



Your Policy Book
Caravan Insurance

SAGA
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Welcome to Saga Caravan Insurance

Thank you for taking out caravan insurance with Saga.

This book, your Schedule and any endorsements make up your policy and together they contain all the details of your cover. Please make sure you read them together to check you have all the cover you need.

We offer cover based on two different terms, 'new for old' and 'market value' and your Schedule will tell you which of these you have. You'll find an overview of these on the following page, so you can quickly see whether you have the appropriate cover for your needs.

More specific information about your policy follows, including an explanation of words that have particular meanings in this book, before we get down to the real detail of exactly what is and isn't covered. There are

some things that we always exclude from cover and these are shown in the General exceptions on [page 19](#); while the General conditions that follow explain what you need to do to ensure you have the full protection of your policy. Please read these, as failure to comply with them could affect your cover.

Some of the cover detailed in this book is optional and therefore not included in your policy. Please refer to your Schedule to see whether you have chosen it. If not, and you would like to do so, we will be happy to give you a quote.

Finally, to make it quick and easy if you need our help, our claims and customer service numbers are on the back cover.

Our cover at a glance

What's covered	Amount payable	
	'New for old'	'Market value'
Your caravan (including equipment and awnings)	New for old cover for caravans up to 15 years old*	Market value
Contents and personal belongings	Up to £1,500 (market value only)	Up to £1,500 (market value only)
Recovery and delivery costs	Up to £3,500	Up to £3,500
Loss of use cover	£175 per day up to 15 days (max £2,625)	£175 per day up to 15 days (max £2,625)
Lending your caravan to friends and family	Caravan covered new for old	Caravan covered for market value
Personal accident cover	Up to £20,000	Up to £20,000
Vandalism cover	Included	Included
European cover	Optional extra	Optional extra
Protected No Claim Discount	Optional extra	Optional extra

*To qualify for 'new for old' caravan cover:

- You must have owned the caravan for at least 2 years if it is over 5 years old;
- The sum insured must be maintained at the new for old replacement cost for the caravan;
- The caravan must be serviced annually, if over 5 years old.

Some other information you need to know

What happens when it's time to renew your policy

We will send you a renewal invitation around 21 days before your renewal date. This will include details of your type of cover, policy terms and your premium for the next year, which may be affected by any claims you have made over the year. If you originally paid for your policy by Direct Debit, or by continuous authority credit card or debit card, we will automatically renew your policy using these payment details, so you don't need to do anything if you want to renew your policy. However, if you don't want to renew, or you want to change your payment method, you will need to contact us on 0800 656 9914 to let us know. You will also need to cancel your Direct Debit with the bank, if you paid by this method.

What happens if we change the underwriter

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 data protection legislation 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 0800 904 7488.

Changes to your policy details or cover

It is most important that you tell us as quickly as possible 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. See General condition 1 'Your duty' on [page 21](#) for full details of changes that must be notified to us.

If you are in any doubt whether a change needs to be advised, please contact Customer Services on 0800 904 7488.

Please note that if you amend or cancel your policy during the policy year 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 during the policy year, 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 that current year.

Complaints process

We aim 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. If you have a query or a complaint, please refer to your Schedule, which shows telephone numbers and our address details if you prefer to write to us.

Your policy in detail

Saga Caravan Insurance is an insurance product provided by Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

Acromas Insurance Company Limited has relied on the information and statements you gave when they agreed to provide cover. Please read your documents carefully to make sure the information provided is correct and that the cover meets your needs.

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.

Acromas Insurance Company Limited agrees to insure you under the terms, conditions and exclusions in or endorsed on this Policy Book and for which you have paid or agreed to pay the required premium.

The law which applies to this contract, unless we have agreed otherwise, is English law.

Specific policy words and what they mean

This part of the policy sets out the words that have a specific meaning when relating to your policy. These words are listed below with the meaning explained beside them and, to help you identify them, they are printed in bold type whenever they appear in the policy.

There are other words with specific meanings listed under the Personal accident section on [page 15](#). You should also look at these.

Caravan

The caravan, trailer tent or folding caravan shown in the **Schedule** including: fixtures; fittings; furnishings and furniture as supplied by the manufacturer and television 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 and accessories, mobile phones, computers and ancillary or associated equipment.

Endorsement

An extension or restriction to **your policy**.

Equipment

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

Europe

Member countries of the European Union (including their islands), and Andorra, Iceland, Norway, Serbia, Switzerland (inc. Liechtenstein), Morocco and Turkey.

Excess

The first amount of any claim which **you** have to pay if **your caravan** is lost, stolen or damaged.

