

# Saga Caravan Insurance

Gold cover

Your Policy Booklet



# Contents

<b>Policy information</b>	<b>Page</b>	<b>Useful information</b>	<b>Page</b>
Introduction	<b>4</b>	How to make a claim	<b>23</b>
Glossary of terms	<b>6</b>	How we settle claims	<b>23</b>
Loss or damage	<b>8</b>	Customer service	<b>24</b>
Liability to others	<b>14</b>	Future underwriter changes	<b>25</b>
No Claim Discount	<b>15</b>		
Personal Accident	<b>16</b>		
Additional cover - Protected No Claim Discount	<b>18</b>		
General conditions	<b>19</b>		
General exceptions	<b>21</b>		

Saga Caravan Insurance is underwritten by Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered number 88716 (Gibraltar).  
UK branch address: Acromas Insurance Company Limited, The Saga Building, Middelburg Square, Folkestone, Kent CT20 1AZ.

Welcome to Saga Caravan Insurance.

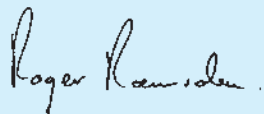
We aim to provide the highest level of care and service possible for our customers, so we have designed this policy with your specific needs in mind.

Please read the Policy Booklet carefully together with your policy schedule to make sure the cover you have chosen is the most appropriate for you.

I hope you will find this policy gives you the level of protection you need for your caravan.

If you have any questions about the cover, we will be pleased to assist. Simply call us on 0845 366 1603.

If you need to make a claim on the policy, you can find details of how to do so on page 23.

A handwritten signature in black ink that reads "Roger Ramsden". The signature is written in a cursive style with a large initial 'R'.

Roger Ramsden  
Chief Executive Officer

# Introduction

The words shown in bold are defined on pages 6 and 7.

The contract of insurance between **you** and **us** is made up of:

- the **policy** booklet;
- the **schedule**; and
- any **endorsements to your policy**.

It is based on the information **you** have given **us**. It is not intended that the Contracts (Rights of Third Parties) Act 1999 should give any additional rights under this **policy** to any third party. Any advice leaflet or similar literature **you** receive about this insurance does not form part of **your** contract.

**You** should read the **policy** booklet together with the **schedule** and **endorsement** sheet. Please check them carefully to make sure that they give **you** the cover **you** want.

**You** agree to pay the premium and to keep to the conditions of the contract of insurance. If **you** pay by Direct Debit and do not keep up **your** payments **you** will not be covered by this **policy** from the date the premium was due.

The cover applies throughout the **territory** except when **we** say otherwise. **Your caravan** is also covered when in transit within these countries and between any of their ports.

**We** agree to insure **you** according to the terms in this **policy** booklet for the sections shown in the **schedule**. **We** will provide cover for any **period of cover** for which **we** have accepted **your** premium.

## The law which applies to this contract

Unless **we** have agreed otherwise, this contract will be governed by English law.

## Changes to your policy details or cover

It is most important that **you** tell **us** immediately of any changes that occur since the insurance started or since the last renewal date. If **you** do not it is possible that a claim will not be covered. Some examples of changes are given below.

If **you** are in any doubt whether a change needs to be advised, please contact Customer Services on **0845 366 1603**.

- Change of **caravan**
- Change to the **caravan** itself such as bodywork or structural alterations, or modifications or alterations to fixtures and fittings
- Change of ownership
- Change of use of the **caravan** including when **you** no longer use **your caravan** to tour
- Change of address or residence
- Change of storage location
- Change to **caravan** security and/or security at place of keeping
- Increases / reductions in sums insured for **caravan, equipment, awnings, contents and personal belongings**.

If **you** make changes to **your policy** details or cover at any time during the **period of cover** or cancel **your policy** mid term and have paid by credit card or cheque, **we** will be unable to refund any amounts of £5 or less. Similarly if **you** make any changes to **your policy** mid term, **we**

will only request any charges from **you** if the amount is over £5.

**You** will not be entitled to a refund should **you** reduce the level of cover on **your policy** if **you** have made a claim in the current year.

## Renewal process

**You** will be sent a renewal invitation 21 days before **your** renewal date, which will include **your** premium for the next year. If **you** renew on a continuous payment method, **we** will automatically renew **your policy** each year using the payment details **you** have given **us**. Please contact **us** prior to **your** renewal date if **you** wish to renew using a different payment method. If **you** currently pay by a continuous payment method, but **you** do not want to renew **your policy** **you** will need to ensure **your** continuous payment method is cancelled.

## Important – Personal information

The information **you** have given **us** will be held and used to manage **your** insurance **policy** which will include both underwriting and claim handling. For this purpose **we** may disclose it to other interested third parties, for example other insurers, regulatory authorities and agents who provide services on **our** behalf.

**Your** calls may be monitored and recorded in order that the service may be improved and to help prevent and detect fraud. **We** may check information provided or received and **we** may also undertake credit searches and additional fraud searches. Under the conditions of **your policy** **you** must tell **us** about any incident (such as an accident or theft) which may or may not give rise to a claim.

