

AA Caravan Insurance

Value Policy Wording

AA

Contents

Introduction	4
Definition of Words in This Policy	6-7
Policy Cover	8-9
Settling Claims	10
General Exclusions	11-12
General Conditions	13
Claims Procedure and Conditions	14-15
Cancellation	16-17
Complaints Procedure	18-19
Financial Services Compensation Scheme	19
Governing Law	19
Language Used	19
Your Policy	19



Welcome to Your AA Caravan Insurance – Value Policy

This document, the **Schedule**, any statement of fact or proposal and any endorsements set out the terms of the contract between **You** and **Us**. Please read the policy, **Schedule** and any endorsements to make sure they provide the cover **You** require. If they are not correct, or do not meet **Your** needs, please return this policy document to the person who arranged this insurance for **You**.

Your policy is designed to be amended easily and **We** will issue a new **Schedule** or endorsement each time the policy is altered.

You must also tell **Us** if at any time the sums insured shown in the **Schedule** are not enough. Following a claim **We** can make a cash payment, carry out the necessary repairs, or replace the item.

Misrepresentation

In arranging **Your** insurance **We** will have asked a number of questions which **You** were required to answer. **You** must take reasonable care to ensure that **You** have answered all these questions honestly, to the best of **Your** knowledge, and have provided full answers and all relevant details. If questions are not answered honestly and to the best of **Your** knowledge then **Your** policy may be cancelled or **Your** claim rejected or not fully paid. **You** may also have difficulty in obtaining insurance in the future or experience extra cost in doing so.

Our agreement

In return for **Your** premium **We** will insure **You** during the **Period of Insurance**, under the terms set out in this policy document, the **Schedule** and any endorsement **We** have issued.

Please keep **Your** policy wording in a safe place. **You** may need to read it if **You** need to make a claim or if **You** need help.

Changing your details

You must tell **Us** as soon as possible about any changes that may affect **Your** policy cover. If **We** are not advised of any changes to **Your** circumstances, then **Your** policy may be cancelled, or **Your** claim rejected or not fully paid.

The changes that **You** should tell **Us** about are:

- If **You** change **Your Caravan**
- If **You** change **Your Storage Address** or any changes in security are made to **Your Storage Address**;
- If **You** change **Your** name;
- If **You** change **Your** occupation(s), or the trade in which **You** work;
- If **You** or **Your Family** intend to use **Your Caravan** for any purpose other than for personal holiday use
- If **You** or **Your Family** are convicted of a criminal offence (other than motoring offences);
- If **You** or **Your Family** are declared bankrupt;
- If **Your Contents** sum insured changes
- If **You** make any changes to the security on **Your Caravan**
- If **You** have any other insurance policy refused, declined, cancelled or voided;

When **You** tell **Us** about a change, **We** will reassess the premium and the terms of **Your** policy.

You will be informed of any revised premium or terms and asked to agree before any change is made. In some circumstances **We** may not be able to continue **Your** policy following the changes. If this is the case, **You** will be notified and the policy will be cancelled in line with the cancellation rights detailed on page 16.

Definition of Words in This Policy

Certain words in **Your** policy wording are printed in **bold** type and these words and expressions have been given specific meanings as follows:

Caravan

The structure of the touring caravan described in the **Schedule** together with an awning, fixed motor mover, fixtures and fittings included in the manufacturer's original specification or supplied with the touring caravan or fitted by the manufacturer at a later date.

CaSSOA

The Caravan Storage Site Owners' Association.

Contents

Standard caravanning equipment and all additional items **You** would reasonably take with **You** when using **Your Caravan** including pedal cycles and portable motor movers.

Geographical Limits

United Kingdom (England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands) and for any period of no more than 30 days in any one **Period of Insurance** - the European Union, Norway and Switzerland.

Home

Within the boundaries of **Your** permanent place of residence or **Your** immediate family permanent place of residence but excluding communal parking areas and any public road or highway.

Immediate Family

Spouse, common law spouse, mother, step-mother, father, step-father, son, step-son, daughter, step-daughter, brother, step-brother, sister, step-sister, grandmother and grandfather, aunts and uncles.

In Use

When **You** or **Your Immediate Family** are using or visiting **Your Caravan** for holiday purposes or when the **Caravan** is attached to a towing vehicle.

This includes a 24 hour period immediately prior to and returning from **You** or **Your Immediate Family** using or visiting **Your Caravan** for holiday purposes provided the **Caravan** is kept at **Your Home** during this 24 hour period.

Money

Cash, bank or currency notes, cheques, money and postal orders, postage stamps, savings stamps and savings certificates, premium bonds, luncheon vouchers, traveller's cheques, phone cards, season tickets, gift tokens or vouchers, documents, promotion vouchers and air-miles vouchers.

