or they do, or attempt to then all benefits under this policy shall be forfeited and **Insurers**:

- a) will cancel this policy from the date of the fraudulent act
- b) will not refund any premiums
- c) may recover from **You** any sums paid already paid by them in respect of such claim
- d) may inform the police and fraud prevention agencies of the circumstances

7) Total Loss

In the event of **Your Trailer** suffering 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.

---

**Conditions applicable to all Sections of this policy (continued)**

---

8) **Your Cancellation Rights**

To cancel **Your** policy, please telephone **Us** at 01277 243004. For **Your** protection **We** will ask **You** to confirm cancellation instructions by writing to **Us** at 2<sup>nd</sup> Floor, Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE.

a) *Cooling-Off*

**You** have the right to cancel this policy from the inception date and receive a full refund of premium paid on condition that:

- i) **We** receive **Your** cancellation instructions within 14 days of **You** receiving insurance documentation confirming cover or the inception date of this policy, whichever is later
- ii) **Your** instructions confirm that cancellation is to take place from the inception date.
- iii) **You** have not made a claim and are not aware of any **Incident** that could lead to a claim

If **You** cancel the policy under the Cooling-Off rules, no claims can be made subsequently because the policy will be treated as never having existed.

b) *Other Cancellation*

**You** can cancel the policy outside the Cooling-Off rules at any time by writing to **Us** to confirm the date when cancellation is to take effect.

**You** will be entitled to the return of a proportionate part of the premium paid in respect of the unexpired **Period of Insurance** provided no claim has been made during the **Period of Insurance** in which the cancellation is to take effect. If a claim has been made, any refund will be at the discretion of **Insurers**. In all cases, a cancellation charge will be made in accordance with **Our** Terms of Business, which can be found on the back of **Our** covering letter.

9) **Insurers' Cancellation Rights**

**Insurers** have the right to cancel this policy at any time by sending 30 days' notice in writing to **Your** last known address. Reasons for cancellation under this condition may include but are not limited to:

- a) a change to the risk which makes it one **Insurers** would not normally accept
- b) **You** failing to co-operate with or provide information to **Insurers** which affects their ability to underwrite the risk.

If this insurance is cancelled by **Insurers** **You** will be entitled to the return of a proportionate part of the premium paid in respect of the unexpired **Period of Insurance** and no cancellation charge will be made.

10) **Contracts (Rights of Third Parties) Act 1999 Clarification Clause**

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

11) **Law Applicable to the Contract**

This policy will be governed by English law, and **You** and **We** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless **You** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

12) **Language**

The contractual terms and conditions and other information relating to this contract will be in the English language.



Juniper House,  
Warley Hill Business Park,  
The Drive, Brentwood, Essex.  
CM13 3BE

**01277 243 004**

[info@shieldtotalinsurance.co.uk](mailto:info@shieldtotalinsurance.co.uk)

[shieldtotalinsurance.co.uk](http://shieldtotalinsurance.co.uk)

[@shield\\_insure](https://twitter.com/shield_insure)

[f /ShieldTotalInsurance](https://www.facebook.com/ShieldTotalInsurance)

**Allotment**  
**Camping**  
**Canine Club**  
**Car**  
**Folding Caravan**  
**Home**  
**Mobility**  
**Motorcycle**  
**Motorhome**  
**Park Home**  
**Pet**  
**Static Caravan**  
**Touring Caravan**  
**Trailer**  
**Trailer Tent**

SH/AG/TR 2019 01

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.

**shield**  
**TOTAL INSURANCE**