By accepting this **policy** **you** consent to **our** processing personal data including sensitive data about **you** and other persons who may be insured under the **policy**. **You** understand that all personal data **you** give to **us** must be accurate and that **you** have the specific consent of those other persons to disclose their personal data.

In the case of personal data, with limited exceptions, **you** have the right to access and, if necessary, rectify information held about **you** by formal written application to Saga's Group Data Protection Officer at The Saga Building, Enbrook Park, Folkestone, Kent CT20 3SE.

# Glossary of terms

We have defined some words and phrases that appear throughout the **policy**. They have the meanings shown next to them and are shown in bold print.

**Audio equipment** Radios, speakers, tape players, cassette players, compact disc players, mini-disc players, iPods, MP3 players and hi-fi systems but not radio telephones, mobile phones or CB radios.

**Caravan** The caravan, trailer tent or folding caravan shown in the **schedule** including: fixtures; fittings; furnishings and furniture as supplied by the manufacturer and **audio equipment** permanently installed in the caravan.

The **caravan** must belong to **you**, or **you** are buying it under a hire purchase agreement and be used for touring purposes.

**Contents** Household goods and **personal belongings you** or a member of **your family** own that are in **your caravan** or the towing vehicle.

**Contents** does not include the following:

- anything falling within the definition of **caravan** or **equipment**;
- any items used solely or partly for business, profession or trade purposes;
- jewellery, watches, clocks, furs, articles made from precious metals, gemstones, cameras, photographic equipment, video cameras or their

equipment or accessories, computers or their equipment and accessories, pedal cycles, works of art, curios (items of an interesting nature or value), stamp, coin or medal collections;

- money, credit, debit or cash dispensing cards, tickets or documents of any kind;
- items of a brittle or fragile nature (other than day to day china);
- mobile phones or personal digital assistants;
- animals, plants or any living thing;
- any motor vehicle, boat, aircraft or their accessories or equipment.

## Endorsement

A change in terms of the **policy**.

**Endorsements** only apply if they appear in **your policy**.

## Equipment

Non standard fixtures, fittings and accessories added since manufacture, including: awnings, **caravan** movers, winter wheels, refrigerators, gas bottles, batteries, security devices, stabilisers, generators, satellite dishes, solar panels, toilet tents, aquarolls, air conditioning units and any other ancillary equipment related to the use of **your caravan**.

## Europe

All countries forming the mainland of Europe including their islands, the Republic of Ireland, Morocco and Turkey, but excluding all countries of the Russian Federation or the former USSR.

<b>Excess</b>	The first amount of any claim which <b>you</b> have to pay if <b>your caravan</b> is lost, stolen or damaged. If additional <b>excesses</b> apply they will be shown in the <b>schedule</b> and <b>endorsements</b> applying to this <b>policy</b> .	<b>Schedule</b>	A record of <b>your</b> insurance. Please read the <b>schedule</b> carefully as it sets out the cover <b>we</b> will give <b>you</b> under this <b>policy</b> . ( <b>We</b> will give <b>you</b> a replacement <b>schedule</b> whenever <b>you</b> renew the <b>policy</b> or if <b>you</b> make any changes to the <b>policy</b> during the <b>period of cover</b> ).
<b>Family</b>	<b>Your</b> spouse or domestic partner and <b>your</b> children (including adopted and foster children).	<b>Territory</b>	Gibraltar and the United Kingdom meaning England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
<b>Market value</b>	The cost of replacing <b>your caravan</b> with a caravan of the same make, model, specification, age and condition as <b>your caravan</b> was immediately before the loss or damage <b>you</b> are claiming for. Where <b>we</b> are unable to estimate the <b>market value</b> of <b>your caravan we</b> will use the nearest market equivalent for comparison.	<b>We, Us, Our</b>	Acromas Insurance Company Limited which is a company registered with its head office in Gibraltar, No. 88716, 57-63 Line Wall Road, Gibraltar.
<b>Period of cover</b>	The period of time covered by the <b>policy</b> as shown in <b>your</b> latest <b>schedule</b> .	<b>You, Your</b>	The policyholder whose name is on the <b>schedule</b> , the policyholder's spouse or domestic partner or, in the event of the policyholder's death, the policyholder's personal legal representatives.
<b>Personal belongings</b>	Property <b>you</b> normally wear or carry in everyday life. Excluding anything shown as not included under the <b>contents</b> definition.		
<b>Policy</b>	The details of the contract of insurance between <b>you</b> and <b>us</b> .		

# Loss or damage

## Your caravan

This section should be read in conjunction with 'General conditions' on pages 19 and 20, 'General exceptions' on pages 21 and 22 and 'How to make a claim' on page 23.

**We** cover the following

1. Accidental loss or damage to **your caravan** if it is:
  - in the **territory**; or
  - being transported by road, rail, air or sea in the **territory**; or
  - temporarily in **Europe**; or
  - travelling between ports in **Europe** including loading and unloading.