Period of Insurance

The period of time covered by the policy as shown in the **Schedule**.

Permanent Residence

Any **Caravan** not occupied by **You** or **Your Immediate Family** for holiday purposes, but occupied by **You** or **Your Immediate Family** as a main domestic residence whether temporary or permanent.

Schedule

The document **We** give **You** which makes the policy valid and shows **Your** name, details of **Your** address, the **Caravan**, the sums insured, the **Caravan Storage Address** and the policy number.

Storage Address

Your Home or an address **You** have given **Us** and which **We** have accepted.

Unattended

When the **Caravan** is in use and **You** have temporarily moved away from the **Caravan**.

Valuables

Any article made from precious metal, china, glass, porcelain, jewellery, fur, watches, video or photographic equipment, computers, binoculars, telescopes, phones, pictures, works of art, antiques, stamp, medal and coin collections, sporting equipment and portable audio equipment.

We/Us/Our/Company

The insurer(s) named in **Your Schedule**

You/Your/Policyholder

The person(s) named in the **Schedule**.

Policy Cover

1. **We** will cover **You** against loss or damage to the **Caravan** and its **Contents** caused by an insured peril.

Insured perils

1. fire, explosion, lightning and earthquake;
2. theft or attempted theft.

Exclusions

- a) Damage caused by storm or flood, accidental damage, malicious acts or vandalism.
- b) Theft of **Contents** whilst outside the **Caravan**.
- c) Theft of or loss or damage to **Money, Valuables**, firearms, wines, spirits and tobacco goods.
- d) Theft of **Contents** unless there is evidence of forcible or violent entry or exit to or from the **Caravan**.
- e) Theft of electronic or electrical equipment whilst left in the **Caravan** when it is not in use.
- f) Accidental damage to **Contents** and **Valuables**.
- g) **We** will not pay for loss or damage to **Caravan** generators or damage to the **Caravan** resulting from using generators.

Additional extensions

We will pay the extra costs of the following after loss or damage insured by this policy.

a) Emergency removal

If **Your Caravan** cannot be moved as a result of loss or damage while in use, **We** will pay the extra costs **You** reasonably have to pay to:

- i) remove the **Caravan** from the premises of a recovery company to the secure premises of **Our** nearest approved repairer;
- ii) re-deliver the **Caravan** to **You** at **Your Home** or **Storage Address** as shown in the **Schedule**.

b) Loss of use

If **You** cannot stay in **Your Caravan** as a result of insured loss or damage while in use and **You** decide to continue with **Your** holiday, **We** may pay the extra costs **You** reasonably have to pay for:

- i) hotel accommodation costs (not including food and drink) up to £50 a day for up to 14 days; or
- ii) hire costs for a replacement **Caravan** up to £50 a day for up to 14 days.

c) Additional contents cover

When the **Caravan** is in use only, as long as the sum insured is enough to cover the **Contents**, **We** will cover outside furniture kept in an awning.

2. Public liability

We will insure any amounts which **You** legally have to pay for causing accidental bodily injury, death or disease, accidental loss or damage to property arising out of **You** owning, possessing or using the **Caravan** or the **Contents** which happens within the **Geographical Limits**.

We will also insure defence costs **You** pay or agree to pay with **Our** permission as well as the limit of liability for this section. **We** will cover **Your** personal representatives entitled to cover under this section for any liability **You** or they may have. However **You** and they must keep to the terms, conditions and exclusions of this section.

We will also cover **You** or **Your Immediate Family** for any legal liability as owner or occupier of the **Caravan** to compensate others if, following an accident during the period of Insurance, someone dies, is injured, falls ill or has their property damaged.

We will pay up to £2,000,000 in connection with any one incident.

Excluding

- a) **We** will not cover public liability arising directly or indirectly while **You** are towing the **Caravan**.
- b) **We** will not cover loss or damage to property **You** own or are looking after or if it is more specifically insured elsewhere.
- c) **We** will not pay if the liability that arises from death, injury or illness of **You** or **Your Immediate Family**; loss of or damage to any property **You**, **Your Immediate Family** or **Your** domestic employees own or that **You** or they are responsible for.

Settling Claims

1. The Caravan

We will either pay the cost of repairing the **Caravan** or, if the **Caravan** is lost or damaged beyond economical repair, **We** may settle the claim as follows:

a) Market value

We may pay the retail value of the **Caravan** at the time of the loss or damage by an insured peril less a deduction to reflect pre-accident condition.

2. The Contents

We will pay the cost of repairing damaged items or:

- a) pay the cost of replacing lost or damaged items by items of similar quality;
- b) replace lost or damaged items with items of similar quality.

We may take off an amount for wear, tear, and loss in value.