If additional **excesses** apply they will be shown in the **Schedule** and **endorsements** applying to this **policy**.

Family

Your spouse or domestic partner and **your** children (including adopted and foster children).

Market value	The cost of replacing your caravan, equipment or contents with items of a similar type, age and condition as the items were in immediately before the loss, theft or damage. Where we are unable to estimate the market value of your caravan, contents and/or equipment we will use the nearest market equivalent for comparison.	Sum insured	The amount shown on your Schedule as the most we will pay in the event of a claim.
Period of cover	The period of time covered by the policy as shown in your latest Schedule .	Territory	Gibraltar and the United Kingdom meaning England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
Personal belongings	Property you normally wear or carry in everyday life. Excluding anything shown as not included under the contents definition.	We, Us, Our	Acromas Insurance Company Limited, which is a company registered with its head office in Gibraltar, No. 88716, 57-63 Line Wall Road, Gibraltar.
Policy	The details of the contract of insurance between you and us .	You, Your	The policyholder whose name is on the Schedule , the policyholder's spouse or domestic partner or, in the event of the policyholder's death, the policyholder's personal legal representatives.
Replacement value	The cost of replacing your caravan and equipment with new items in the event of your caravan and/or equipment being lost, stolen or damaged beyond repair.		
Schedule	A record of your insurance. Please read the Schedule carefully as it sets out the cover we will give you under this policy . (We will give you a replacement Schedule whenever you renew the policy or if you make any changes to the policy during the period of cover).		
Serviced annually	Your caravan must be maintained in a sound and roadworthy condition with any remedial work identified by the annual service being completed and proof being retained.		

Loss or damage – Your caravan and equipment

This section should be read in conjunction with 'General exceptions' on [pages 19 and 20](#), 'General conditions' on [pages 21 to 23](#) and 'How to make a claim' on [page 24](#).

We cover the following

1. Accidental loss or damage to **your caravan** and **equipment** if it is:

- in the **territory**; or
- being transported by road, rail, air or sea in the **territory**.

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 2.

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

2. Costs if **your caravan** is disabled following accidental loss or damage in the **territory** 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

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 and equipment' section:

- any **excess** shown in the **Schedule**;
- more than the **sum insured** shown in the **Schedule** for **your caravan** and **equipment**;
- theft or attempted theft while **your caravan** and **equipment** is unattended and **your caravan** is detached from the towing vehicle unless it is secured with at least one fully operational security device that has been approved by **us**;
- accidental loss or damage to **your caravan** and **equipment** when it is outside the **territory**;
- 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** and **equipment** beyond the condition it was in before the loss or damage happened;
- 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** and **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

We cover the following

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 in the **territory** 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 pay up to £175 per day up to a total of £2,625 for any one incident to cover associated expenses where **your caravan** can no longer be used due to a valid claim under this **policy**.

4. 'New for old' cover

IMPORTANT – Under this part of the **policy**, if **your Schedule** shows that **you** have selected 'new for old' cover, it is **your** responsibility to make sure that the amount shown in the **Schedule** for **your caravan** and **equipment** is enough to replace **your caravan** and **equipment** as new. If the amount is not enough at the time of any loss or damage 'new for old' cover will not apply and the most **we** will pay will be the **market value** up to the **sum insured**.

If **your caravan** is insured with **us** for its current full **replacement value** as new within 15 years of its first registration date and is then:

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

We do not cover the following

or agent;

- loss or damage because **you** are not the rightful owner;
- any reduction in the **market value** of **your caravan** and **equipment** 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;
- 'new for old' cover if **your caravan** and **equipment sum insured** shown in the **Schedule** is less than the actual **replacement value** of the **caravan** and **equipment**, as new;
- 'new for old' cover if **your caravan** is more than 15 years old;
- 'new for old' cover if **your equipment** is more than 15 years old;
- 'new for old' cover if **your caravan** is over five years old at the start of this **policy** and **you** have not owned it for more than two years;
- 'new for old' cover if **your caravan** is at least 5 years old and you do not have proof of it being **serviced annually**.

We cover the following

we will replace **your caravan** with a new caravan of the same make and model.

If a caravan of the same make and model is not available, **we** will either:

- replace **your caravan** with a new caravan of the same make and nearest equivalent model, specification and value; or
- pay **you** the last manufacturer's list price for **your caravan**.

If **you** request a cash settlement, and **we** agree, **we** will not pay more than the amount **we** would have paid if **we** had replaced **your caravan**.

We will only replace **your caravan** if **you** and any other known interested parties agree.

The **caravan** being replaced will become **our** property.