**We** have the right to choose which action to take in the case of any claim and **we** may arrange to:

- repair the damage; or
- replace what is lost or damaged beyond economical repair; or
- pay **you** cash for the amount of the loss or damage.

If **we** ask, **you** need to give **us** any evidence to support **your** claim. **We** will confirm exactly what **we** need.

**We** may decide to appoint an independent assessor to inspect **your caravan** to support the evidence **you** provide or to confirm **your caravan** has been maintained in a roadworthy condition in accordance with General Condition **3**.

**We** do not cover the following

This applies to all claims under Parts 1, 2, 3 and 4 of the 'Loss or damage, Your caravan' section:

- any **excess** shown in the **schedule**;
- more than the amount shown in the **schedule for your caravan**;
- **your caravan** if left unattended for a period exceeding 24 hours in **Europe**;
- any accidental loss and/or damage to **your caravan** whilst it is outside the **territory** and outside **Europe**;
- theft or attempted theft while **your caravan** is unattended and detached from the towing vehicle unless **your caravan** is secured with at least one fully operational security device that has been approved by **us**;
- depreciation, loss of value, wear and tear, rot, fungus, mildew, damage caused by insects, vermin or domestic animals, or any loss or damage that happens gradually;
- manufacturing defects;
- mechanical, electrical, electronic, computer or computer software failures, faults or breakdowns;
- the cost of any repair or replacement which improves **your caravan** beyond the condition it was in before the loss or damage happened;

## We cover the following

2. Costs if **your caravan** is disabled following accidental loss or damage which is covered by this **policy** for:
- protecting and removing **your caravan** to the nearest repairer; and
  - delivering **your caravan** after it has been repaired, to **your** home or any other destination of **your** choice in the **territory**.
- 
3. Costs if **you** cannot continue to use or move **your caravan** while **you** are using it for touring or holiday purposes following accidental loss or damage which is covered by this **policy** for:
- temporary accommodation or hiring another caravan; and/or
  - travel expenses to get **you** home.
- We** will not pay more than £100 per day or more than £1500 for any one incident.
- We** will also pay:
- up to £500 to cover the cost of pre-booked holidays and associated expenses;
  - the amount of Customs duty **you** have to pay because of loss or damage to **your caravan** while it is temporarily based in **Europe**.
- We** will cover **your caravan** while it is on loan to anyone using **your caravan** with **your** permission.
- 

## We do not cover the following

- damage to tyres from punctures, cuts or bursts;
- loss or damage to radio phones (and their equipment and accessories) or CB radios;
- loss of **your caravan** by fraud, trick, false pretences, use of stolen, forged or invalid cheques/drafts/bank notes and the like or someone pretending to be a buyer or agent;
- loss or damage because **you** are not the rightful owner;
- any reduction in the **market value** of **your caravan** following any repair whether or not as a result of any claim under this **policy**;
- any loss arising out of the liquidation, insolvency or bankruptcy of a caravan dealer or agent;
- replacement cost as new of **your caravan** if it is more than 12 years old from the date of first registration. **Market value** only will be paid in such instances;
- new caravan replacement if the sum insured advised to **us** is less than the actual replacement value of the **caravan**, as new;
- new caravan replacement if **your caravan** is five years old or more and **you** cannot provide evidence of annual servicing by a competent caravan workshop.

**We** cover the following

#### 4. **New caravan replacement**

If **your caravan** is insured with **us** for its current full replacement value as new within five years of its first registration date and is then:

- stolen and not found within 28 days of the loss being reported to **us**; or
- damaged so badly that repair would be more than 60% of the manufacturer's list price at the time of the loss or damage, including VAT;

**we** can choose to do the following:

- replace **your caravan** with a new caravan of the same make and model or if this is not available, one of a similar make or model or equivalent value and specification; or
- pay **you** the cost of replacing **your caravan** with a new caravan of the same make and model or, if this is not available, one of a similar make or model or equivalent value and specification.

The amount **we** pay will take into account any discount **we** would have received if **we** had replaced **your caravan**.

If **we** replace **your caravan** under 'New caravan replacement', the lost or damaged **caravan** will then become **our** property.

**IMPORTANT** - Under this part of the **policy** it is **your** responsibility to make sure that the amount shown in the **schedule** for **your caravan** is enough to replace **your caravan** as new. If the amount is not enough at the time of any loss or damage, 'New caravan replacement' will not apply and **market value** only will be paid.

**We** do not cover the following

## Equipment and awnings

**Your schedule** shows if **you** are covered under this part of the 'Loss or damage' section of the **policy**. This section should be read in conjunction with the 'General conditions' on pages 19 and 20, 'General exceptions' on pages 21 and 22 and 'How to make a claim' on page 23.

**We** cover the following

Accidental loss or damage to **your equipment** if it is:

- in the **territory**; or
- being transported by road, rail, air or sea in the **territory**; or
- temporarily in **Europe**; or
- travelling between ports in **Europe** including loading and unloading.