If the sums insured on the **Caravan** and **Contents** at the time of loss or damage are less than the cost of replacement less an amount for wear, tear and loss in value, **You** shall be considered as being **Your** own insurer for the difference and shall bear a rateable share of the loss accordingly.

General Exclusions

We will not pay for loss or damage:

1. To tyres by puncture, cuts, bursts or braking;
2. To generators or resulting from using generators;
3. Any legal liability or bodily injury directly or indirectly caused by or arising from:
 - a) ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste from burning nuclear fuel;
 - b) the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.

We will not pay for loss or damage caused by:

1. Faulty workmanship, faulty design or using faulty materials;
2. Repairing, restoring, renovating, cleaning or dyeing;
3. Electrical or mechanical failure or breakdown;
4. Wear, tear or loss of value or any expense or costs that are indirectly caused by the insured peril;
5. Wet or dry rot, frost, vermin, insects, fungus or anything which happens gradually;
6. Water damage or resulting from water leaking in through windows, doors, ventilators, body joints or seals;
7. Chewing, scratching, tearing or fouling by animals;
8. Deception, unless deception is used only to gain access or entry to the **Caravan**;
9. Any loss or damage or liability caused by war, invasion, revolution, terrorism or any similar event;
10. Pressure waves from aircraft or other flying objects travelling at or above the speed of sound;
11. **You** towing **Your Caravan** if **Your Caravan** weighs in excess of 100% of the towing vehicle's kerb weight.

We will not pay for:

1. The excess amount shown in the **Schedule** on each and every claim, unless the loss or damage occurred whilst the **Caravan** was stored or permanently parked at a **CaSSOA** site;
2. More than £250 for any one single item insured under the **Contents** section;
3. The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or of a matching colour or design if the remaining item or items can still be used and the loss or damage happens within a clearly definable area or to a special part and replacements cannot be matched;
4. Loss or damage or legal liability directly or indirectly arising from the **Caravan** being loaned, leased or hired to any other person other than **Immediate Family**;
5. Loss or damage if the **Caravan** is being used as a private residence;
6. Loss or damage or legal liability occurring while the **Caravan** is being used in connection with any trade, business or profession;
7. Loss or damage which happens before the start of this policy;
8. Loss or damage caused deliberately by **You**;
9. Loss or damage if **You** have not notified **Us** of any changes to the storage location or security arrangements of the **Caravan**.

General Conditions

1. **You** must keep to the terms and conditions of this policy.
2. It is a condition of this policy that whenever the **Caravan** is left **Unattended** and detached from the towing vehicle, **You** will make sure it cannot be moved by fitting a wheel clamp and a hitchlock. If left **Unattended** while attached to the towing vehicle **You** must fit a wheel clamp.
3. **You** must take all reasonable steps to prevent or reduce loss or damage to the **Caravan** and **Contents**.
4. **You** must maintain the **Caravan** in a sound, roadworthy condition and keep it in good repair.
5. **You** must not leave awnings up and attached to the **Caravan** unless it is in use.
6. **We** will not pay for any claim which is in any way fraudulent or exaggerated. **We** may also make this insurance invalid and get back any money we have paid to **You** or **Your** representative.
7. If **Your Caravan** is deemed beyond economical repair during the **Period of Insurance** of this policy, all cover will end from the date of the loss and **We** will take premiums **You** owe from any amount **We** pay as **Your** claim.
8. Under UK law **You** and **We** can choose the law that will apply to this contract. Unless **You** and **We** have agreed otherwise, this contract will be governed by English law.

Claims Procedure and Conditions

How to Claim

In the event of a claim, please contact AA Caravan Insurance Services on: 0344 892 1416 or send an email to: claimsenquiries@towergate.co.uk.

When submitting a claim form **You** must give **Your** policy number.

When **You** become aware of an event which is likely to result in a claim under this policy:

1. **You must:**

- a) Provide in writing full details of injury or loss or damage as soon as possible and in any event within:
 - seven (7) days if caused by riot or civil commotion; or
 - thirty (30) days if from any other cause.
- b) Tell the police immediately if loss or damage has been caused by theft, attempted theft or malicious acts or vandalism and help **Us** get back and identify the property;
- c) Immediately send **Us** every letter, claim, writ or summons without answering them;
- d) Supply at **Your** own expense, all reports, certificates, plans, specifications, quantities information and help **We** ask for;
- e) Give us all information and evidence, including written estimates and proof of ownership and value, that **We** ask for. **You** must pay any costs involved in doing this.

2. **You must not:**

- a) Leave any property for **Us** to deal with;
- b) Dispose of any damaged items until we have had the chance to inspect them;
- c) Repair any damaged items until **We** have had the chance to inspect them;
- d) Admit liability or promise to make a payment without **Our** permission.