If **your equipment** has been insured with **us** for its full **replacement value** as new within 15 years of its manufacture date and is lost, stolen or damaged, **we** will replace **your equipment** with new **equipment** of the same make and model. If **equipment** of the same make and model is not available, **we** will either replace with new **equipment** of the same make and nearest equivalent model, specification and value or pay **you** the last manufacturer's list price for **your equipment**.

We do not cover the following

Loss or damage – Contents and personal belongings

This section should be read in conjunction with 'General exceptions' on [pages 19 and 20](#), 'General conditions' on [pages 21 to 23](#) and 'How to make a claim' on [page 24](#).

We cover the following

Accidental loss or damage to **your contents** and **personal belongings** while they are in **your caravan** (including awnings), 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**.

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.

We will pay up to **market value** for **your contents** and **personal belongings**.

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.

We do not cover the following

- any **excess** shown in the **Schedule**;
- more than £1,500 for **your contents** and **personal belongings**;
- accidental loss or damage to **your contents** and **personal belongings** when they are outside the **territory**;
- 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;
- loss or damage to **contents** and **personal belongings** by:
 - a) theft from **your caravan** or awning not involving forcible or violent entry or exit;
 - 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,

We cover the following

We do not cover the following

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.

Liability to others

This section should be read in conjunction with 'General exceptions' on [pages 19 and 20](#), 'General conditions' on [pages 21 to 23](#) and 'How to make a claim' on [page 24](#).

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 **you** incur 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 £2,500,000, 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**;
- 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 cost incurred where **we** have not given **our** prior written agreement to the legal costs.

Personal accident

Accidental injury to you, your spouse or domestic partner

This section should be read in conjunction with 'General exceptions' on [pages 19 and 20](#), 'General conditions' on [pages 21 to 23](#) and 'How to make a claim' on [page 24](#).

Definitions (applying to this Part only)

Benefit

The sum payable upon the happening of an injury as a direct result of an accident involving **your caravan** or while getting into or out of **your caravan**.

Loss of eye or eyes

The permanent and total loss of sight which shall be considered as having occurred:

- 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
- 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).

Loss of limb or limbs

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.

Permanent total disablement

Disablement caused other than by **loss of limb or eye** 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**, **you** will qualify for personal accident benefit.

If **you** have extended **your policy** to include European cover, then the **benefit** will also apply whilst **your caravan** is in **Europe**.

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;

We cover the following

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 into 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

- the injured person being under the influence of drink or drugs at the time the injury happened.

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 calculations.

Any death or injury if caused whilst **you** are outside any of the countries for which cover has already been agreed.

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**.

Vandalism claims

We will not reduce **your** No Claim Discount under this **policy** for any claim **we** accept as caused solely by an act of vandalism when:

- **you** report the damage to the Police as quickly as possible;
- **you** provide **us** with a Police crime reference number and details of the Police station the crime was reported to;
- **you** pay the **excess** shown in **your Schedule**; and
- the damage was not caused by a motor vehicle.

Protected No Claim Discount (optional cover)

This cover only applies if shown on **your Schedule**. This section should be read in conjunction with 'General exceptions' on [pages 19 and 20](#), 'General conditions' on [pages 21 to 23](#) and 'How to make a claim' on [page 24](#).

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.

If **you** make a claim, **your** No Claim Discount will not increase for that **policy** year. Protected No Claim Discount does not protect **your** premium from any increase at renewal, but it does protect **your** No Claim Discount entitlement from being reduced. This means **your** No Claim Discount entitlement at the start of the **policy** year will be maintained and included in **your** renewal premium.

European cover (optional cover)

This cover only applies if shown on **your Schedule**. This section should be read in conjunction with 'General Exceptions' on [pages 19 and 20](#), 'General conditions' on [pages 21 to 23](#) and 'How to make a claim' on [page 24](#).

We cover the following

1. The 'Loss or damage – Your caravan and equipment', 'Loss or damage – Contents and personal belongings' and 'Liability to others' sections of this **policy** if **your caravan** is:
 - temporarily in **Europe** or
 - travelling between ports in **Europe** including loading and unloading.
2. The amount of customs duty **you** have to pay because of loss or damage to **your caravan** whilst it is temporarily based in **Europe**.

We do not cover the following

This applies to all claims under Parts 1 and 2 of the 'European cover' section:

- **your caravan** and **equipment** if left unattended for a period exceeding 24 hours in **Europe**;
- anything shown as excluded under the 'Loss or damage – Your caravan and equipment', section of this **policy** but not the accidental loss or damage to **your caravan** whilst it is in **Europe**;
- anything shown as excluded under the 'Loss or damage – Contents and personal belongings' section of this **policy** but not the accidental loss or damage to **contents** and **personal belongings** whilst they are in **Europe**;
- anything shown as excluded under the 'Liability to others' section of this **policy** but not the liability which happens while **your caravan** is in **Europe**.