**We** have the right to choose which action to take in the case of any claim and **we** may arrange to:

- repair the damage; or
- replace what is lost or damaged beyond economical repair; or
- pay **you** cash for the amount of the loss or damage.

If **we** ask, **you** need to give **us** any evidence to support **your** claim. **We** will confirm exactly what **we** need.

**We** will cover **your equipment** while **your caravan** is on loan to anyone using **your caravan** with **your** permission.

**We** do not cover the following

- any **excess** shown in the **schedule**;
- more than the amount shown in the **schedule** for **your equipment**;
- any accidental loss or damage to **your equipment** whilst it is outside the **territory** and outside **Europe**;
- depreciation, loss of value, wear and tear, rot, fungus, mildew, damage caused by insects, vermin or domestic animals, or any loss or damage that happens gradually;
- manufacturing defects;
- mechanical, electrical, electronic, computer or computer software failures, faults or breakdowns;
- the cost of any repair or replacement which improves **your equipment** beyond the condition it was in before the loss or damage happened;
- loss or damage to radio phones (and their equipment and accessories) or CB radios;
- loss of **your equipment** by fraud, trick, false pretences, use of stolen, forged or invalid cheques/drafts/bank notes and the like or someone pretending to be a buyer or agent;
- loss or damage because **you** are not the rightful owner;
- any reduction in the **market value** of **your equipment** following any repair whether or not as a result of any claim under this **policy**;

**We cover the following**

### **New equipment replacement**

The replacement cost as new of **your equipment** and awnings if they are 12 years old or less at the time of the loss or damage.

**IMPORTANT** - Under this part of the **policy** it is **your** responsibility to make sure that the amount shown in the **schedule** for **your equipment** and awnings is enough to replace **your equipment** and awnings as new. If the amount is not enough at the time of any loss or damage, 'New equipment replacement' will not apply, and **market value** only will be paid.

**We do not cover the following**

- any loss arising out of the liquidation, insolvency or bankruptcy of a caravan dealer or agent;
- replacement cost as new of **your equipment** and awnings if they are more than 12 years old at the time of loss or damage. **Market value** only will be paid in such instances;
- replacement cost as new of **your equipment** and awnings if the sum insured advised to **us** is less than the actual replacement value as new.

## **Contents and personal belongings**

**Your schedule** shows if **you** are covered under this part of the 'Loss or damage' section of the **policy**. This section should be read in conjunction with 'General conditions' on pages 19 and 20, 'General exceptions' on pages 21 and 22 and 'How to make a claim' on page 23.

**We cover the following**

Accidental loss or damage to **your contents** and **personal belongings** while they are in **your caravan** (including awnings and toilet tents), the towing vehicle or outside **your caravan**, when **your caravan** is:

- in the **territory**; or
- being transported by road, rail, air or sea in the **territory**; or
- temporarily in **Europe**; or
- travelling between ports in **Europe** including loading and unloading.

**We do not cover the following**

- any **excess** shown in the **schedule**;
- more than the amount shown in the **schedule** for **your contents** and **personal belongings**;
- any accidental loss or damage to **your contents** and **personal belongings** whilst they are outside the **territory** and outside **Europe**;
- more than £100 in respect of accidental loss or damage to **your contents** and **personal belongings** while they are in **your** towing vehicle;
- more than 10% of the amount **you** are insured for **contents** and **personal belongings**, which is shown on the **schedule** while they are outside **your caravan** or awning;

## We cover the following

We have the right to choose which action to take in the case of any claim and **we** may arrange to:

- repair the damage; or
- replace what is lost or damaged beyond economical repair; or
- pay **you** cash for the amount of the loss or damage.

If **we** ask, **you** need to give **us** any evidence to support **your** claim. **We** will confirm exactly what **we** need.

**We** will cover **your contents** while **your caravan** is on loan to anyone using **your caravan** with **your** permission.

### New contents replacement

The replacement cost as new of **your contents** and **personal belongings** if they are 12 years old or less at the time of loss or damage (other than clothing and linen for which an amount will be deducted for wear and tear).

**IMPORTANT** - Under this part of the **policy** it is **your** responsibility to make sure that the amount shown in the **schedule** for **your contents** and **personal belongings** is enough to replace **your contents** and **personal belongings** as new. If the amount is not enough at the time of any loss or damage, 'New contents replacement' will not apply and **market value** only will be paid.

## We do not cover the following

- loss or damage to **contents** and **personal belongings** by:
  - a) theft from **your caravan** or awning not involving forcible or violent entry or exit, or
  - b) theft or attempted theft while they are outside **your caravan**, awning or towing vehicle;
- loss or damage to **personal belongings** while **your caravan** is on loan;
- loss of **your contents** and **personal belongings** by fraud, trick, false pretences, use of stolen, forged or invalid cheques/drafts/bank notes and the like or someone pretending to be a buyer or agent;
- loss or damage because **you** are not the rightful owner;
- any reduction in the **market value** of **your contents** and **personal belongings** following any repair whether or not as a result of any claim under this **policy**;
- depreciation, loss of value, wear and tear, rot, fungus, mildew, damage caused by insects, vermin or domestic animals, or any loss or damage that happens gradually;
- manufacturing defects;
- mechanical, electrical, electronic, computer or computer software failures, faults or breakdowns;
- the cost of any repair or replacement, which improves **your contents** and **personal belongings** beyond the condition they were in when new;
- any property **you** have insured under another **policy**;
- replacement cost as new of **your contents** and **personal belongings** if they are more than 12 years old at the time of loss or damage. **Market value** only will be paid in such instances;
- replacement cost as new of **your contents** and **personal belongings** if the sum insured advised to **us** is less than the actual replacement value as new.

