

shield  
TOTAL INSURANCE

# TOURING CARAVAN INSURANCE POLICY BOOKLET



AmTrust Europe

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## INTRODUCTION TO SHIELD TOTAL INSURANCE

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

Shield's insurance is not only competitive but also specially designed for caravan and trailer tent owners. **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, trailer, 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	email	Post
New Policies or Policy Changes	01277 243004		
Claims	01277 243005	<a href="mailto:claims@shieldtotalinsurance.co.uk">claims@shieldtotalinsurance.co.uk</a>	2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE
Complaints	01277 243021	<a href="mailto:complaints@shieldtotalinsurance.co.uk">complaints@shieldtotalinsurance.co.uk</a>	

### 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 Unit*** - is it used for holidays, residential or business. Is it rented out?
- *Storage* - is the unit stored in the **United Kingdom**? Is it in a secure area?
- *Security* – what anti-theft protections such as locks or trackers are in place to protect **Your Unit**?
- *Safety* – what safety protections such as tyre protection or anti-snaking devices are fitted?
- *Taking **Your Unit** 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 there 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).

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## INTRODUCTION TO SHIELD TOTAL INSURANCE (continued)

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### Contract

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**.

### **Contacts:**

Nigel Coppen  
Client Director

Shield Total Insurance  
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 registered in England No. 3441136. Registered office: Part Level 15, 30 St Mary Axe, EC3A 8EP.

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## CUSTOMER SERVICE

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Full contact details can be found in the introduction on page 2 but **We** can be contacted by telephone on 01277 243004. 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 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 refer to General Conditions for the claims procedure that must be followed. Please contact **Us** by:

- Telephone: 01277 243005
- Email: [claims@shieldtotalinsurance.co.uk](mailto:claims@shieldtotalinsurance.co.uk)
- Post: Shield Claims, 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE

### 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.vantageinsurance.co.uk/privacy-policy/](http://www.vantageinsurance.co.uk/privacy-policy/)

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## DEFINITIONS

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

- Agreed Value** Following the **Total Loss** of **Your Unit**, **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. This offer is subject to the following qualifying conditions:
- 1) In the event of a claim **You** provide **Us** with a valuation or proof of purchase document issued by a **Recognised Dealer** that is dated no more than 5 years before the beginning of the **Period of Insurance** and which takes the form of one of the following:
    - (a) A proof of purchase in the form of an invoice or receipt showing how much **You** paid for the **Unit** or;
    - (b) a valuation certificate issued to **You** before the current policy terms have been arranged and showing how much the **Unit** was worth on the date the valuation certificate was issued.
  - 2) The sum insured is no more than the amount shown in the valuation or proof of purchase document.

If either of these qualifying conditions are not met, then **Insurers** will settle **Your** claim on a **Market Value** basis

**Approved Security Device** An anti-theft device that, in the opinion of **Insurers**, provides sufficient protection for it to be categorised as 'Approved'. Where such devices are declared by **You** they will be identified as 'Approved' in **Your Evidence of Insurance**.

**Insurers** recognise the benefit of such anti-theft devices by allowing premium discounts and, in the event of the **Unit** being stolen, a lower **Excess**. To qualify for these benefits the anti-theft device must be fitted in accordance with the manufacturers' instructions, be operating at the time of the **Incident** and keys needed to operate them must be held remotely. If **Your Unit** has twin- axles and the anti-theft device is a wheel lock, **You** must protect both wheels on the same side with such wheel locks.

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

**Contents** Bedding, linen, luggage, general household goods, portable television sets, audio equipment, appliances that are not built-in and **Sports Equipment** belonging to **You** or **Your Family**. This definition does not include **Money** or **Valuables**

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

This definition does not include **Awnings** or motor movers that are fixed to the **Unit**. Such motor movers fall under the definition of **Unit**

**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, the countries in which **You** are covered and the number of days for which cover has been bought for travel outside the **United Kingdom**.