Please contact Customer Services on **0800 904 7488** if **you** wish to visit a country not covered under **our** definition of **Europe**.

General exceptions that apply to the whole 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 **you** to 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. Theft claims

Any theft claim unless:

- **you** have reported the theft to the nearest police authority as quickly as possible, preferably within 24 hours of discovery;
- **you** have obtained a police crime reference number and details of the police station the crime was reported to;
- **your caravan** is fully locked and secured and any keys and/or any other device(s) that unlock **your caravan** are removed when it is left unattended or unoccupied.

9. Indirect losses

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

10. 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.

11. Pollution

Liability for death, injury, damage or loss caused directly or indirectly by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected event which happens during the **period of cover**.

We will treat all pollution or contamination which arises out of one event as having happened at the time the event took place.

General conditions that apply to the whole policy

1. Your duty

The insurance cover provided depends on the terms and conditions in this **policy** document. **You** must comply with these terms and conditions to have the full protection of **your policy**.

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

It is **your** duty to provide **us** with correct information and answer **our** questions with reasonable care and honestly, truthfully and completely. **You** must tell **us** as quickly as possible of any:

- 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**, or anyone acting for **you**, have deliberately misrepresented the answer to **our** questions, or misrepresented any answers provided to online questions by manipulating an answer and these answers have:

- influenced **our** decision to provide **you** with insurance **we** would otherwise not have agreed to provide, or
- influenced the terms and conditions on which **we** have provided cover, or
- prevented **us** from charging the correct premium;

we will treat **your policy** as if it never existed and return any premium you have paid for the **policy**, unless **we** have identified a false or fraudulent claim when General condition 5 will also apply.

If the misrepresentation is not deliberate but is careless **we** will either:

- treat **your policy** as if it never existed and return any premium **you** have paid for the **policy** if **we** would not have accepted the risk had **you** given the correct information; or
- amend **your policy** details to record the correct information, apply any terms that would have been applied had **you** given the correct information, and charge and collect any additional premium due.

2. Care of 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.

At **our** request **you** must provide proof that **your caravan** is **serviced annually**.

3. Accidents and losses

You or **your** legal personal representatives must give **us** as quickly 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.

Where **we** are unable to estimate the **market value** of **your caravan, contents** and/or **equipment**, **we** will use the nearest market equivalent for comparison.

4. 'New for old' cover

In the event of a total loss, for cover to be provided under the 'new for old' **caravan** cover, the **sum insured** of the **caravan** and **equipment** provided at last cover start date by **you** must represent the actual replacement value of the **caravan** and **equipment** as new.

In addition, proof that **your caravan** is **serviced annually** will be required.

5. Fraudulent claims

If **we** discover that **you**, anybody insured by this **policy** or anyone acting for **you** has knowingly:

- made a fraudulent or false claim in full or in part or exaggerated the amount of the claim;
- misrepresented any answers to **our** questions or withheld any relevant information in order to influence **us** to accept a claim;
- provided false or invalid documents in support of a claim; or

- following an allegation or suggestion of fraud by **us** or another insurer, withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void, **we** will investigate the claim and this may result in legal action by **us**.

We may:

- treat **your policy** as if it never existed from the date of the fraud or misrepresentation and retain any premium **you** have paid for these policies;
 - serve **you** with a 7-day notice of cancellation on all other policies which **you** hold with **us**; and
 - pass details to the Police and fraud prevention agencies;
- or
- refuse to pay the whole of **your** claim if any part is in any way fraudulent, false or exaggerated and recover from **you** any costs that **we** have incurred.

6. Cancellation within 14 days

If **you** cancel **your policy** within 14 days of receipt of **your policy** documents, **we** will give **you** a pro-rata refund on **your** premium based on the cover **you** have had.

If **you** wish to cancel **your policy** and 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**.

7. Cancellation rights

If this **policy** does not meet **your** needs **you** have the right to cancel it at any point during its duration. Provided full recovery has been made on any claims that have occurred in the current period of insurance, **you** will be entitled to a pro-rata refund of **your** premium based on the cover **you** have had. **You** will not be entitled to any refund if any claim has not been settled and full recovery of **our** costs made.

We may cancel this **policy** by giving seven days' notice by recorded delivery letter to **your** last known address.