# Liability to others

This section should be read in conjunction with 'General conditions' on pages 19 and 20, 'General exceptions' on pages 21 and 22 and 'How to make a claim' on page 23.

**We** cover the following

## 1. Cover provided for you

Amounts that **you** legally have to pay because **your caravan** causes:

- accidental bodily injury, disease or death to any person; or
- accidental damage to any third party property.

## 2. Legal expenses

If **we** agree **we** will also pay:

- costs and expenses that someone could recover from **you**;
- costs and expenses when **you** have **our** written permission;
- if **we** give **our** written permission, **we** will pay for a solicitor to:
  - a) represent anyone insured under this **policy** at any coroner's inquest or fatal accident inquiry;
  - b) defend anyone insured under this **policy** in a crown court or any higher court.

## 3. Cover provided for other people

Anyone using **your caravan** with **your** permission will be provided with the same cover, as long as they keep to the terms and conditions of this **policy**.

## 4. Cover provided for legal personal representatives

After the death of anyone insured under this **policy**, **we** will protect their estate against any liability they had if **we** insure that liability under this **policy**.

**We** do not cover the following

This applies to all claims under Parts 1, 2, 3 and 4 of the 'Liability to others' section:

- more than £2,000,000, including all costs, expenses and indirect losses for any one claim or series of claims arising from any one event;
- any liability which happens while **your caravan** is outside the **territory** and outside **Europe**;
- accidental bodily injury, disease or death to **you** or **your family**, any person employed by **you** or anyone using **your caravan** with **your** permission;
- anyone who fails to keep to any of the terms exceptions, conditions and **endorsements** of this **policy**;
- damage or loss of property which belongs to **you** or **your family** or anyone using **your caravan** with **your** permission;
- liability arising from any contract or agreement unless **you** would have been liable anyway if that contract or agreement did not exist;
- any liability which happens while **your caravan** is being towed;
- any liability that is insured under another insurance policy;
- any costs where **we** have not given **our** prior written agreement to the legal costs.

# No Claim Discount

If no claim or incident resulting in a claim has arisen under **your policy** during the previous year of insurance, **your** renewal premium will be adjusted in accordance with **our** current No Claim Discount scale applicable at **your** renewal date.

If one or more claims have been made or have arisen under **your policy** in any one **period of cover**, **your** No Claim Discount will be reduced in accordance with **our** current scale, for each claim made, at **your** next renewal.

**Your** No Claim Discount entitlement will be shown in **your schedule**.

**You** may not transfer **your** No Claim Discount to anyone else without **our** prior approval.

Depending on the circumstances of **your** claims, **we** may increase **your** premium and/or apply additional terms to **your policy**.

# Personal Accident

## Accidental injury to you, your spouse or domestic partner

This section should be read in conjunction with 'General conditions' on pages 19 and 20, 'General exceptions' on pages 21 and 22 and 'How to make a claim' on page 23.

### Definitions (applying to this Part only)

<b>Benefit</b>	The sum payable upon the happening of an injury as a direct result of an accident involving <b>your caravan</b> or while getting into or out of <b>your caravan</b> .
<b>Loss of eye or eyes</b>	The permanent and total loss of sight which shall be considered as having occurred: a) in both eyes if the insured person's name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (meaning the insured person sees at 3 feet what they should see at 60 feet).
<b>Loss of limb or limbs</b>	The permanent and complete loss of limb or limbs by physical separation at or above the wrist or ankle or the permanent and complete loss of use of a limb or limbs.
<b>Permanent total disablement</b>	Disablement caused other than by <b>loss of limb or eye</b> , which has lasted for 52 consecutive weeks and will in all probability prevent the person from engaging in gainful employment of any and every kind for the remainder of their life.

## We cover the following

If **you** or **your** spouse or domestic partner are injured during the **period of cover** in an accident in the **territory**, the Republic of Ireland or whilst temporarily in **Europe**, **you** will qualify for personal accident benefit.

### Benefit we will provide

Death	£10,000
Permanent total disablement	£20,000
Loss of one limb	£10,000
Loss of two or more limbs	£20,000
Loss of sight in one eye	£10,000
Loss of sight in both eyes	£20,000
Total loss of hearing	£20,000
Hospitalisation (minimum stay 2 nights) per night for up to 10 nights	£200
Second degree burns	£200
Third degree burns	£300
Internal injuries requiring surgery	£200

### To qualify for the benefit

**You** or **your** spouse or domestic partner must have:

- suffered the injury as a direct result of an accident involving **your caravan**; or
- suffered the injury whilst using or getting in or out of **your caravan**; and
- notified **us** within 90 days of the accident.