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**DEFINITIONS (continued)**

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**Excess** The first amount of any one claim (for each separate **Incident**) that **You** pay. **Your Evidence of Insurance** shows the standard amount **You** pay but where a touring caravan is stolen, the standard amount will vary depending on the **Unit's** location and the security arrangements at the time of the theft. The following table explains those variations:

Approved Security Device fitted?	Other security arrangements for <b>Your</b> touring caravan	Change to <b>Your Excess</b>
Yes	Any apply	Reduced to NIL
No	stored in a <b>Secure Location</b>	No Change
	stored at <b>Home</b> or <b>Temporarily Unattended</b> and protected with both a wheel clamp and a hitch lock	No Change
	stored at <b>Home</b> or <b>Temporarily Unattended</b> but without the protection of a wheel clamp and a hitch lock.	Increased by £150
	stored away from <b>Home</b> but not in a <b>Secure Location</b>	Increased by £400

**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

**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** Means AmTrust Europe Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. These details can be checked on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).

**Market Value** Following a **Total Loss**, **Insurers** will assess **Your** 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 **Insurers** will pay under any circumstances will be limited to the sum insured shown in **Your Evidence of Insurance**

The effect of wear and tear and/or depreciation will have a greater impact on certain parts of **Your Unit** such as upholstery, curtains, carpets as well as appliances such as fridges, freezers and cookers. 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.

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

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**DEFINITIONS (continued)**

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<b>New for Old</b>	<p>Following a <b>Total Loss</b>, <b>Insurers</b> will assess <b>Your</b> loss to be the cost of brand new replacement <b>Property</b> of the same type or nearest equivalent. Any settlement offer will be on the assumption that the sums insured are adequate and <b>You</b> accept such replacements. If the replacement <b>Property</b> costs more than the sum insured <b>You</b> will have to make up the shortfall but this arrangement will not be offered for <b>Property</b> costing more than <b>Your</b> assessed loss.</p> <p>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>. All cash settlements will be offered on a <b>Market Value</b> basis only.</p>
<b>Our / Us / We</b>	Shield Total Insurance 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>Personal Effects</b>	Belongings that are designed to be worn or carried on or about the person but this does not include <b>Money, Sports Equipment</b> or <b>Valuables</b> .
<b>Property</b>	Comprises the <b>Unit, Awnings, Equipment, Contents, Personal Effects</b> and <b>Sports Equipment</b>
<b>Pup Tent</b>	A small one or two man tent not exceeding 2 metres long or 1.25 metres wide
<b>Recognised Dealer</b>	A caravan dealer based in the <b>United Kingdom</b> who buys caravans, campers or trailer tents directly from the manufacturer in order to sell them to the public
<b>Secure Location</b>	<p>Any one of the following:-</p> <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 place 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, paddleboards and inflatable dinghies that are no more than 4.3 metres long
<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. This definition also includes a <b>Unit</b> left with a repairer or dealer for repairs or servicing.
<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 an insured belonging is lost or <b>Insurers</b> deem it to be damaged beyond economic repair.
<b>Unit</b>	<p>The touring caravan, folding caravan, folding camper or trailer tent as stated in <b>Your Evidence of Insurance</b> together with fixed motor movers, fixtures and fittings, integral furniture, upholstery, curtains, carpets and built-in appliances.</p> <p>This definition does not include motor movers that are not fixed as these fall under the definition of <b>Equipment</b>. Likewise, appliances that are not built-in are not included in this definition as they fall under the definition of <b>Contents</b>.</p>
<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 shown as insured in the <b>Evidence of Insurance</b>



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## THE COVER

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

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### Territorial Limits

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Cover is provided for **Incidents** occurring when the **Unit** 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.*

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### Section One – Property

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What is covered	What is not covered
<p><b>Insurers</b> will pay the cost to repair or replace <b>Your Property</b> being:</p> <ol style="list-style-type: none"><li>1) <b>Unit, Awnings and Equipment</b></li><li>2) <b>Contents and Personal Effects</b></li></ol> <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><b>Insurers</b> will not pay for:</p> <ol style="list-style-type: none"><li>1) The <b>Excess</b> unless the claim arises from the <b>Total Loss</b> 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.</li><li>2) Any cost of replacing or repairing any undamaged parts of <b>Your Property</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.</li><li>3) 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>4) Mechanical, electronic or electrical breakdown, failure or damage.</li><li>5) 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>6) Any claim arising out of the cessation of any business for any reason including liquidation, insolvency or bankruptcy.</li></ol>