This **policy** may be cancelled if:

- **you** do not pay any **policy** premium requested or, if applicable, stop paying the instalment premiums;
- **your** insurance details change such that they no longer meet **our** acceptance criteria;
- **you** fail to provide further information or documentation **we** have requested in writing:
 - in support of **your** insurance application, renewal or adjustment **you** wish to make to **your policy**;
 - to assist **us** handle a claim that is being made; or
- **we** act under General condition 5 – Fraudulent claims.

Useful information

Saga Claims Service - 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 21](#) 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 **0800 027 1339** 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 the amount shown on the Schedule for your caravan.

If you have 'new for old' cover and don't maintain the sum insured to represent the replacement value, the most we will pay will be the market value up to the sum insured.

Use of your information

The information you have given to Saga Services Limited (Saga) and/or the insurer will be held and used to manage your insurance

policy which includes both underwriting and claim handling. For this purpose, Saga and/or the insurer may disclose it to other interested third parties, such as other insurers, agents who provide services on their behalf and to regulatory authorities for this and monitoring and/or enforcing compliance with any regulatory rules/codes. It may also be used for offering renewals, research, and crime prevention purposes. Any calls made to Saga may be monitored and recorded to improve the service and help prevent and detect fraud. Saga and/or the insurer may check information provided or received and may also undertake additional fraud searches.

Saga and/or the insurer will hold your personal data securely and in accordance with Data Protection Legislation*. From time to time Saga and/or the insurer may use service providers and organisations outside the European Economic Area (EEA) where they do not afford the same level of data security as the UK. We will, however, use every reasonable effort to ensure sufficient protections are in place to safeguard your personal information.

All information you provide must be accurate and if you have supplied another person's personal data who may be insured under the policy, you have done so confirming that you have the specific consent of that other person to disclose that data.

Saga and/or the insurer may use your information and sometimes that of other people named on your policy, either collected at the outset or obtained from other third party sources, for the following purposes:

- To assess financial and insurance risks, your insurance application, the terms on which cover may be offered, including your premium at quote and renewal, and the payment methods offered;
- To prevent and detect crime including fraud, money laundering and financial sanctions;
- To develop our products, pricing, systems, services and relationships with you; and
- To comply with our legal and regulatory obligations.

These sources include credit reference bureaus, the electoral roll and public data provided to us by credit reference bureaus and other third parties. The credit reference bureaus will keep a record of the search; this may be reflected in your credit score.

Saga and/or the insurer may share this information with third parties in order to carry out insurance related activities on our behalf, including management of your claim, credit hire and legal advice.

If you contact us electronically we may store your Internet Protocol (IP) address or your telephone number supplied by your Service Provider. This may be used to identify repeat website visits, fraudulent behaviour or mystery shoppers using Saga websites.

Saga uses the data they collect from you, including special categories of personal data, to contact you and personalise their communication. Saga and/or the insurer also use it for administrative purposes to provide the service you requested and for preparing quotations. If Saga has obtained your permission to do so, they will also contact you by post, telephone, email or other means to tell you about offers, products and services that may be of interest to you. At any time you can opt out of receiving such information, revise the products you would like to hear about or change the method they use to communicate with you. You can update these preferences by calling **0800 904 7488**. For further information about how the Saga Group uses your personal information, please visit www.saga.co.uk/privacy-policy or contact the Saga Group Data Protection Officer by email: data.protection@saga.co.uk or post: The Saga Building, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

* The General Data Protection Regulation ((EU) 2016/679) and any national implementing laws, regulations and secondary legislation, as amended or updated from time to time, in the UK.

Fraud prevention and financial crime

To help Saga prevent fraud, money laundering and other financial crime, the information you provide may be submitted to fraud prevention agencies and other organisations whose records may be searched.

As part of the insurer's fraud prevention process it will complete a number of enquiries to check the details you provide against relevant fraud prevention databases. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

The insurer and other organisations may also access and use this information to prevent fraud and financial crime, for example, when:

- checking details on applications for credit and credit-related or other facilities;
- managing credit and credit-related accounts or facilities and recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

The insurer and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies in the United Kingdom.

If you would like to receive details of the fraud prevention agencies used, please contact the Head of Financial Crime, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

Notes

A series of horizontal dotted lines for taking notes.

Helplines Please have your policy number to hand when calling

This Policy Book is also available in large print, audio and Braille. If you require any of these formats please contact us on **0800 904 7488**.

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

Customer service

For questions about your policy

from the UK **0800 904 7488**

from abroad **+44 1303 773 488**

Monday to Friday 9am to 5.30pm,
Saturday 9am to 1pm.

Claims

For new claims or help with your existing claim

from the UK **0800 027 1339**

from abroad **+44 1303 772 154**

24 hours a day, 7 days a week



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