The injury must be diagnosed, or the death certified, in the **territory** by a Doctor registered to practise in the **territory**.

In the event of **permanent total disablement**, payment will be deferred until 12 months of continuous disablement after the date of the accident.

The **benefit** will be paid direct to the injured persons or to their legal representatives.

## We do not cover the following

Any payment for **benefit** if the injury is caused by or as a result of:

- suicide or attempted suicide or self-inflicted injury;
- war;
- racing and other competitions;
- injury arising more than three months after the event leading directly to the condition;
- the injured person being under the influence of drink or drugs at the time the injury happened;
- childbirth or pregnancy.

More than one **benefit** per injured claimant per incident.

Payment of **benefit** under more than one **policy** if **you** or **your** spouse or domestic partner hold any other caravan and/or motor insurance policies with **us**.

Any disability which exists prior to an accident which shall not count towards the **benefit** payable calculation.

Any death or injury if caused outside the **territory**, the Republic of Ireland or **Europe**.

## Additional cover

### Protected No Claim Discount

**Your schedule** shows if **you** are covered under this section of the **policy**. This section should be read in conjunction with 'General conditions' on pages 19 and 20, 'General exceptions' on pages 21 and 22 and 'How to make a claim' on page 23.

#### **Protected No Claim Discount - two claims in five years**

If **you** have four years or more No Claim Discount and have not made a claim or had a claim made against **you** in the last two years, **we** can protect **your** No Claim Discount. This means **you** will not lose **your** No Claim Discount if **you** make, or have made against **you**, up to two claims in any five year period.

If two claims are recorded against **your policy** in any five year period **you** will not lose any of **your** No Claim Discount. Any claims against **your policy** in excess of two in a five year period will be dealt with in accordance with **our** current scale.

**Your** No Claim Discount protection will be reinstated at the point that **you** are again eligible. When **your** protection has been reinstated it will be indicated on **your** renewal **schedule**.

# General conditions applicable to all of the policy

## 1. Your duty

**We** will only provide cover if, as far as **you** know, the declaration **you** have made and the information **you** have supplied, as detailed in **your schedule**, is true and complete.

**You** must notify **us** of, and **we** must have agreed to accept:

- the storage location for **your caravan** or the place **you** will leave **your caravan** when not in use; and
  - the security in place at the storage location or at a place **you** have left **your caravan** when not in use
- before cover will apply.

**You** must notify **us** within seven days if **you** replace **your caravan**.

The insurance cover this **policy** provides depends on the terms, exceptions and conditions in this **policy** booklet and the **schedule**, including any **endorsements**, which must be read as one document. Everyone claiming cover must do everything the **policy** requires for it to stay in force.

If **you** do not pay a premium **we** will not provide cover from the date the premium was due.

## 2. Accidents and losses

**You** or **your** legal personal representatives must give **us** as soon as possible full details of any incident which could lead to a claim under this **policy**. **You** must also send **us** unanswered any letters, notices, writs, or summonses **you** receive to do with the claim. If **you** know

of any possible prosecutions, inquests or fatal accident inquiries **you** must tell **us** immediately in writing.

**You** must not admit responsibility or offer or promise anything without **our** written permission.

If **we** wish **we** may take over and deal with **your** claim in **your** name.

**We** may also pursue any claim to recover for **our** benefit any money **we** have paid out under this **policy**. Anyone claiming cover under this **policy** must give **us** whatever information and help **we** need.

If **you** claim under this **policy** and **you** are paying **your** premium under an insurance credit scheme **we** may take from any claim settlement any amount **you** owe **us**.

If the law of any country in which **you** are covered by this **policy** says **we** must settle a claim which **we** would not otherwise have paid **we** can ask **you** or the person who incurred the liability to **us** to pay **us** that amount.

## 3. Care of the **your caravan**, awnings, **equipment**, **contents** and **personal belongings**

**You** must do all **you** can to protect **your caravan**, awnings, **equipment**, **contents** and **personal belongings** from loss or damage and keep and maintain **your caravan** in a roadworthy condition. **You** must let **us** examine **your caravan** at any time if **we** ask to do this.

#### 4. Cancellation within the first 14 days

If **you** cancel **your policy** within 14 days of receiving it **we** will refund **your** full premium within 30 days, unless **you** have made a claim. If **you** have made a claim in the first 14 days, **we** will give **you** a pro-rata refund on **your** premium based on the cover **you** have had.

If **you** do wish to cancel **your policy** and the insurance cover has not yet commenced **you** will be entitled to a full refund of the premium.

If after 14 days **you** have not cancelled **your policy**, **we** will assume that **you** have accepted the terms and wish **your policy** to continue for the agreed **period of cover**.

#### 5. Cancellation rights

If this **policy** does not meet **your** needs **you** have the right to cancel it at any point during its duration.