## Section One – Property (continued)

What is covered	What is not covered
<p><b>1) Unit, Awnings and Equipment</b></p> <p>Physical loss or damage to <b>Your Unit, Awnings and Equipment</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>a) 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>b) the necessary storage charges incurred whilst awaiting repair or disposal</li> <li>c) the cost of delivering the <b>Unit</b>: <ul style="list-style-type: none"> <li>• from the repairers, or;</li> <li>• in the case of a stolen <b>Unit</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>1) Loss or damage to tents, <b>Pup Tents, Awnings</b> or toilet tents when these are left erected and unattended for more than 4 days in succession.</li> <li>2) Theft from tents, <b>Pup Tents</b> or <b>Awnings</b> unless they have sides that completely enclose the interior and they are attached to or next to <b>Your Unit</b></li> <li>3) Damage to tyres, unless resulting from an insured <b>Incident</b> to the <b>Unit</b> or by vandalism.</li> <li>4) Any charges not agreed by <b>Us</b> or any storage charges other than necessarily incurred whilst the <b>Unit</b> is awaiting repair or disposal</li> </ol>
<p><u>Replacement Unit</u></p> <p>Any replacement <b>Unit</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>Unit</b>, pending notification to <b>Us</b>.</p>	<p><b>Insurers</b> will not pay any claim for <b>Your</b> replacement <b>Unit</b> unless <b>You</b> have told <b>Us</b> about it within 14 days (from when <b>You</b> took delivery of it) together with details of the <b>Unit</b> make, model, year and serial/CRIS number and <b>You</b> have paid any premium due as a result of the change.</p>
<p><b>2) Contents and Personal Effects</b></p> <p>Physical loss or damage to:</p> <ol style="list-style-type: none"> <li>a) <b>Contents</b> or <b>Personal Effects</b> whilst they are contained in <b>Your Unit, Your Awning</b> or in a vehicle towing <b>Your Unit</b>.</li> <li>b) Inflatable dinghies no longer than 4.3 metres kept by <b>Your Unit</b> or <b>Your</b> towing vehicle.</li> </ol> <p>All belonging to <b>You</b> and <b>Your Family</b></p>	<p><b>Insurers</b> will not pay for:</p> <ol style="list-style-type: none"> <li>1) Loss of or damage to <b>Contents</b> or <b>Personal Effects</b> when they are in an <b>Awning</b> or <b>Pup Tent</b> unless their sides have been fixed to enclose the interior completely whenever <b>You</b> are away from it.</li> <li>2) Loss of or damage to any of the following: <b>Money, 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.</li> <li>3) Theft from the <b>Unit</b> unless forcible and violent means are used to gain entry.</li> <li>4) Theft or unexplained loss of <b>Contents</b> or <b>Personal Effects</b> that were left in the open at the time of the <b>Incident</b>. However this exclusion does not apply to the theft of inflatable dinghies no longer than 4.3 metres and securely padlocked to <b>Your Unit</b> or <b>Your</b> towing vehicle</li> <li>5) Loss or damage to <b>Sports Equipment</b>: <ul style="list-style-type: none"> <li>• unless it is with <b>You</b> or <b>Your Family</b> whilst <b>You</b> are holidaying with <b>Your Unit</b>;</li> <li>• directly caused as a result of its use at the time of the <b>Incident</b>.</li> </ul> </li> </ol>

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## Section One – Property (continued)

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### Limit

The maximum **Insurers** will pay is limited to the sums insured set out in **Your Evidence of Insurance**. Within those limits **Insurers** will not pay any more than:

- |   |                         |                    |
|---|-------------------------|--------------------|
| • <b>Sports Equipment</b>                     | £250 any single article | £500 any one claim |
| • Theft from tents or <b>Awnings</b>          | £125 any single article | £500 any one claim |
| • <b>Contents</b> and <b>Personal Effects</b> | £500 any single article |                    |
| • <b>Your</b> fuel costs                      | £0.45 per mile          |                    |

unless **We** have agreed in writing to other limits

### 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.

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## Section One – Property (continued)

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

**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**.

**Insurers** will not pay more than the sums insured shown in **Your Evidence of Insurance** or the other maximum limits shown in this Section, irrespective of the basis of cover chosen or the actual cost to repair or to replace insured **Property**. If the basis of cover does not meet **Your** needs or if the sums insured are inadequate, please contact **Us** as soon as possible. **Our** contact details are shown at the beginning of this policy booklet.