As long as **you** have not made a claim under the **policy**, **we** will refund the unused part of **your** premium.

**We** will refund any premium owing to **you** on a pro-rata basis, if **you** have not made a claim.

**We** or Saga Services Limited, on **our** behalf, may cancel this **policy** by giving **you** seven days notice by recorded delivery letter. **We** will send this notice to **your** last known address.

#### 6. New caravan replacement

For cover to be provided under the new caravan replacement cover of this **policy**, the sum insured of the **caravan**, awnings, **equipment**, **contents** and **personal belongings** provided by **you** must represent the actual replacement value of the **caravan**, awnings, **equipment**, **contents** and **personal belongings** as new.

#### 7. Arbitration

If **we** accept a claim for loss or damage to **your caravan** but cannot agree the amount to be paid, **we** will pass the matter to an arbitrator. The arbitrator will be appointed in accordance with the law in force at the time. The arbitrator must have made a decision before **you** take legal action against **us**.

# General exceptions applicable to all of the policy

**You** are not covered for any of the following:

## 1. Your caravan

The cover under this **policy** does not apply when **your caravan** is:

- being used other than for social, domestic and pleasure purposes;
- being lived in permanently;
- being rented or leased by any other person for hire or reward;
- being towed with **your** permission by a vehicle driven by any person who **you** know has never held a driving licence, is disqualified from holding or obtaining a driving licence, or who is breaking the conditions of their driving licence;
- substantially modified from the manufacturer's original specification;
- being towed in breach of the laws applicable to the towing of caravans that apply in the country where the loss or damage occurs.

## 2. Radioactivity

Any loss, damage or legal liability directly or indirectly caused by:

- ionising radiation or contamination by radioactivity from irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.

## 3. War

Any loss or damage caused by war, invasion, act of foreign enemy, hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection, military or usurped power.

## 4. Terrorism

Any loss or damage caused by the use or threatened use of any action, force or violence by any person or group of people whether acting alone or on behalf of any organisation or government committed for political, religious, ideological or similar purposes, including the intention to influence any government or to intimidate and/or put in fear the public or any section of the public except as required under the Road Traffic Acts or alternative applicable legislation in the territory in which the loss occurs.

## 5. Riot and earthquake

Cover except under the 'Liability to others' section for any accident, injury, loss or damage caused by

- earthquake;
- riot or civil commotion if it happens outside Gibraltar, England, Scotland, Wales, the Isle of Man and the Channel Islands.

## 6. Pressure waves

Any loss, destruction or damage caused directly by pressure waves by aircraft and other aerial devices travelling at or above the speed of sound.

## 7. Other insurance

Anything for which **you** have more specific cover under another insurance policy.

#### 8. Fraudulent claims

**You** will not be covered for any claim if **you** make a claim under the **policy**, knowing the claim to be false, fraudulently inflated or supported by fraudulent documents; or if loss, damage or injury is wilfully caused by **you, your family** or anyone using **your caravan** with **your** permission or with **your** connivance. All cover under the **policy** will be forfeited.

#### 9. Theft claims

Any theft claim unless:

- **you** have reported the theft to the nearest police authority within 24 hours of discovery;
- **you** have obtained a police crime reference number and details of the police station the crime was reported to.

#### 10. Indirect losses

Any losses that are not directly associated with the incident that caused **you** to claim, unless specifically stated in this **policy**.

#### 11. Confiscation

Any loss or damage resulting from the legal confiscation of **your caravan**, awnings, **equipment, contents** and **personal belongings** by Customs and Excise, Police or any other Government Authority.

## Useful Information - to be read in conjunction with your policy information

### How to make a claim

1. If your caravan, awning, equipment or contents and personal belongings have been lost or damaged, please check your schedule and policy to make sure the claim is covered. If your caravan is damaged you must do what you can to reasonably protect your caravan and its accessories.
2. Please read the 'Accidents and losses' section of the 'General conditions' on page 19 for details of the claims conditions.
3. If the event is covered, or if you are in any doubt, call the Saga Claims Line on **0845 302 0218** to advise us of your claim, as soon as possible. Assistance is available on this number 24 hours a day, 7 days a week.

Please advise us of your policy number and we will confirm the benefits available to you, as according to your schedule and the cover that you have chosen. Whenever possible, we will complete all the details needed to conduct the claim in this telephone conversation.

You must provide us with your personal details, full details of the incident and any other parties involved.

### If a third party is involved

DO NOT ADMIT LIABILITY. Please obtain names, addresses and telephone numbers of those involved (e.g. drivers, passengers, pedestrians and witnesses). Please also obtain insurance details for any vehicles or caravans involved and offer your insurance

details to anyone involved in the accident. Forward any third party correspondence to us unanswered. Do not attempt to deal with any claim yourself unless agreed by us.

### How we settle claims

After your call, one of several things will happen and your claims handler will guide you.

We have the right to choose which action to take in the case of any claim and we may arrange to:

- repair the damage; or
- replace what is lost or damaged beyond economical repair; or
- pay you cash for the amount of the loss or damage.

If we ask, you need to give us any evidence to support your claim. We will confirm exactly what we need.

Sometimes we will need to ask an independent loss adviser to help us deal with your claim. If so we will tell you and arrange for the loss adviser to visit you. The loss adviser's role is to assess the claim, confirm what action you need to take and recommend to us how to deal with the claim.

If we decide to pay you for your caravan we will pay you the cost of replacing your caravan with a caravan of a similar age, type and condition at the time of the loss or damage.

The amount we pay will take into account any discount we would have received if we had replaced your caravan. We will not pay more than amount shown on the schedule for your caravan.

# Customer service

## Our customer service commitment to you

Saga aims to provide you with high levels of service at all times. However, there may be times when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, we will do our best to try to resolve the situation.

Whether you are phoning or writing, please remember to quote your name, address and policy number as it will help us deal with your enquiry or complaint quickly.

If you have a query or complaint about your Saga Caravan Insurance policy, please contact Customer Services on **0845 366 1603**. If you have a complaint about a claim, please call Saga Caravan claims on **0845 302 0218**. If this does not resolve your complaint, please follow the procedure listed below.

If you have a specific complaint relating to an underwriting decision, premium changes or other technical insurance matters, you should contact:

Customer Relations Department  
Saga Services Limited  
The Saga Building  
Middelburg Square  
Folkestone, Kent CT20 1AZ  
Telephone: **01303 771160**  
Fax: **01303 771347**  
e-mail: [services.customer-relations@saga.co.uk](mailto:services.customer-relations@saga.co.uk)

If you are still dissatisfied you should write to:

The Chief Operating Officer  
Saga Services Limited  
The Saga Building  
Middelburg Square  
Folkestone, Kent CT20 1AZ

If you have a specific complaint relating to claims mismanagement, you should contact:

Claims Customer Care Department  
Saga Caravan Claims  
PO Box 644  
Folkestone  
Kent CT20 9BE  
Telephone: **01303 776778**  
Fax: **01303 776779**  
e-mail: [technicalclaims@saga.co.uk](mailto:technicalclaims@saga.co.uk)

If you are still dissatisfied you should write to:

Technical Claims Manager  
Saga Caravan Claims  
PO Box 644  
Folkestone  
Kent CT20 9BE

If you are not satisfied with the response you receive, you can ask the Financial Ombudsman Service to review your case. The Financial Ombudsman Service resolves disputes in an independent and fair way. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Telephone: **0845 080 1800**

### **Important note**

The Financial Ombudsman Service will only consider your complaint if you have already given us the opportunity to resolve the matter. However, if we have not provided a final response within eight weeks you can refer your complaint straight to the Financial Ombudsman Service.

If you follow this complaint procedure, it does not affect your legal rights.

## **Future underwriter changes**

Your Saga Caravan Insurance policy is currently provided and underwritten by Acromas Insurance Company Limited as part of an agreement between Saga Services Limited and Acromas Insurance Company Limited. If you have selected any additional cover options, these may be provided by different insurers. At some time in the future Saga Services Limited may enter into an agreement with a new provider for all or part of your policy, in which case this new provider will offer you caravan insurance to replace your current policy. If this is the case, Saga Services Limited will write to you to confirm the details of the new provider and give you details of any changes to the Terms and Conditions of your policy. You hereby authorise Saga Services Limited to transfer any personal data to a new provider, including data defined as 'sensitive personal data' under the Data Protection Act, and consent to the new provider being able to offer cover to you. If at any time you wish to withdraw your agreement to this, please let us know by calling **0845 366 1603**.

# Notes

# Notes

# Helplines

**For questions about your caravan insurance policy**

**Customer service** From the UK **0845 366 1603** From abroad **+44 1303 773 488**  
Monday to Friday 9am to 5.30pm, Saturday 9am-1pm.  
e-mail: [caravan.insurance@saga.co.uk](mailto:caravan.insurance@saga.co.uk)

**For new claims or help with an existing claim**

**Claims** From the UK **0845 302 0218** From abroad **+44 1303 772 154**

This Policy Booklet is also available in large print, audio and Braille.  
If you require any of these formats please contact us on **0845 366 1603**.

**If you have a hearing or speech impairment, you can also contact us by e-mailing [dda@saga.co.uk](mailto:dda@saga.co.uk)**

Charges apply for calls to 0845 numbers. Please see [saga.co.uk/contactus](http://saga.co.uk/contactus) for details of the current rates.

Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar, and regulated by the Financial Services Authority, United Kingdom.

Acromas Insurance Company Limited is a member of the Association of British Insurers.

Saga Services Limited is registered in England and Wales (Company No. 732602). Registered office: The Saga Building, Enbrook Park, Folkestone, Kent CT20 3SE.

Saga Services Limited is authorised and regulated by the Financial Services Authority. (FSA Register No. 311557.)

Saga Services Limited and Acromas Insurance Company Limited are ultimately wholly owned subsidiaries of Acromas Holdings Limited.