The point at which the cost to repair **Property** becomes uneconomic is subject to many factors. Such decisions 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 Property** is repairable they will pay up to the sums insured for the appropriate repairs. If **Insurers** decide **Your Property** is not repairable, they will declare it to be a **Total Loss**

The basis of cover used for **Total Loss** claims differs as follows, according to the insured **Property** in question:

<i>Insured Property</i>	<i>Basis of Cover Used</i>
<ul style="list-style-type: none"><li>• <b>Unit</b></li></ul>	As shown in the <b>Evidence of Insurance</b> .
<ul style="list-style-type: none"><li>• <b>Awnings and Equipment</b></li></ul>	<b>New for Old</b> if <b>You</b> can provide a proof of purchase to show that such belongings were under 5 years old at the time of the <b>Incident</b> . In all other instances the basis of cover will be <b>Market Value</b>
<ul style="list-style-type: none"><li>• <b>Personal Effects and Contents</b></li></ul>	<b>Market Value</b> in all cases.

The full meaning of the available bases of cover can be found under “Definitions” in this policy booklet. The Index on page 1 provides the page number.

### Cash Settlements

Unless the basis of cover is **Agreed Value** and **Your Property** suffers a **Total Loss**, 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.

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

An initial settlement calculation will presume that at the time of the **Incident**, required or declared security or safety arrangements were in use and operational. As proof that **You** owned such security devices, **Insurers** will require **You** to provide keys needed to operate them.

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.

<i>Would Insurers have accepted the risk?</i>	<i>How Insurers will approach settlement</i>
<ul style="list-style-type: none"><li>• Yes</li></ul>	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 <b>Insurers</b> known the safety or security arrangement would not be in force.
<ul style="list-style-type: none"><li>• No</li></ul>	<b>Insurers</b> will not pay the claim.

Failure to use safety or security arrangements may also affect the **Excess** used to calculate **Your** settlement offer

### Proof of Ownership

In the event of a **Total Loss** of **Your Unit**, **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 and that, for touring caravans manufactured after 1992, **You** also hold a CRiS registration document showing **You** as the registered owner.

### 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.

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## Section Two – Loss of Use

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What is covered	What is not covered
<p>If <b>Your Unit</b> becomes uninhabitable following an insured <b>Incident</b> under Section One - Property <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>Unit</b> to enable <b>You</b> to continue the holiday; and/or,</li> <li>2) The cost of recovering <b>Your Contents</b> and <b>Personal Effects</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 - Property taking place whilst <b>You</b> are away from <b>Home</b> on holiday with <b>Your Unit</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>

### 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.

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## Section Three – Liability to the Public

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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>	<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>Unit</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>Unit</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 Unit</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.

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## Section Four – Driver Injury / Illness

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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> 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> <ol style="list-style-type: none"> <li>1) Another passenger is able to take over the driving.</li> <li>2) The injury or illness was caused directly or indirectly by:-               <ol style="list-style-type: none"> <li>a) Alcohol, narcotic or drug use unless taken as prescribed by a registered medical practitioner.</li> <li>b) <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>c) Any self-inflicted injury.</li> </ol> </li> </ol>

### Limit

The maximum **Insurers** will pay under this Section is £1,000 in total during the **Period 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 Five – Personal Accident and Pet Injury

What is covered	What is not covered
<p><b>Personal Accident</b></p> <p><b>Insurers</b> will pay benefits in the event of <b>You</b> or any member of <b>Your Family</b> suffering any of the physical injuries listed below caused solely and directly by an accident whilst either:</p> <ol style="list-style-type: none"> <li>1) on holiday with <b>Your Unit</b> during the <b>Period of Insurance</b>; or,</li> <li>2) hitching, unhitching or working on <b>Your Unit</b></li> </ol> <p>which within 52 weeks of the date of the accident solely and independently of any other cause results in their:</p> <ol style="list-style-type: none"> <li>a) Death.</li> <li>b) Loss of use of one or more limbs or total loss of sight of one or both eyes.</li> <li>c) 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>	<p><b>Insurers</b> will not pay any amount for:</p> <ol style="list-style-type: none"> <li>1) 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>2) death, loss or disablement occurring more than 12 months after the bodily injury has been sustained.</li> <li>3) more than one benefit from this policy in connection with the same bodily injury.</li> <li>4) any injury caused directly or indirectly by:- <ol style="list-style-type: none"> <li>a) Alcohol, narcotic or drug use unless taken as prescribed by a registered medical practitioner.</li> <li>b) <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>c) Any self-inflicted injury.</li> </ol> </li> </ol>
<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 it is 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>

### Limit

The most **Insurers** will pay is:

- |                      |   |
|----------------------|---|
| 1) Personal Accident | - the benefits set out in <b>Your Evidence of Insurance</b> . |
| 2) Pet Injury        | - £500 in total in any one <b>Period of Insurance</b> .       |

### 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.

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## Section Six – No-Claim Discount Protection

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

These specific definitions only apply in this Section and only apply when they appear in bold

**Claim** A request made by **You** for this policy (or any other policy offering similar cover) to provide payment or indemnity as a result of loss, damage or injury.

On condition that such request was not made fraudulently, this definition does not include requests that have been withdrawn in full by **You** or where any amounts paid by **Insurers** have been recovered in full from **You** or a **Third Party**.

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

What is covered	What is not covered
<p>When calculating <b>Your</b> renewal premium, <b>Insurers</b> will not reduce the <b>No-Claim Discount</b> as a result of <b>Claims</b> being made during this <b>Period of Insurance</b></p>	<p>This cover does not protect the overall price of <b>Your</b> insurance policy.</p> <p>The price of <b>Your</b> insurance policy may increase following an accident even if <b>You</b> were not at fault.</p> <p>Following any re-assessment of pricing, <b>Insurers</b> can change underlying premium calculations for all customers.</p>

**Insurers** are not obliged to offer this protection for a renewal if **You** have made more than 2 claims in any 3 year period.



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## General Exclusions applicable to all Sections of this policy

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**Insurers** will not pay for:

- 1) Any loss or damage if **Your Unit** 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) Any loss or damage to **Your Unit** when it is being towed unless
  - a) the driver has an appropriate licence for the towing vehicle and **Unit** combination taking into account the weight of any load being transported and;
  - b) the weight of the **Unit** and its load does not exceed the towing capacity of the towing vehicle
- 3) Loss of use other than provided by Section Two – Loss of Use.
- 4) 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.
- 5) 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.
- 6) 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.
- 7) Claims if they are covered by any other insurance.
- 8) Loss of value following any loss, destruction or damage or a claim payment.
- 9) Loss or damage or legal liability directly or indirectly arising from the **Unit** being loaned to any other person other than **Your Family** unless agreed by **Us** in writing.
- 10) Any loss or damage which does not happen within the **Period of Insurance**.
- 11) Loss or damage caused deliberately by **You** or **Your Family**

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## General Conditions applicable to all Sections of this policy

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### 1) Making Claims

To make a claim, Please contact **Us** by:

- Telephone: 01277 243005
- Email: [claims@shieldtotalinsurance.co.uk](mailto:claims@shieldtotalinsurance.co.uk)
- Post: Shield Claims, 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 Unit** where the total cost of repairs is not likely to exceed £400, 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 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.

#### *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 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.

### 5) 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.

### 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

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

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7) **Total Loss**

In the event of **Your Unit** 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 **Unit** but they are not obliged to do so.

8) **Your Cancellation Rights**

To cancel **Your** policy, please telephone **Us** at 01277 243000. 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)

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**Motorhome**  
**Park Home**  
**Pet**  
**Static Caravan**  
**Touring Caravan**  
**Trailer**  
**Trailer Tent**

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