3. We may do the following:

- a) Keep the insured property and deal with the salvage in a reasonable way;
- b) Negotiate, defend or settle (in **Your** name and on **Your** behalf) any claim made against **You**;
- c) Prosecute (in **Your** name for **Our** own benefit), any other person in respect of any amount **We** have paid or must pay;
- d) Appoint a loss adjuster to deal with the claim;
- e) Arrange to repair the damage to the insured property.

4. You may do the following:

Carry out temporary emergency repairs to make good the **Caravan** following damage caused by an insured peril. This is limited to the following without prejudicing **Your** position:

- a) Necessary boarding up following damage to windows, doors, fan lights and skylights to make the **Caravan** secure.

Our acceptance of liability for any such temporary repair will always be subject to the terms and conditions of the policy.

5. Our rights:

- a) **We** may take, or ask **You** to take, any action necessary to get back, from anyone else, any costs **We** have to pay under this policy. **We** may do this before or after we pay **Your** claim;
- b) **We** may take over the defence or settlement of a claim against **You** by another person.

6. Contribution - other insurances

If **You** have any other insurance policies which cover the same loss, damage or liability as this policy, **We** will pay only **Our** share of the claim.



Cancellation

1. We may cancel the policy by writing to **You** at **Your** last known address confirming that all cover will end 14 days after the date of **Our** letter (or seven days after the date of **Our** letter if we are cancelling the policy because a premium has not been paid where **You** are paying by instalments).

You have the right to cancel **Your** policy during a period of 14 days commencing the day of purchase of the contract or the day on which **You** receive **Your** policy documentation, whichever occurs the later.

If **You** wish to do so, and the insurance cover has not yet commenced, **You** will be entitled to a full refund of the premium paid.

Alternatively, if **You** wish to do so, and if the insurance cover has already commenced, **You** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **You** have been covered. This will be calculated on a pro-rata basis for the period in which **You** have received cover.

To exercise **Your** right to cancel **Your** policy, please send written notice to:

AA Caravan Insurance Services
Ellenborough House
Wellington Street
Cheltenham
Glos
GL50 1XZ.

If **You** are paying by instalments, **You** should also instruct **Your** bank to cancel **Your** Direct Debit.

If **You** wish to cancel **Your** policy after 14 days, short period rates will apply to any mid term cancellation, other than for reasons of sale of property or death of insured.

The rates are:

- Up to 2 months from inception or renewal: 25% of annual premium
- Up to 3 months from inception or renewal: 35% of annual premium
- Up to 4 months from inception or renewal: 40% of annual premium
- Up to 5 months from inception or renewal: 50% of annual premium
- Up to 6 months from inception or renewal: 60% of annual premium
- Up to 7 months from inception or renewal: 65% of annual premium
- Up to 8 months from inception or renewal: 75% of annual premium
- After 8 months from inception or renewal: 100% of annual premium.

In the event of a claim no return will be given.

If **You** do not exercise your right to cancel **Your** policy, it will continue in force for the term of the policy subject to the terms and conditions of the policy and **You** will be required to pay the premium as stated.

2. If you pay by an annual premium:

We may cancel the policy by writing to **You** at your last known address confirming that all cover will end 14 days after the date of **Our** letter or **You** may cancel the policy by giving **Us** written instructions.

3. If you pay **Your** premium by monthly instalments:

We may cancel the policy by writing to **You** at **Your** last known address confirming that all cover will end seven days after the date of **Our** letter (if we are cancelling the policy because a premium has not been paid); or 14 days after the date of our letter (if **We** are cancelling the policy for any other reason).

You may cancel the policy by giving **Us** written instructions, **You** should also instruct your bank to cancel **Your** Direct Debit.

If **You** or **We** cancel the policy, and **You** have not made a claim during the current period of insurance, **We** will refund the premium for any remaining period of cover.

You may cancel this policy by sending written notice to AA Caravan Insurance Services.

Complaints Procedure

If you need to complain

AA Caravan Insurance Services aim to provide **You** with a high level of service at all times. However, there may be a time 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 and resolve the situation.

a) There are several ways you can contact us:

Phone: 0344 346 0427
Post: The Managing Director
AA Caravan Insurance Services
Ellenborough House
Wellington Street
Cheltenham
GL50 1XZ

We will either acknowledge **Your** complaint within 5 working days of receipt, or offer **You Our** final response if **We** have concluded **Our** investigations within this period.

If **We** acknowledge **Your** complaint, **We** will advise **You** who is dealing with it and when **We** expect to respond. **We** aim to respond fully within 8 weeks. However, if **We** are unable to provide a final response within this period **We** will write to **You** before this time and advise why **We** have not been able to offer a final response and how long **We** expect **Our** investigations to take.

If **You** remain unhappy with **Our** final response, or **We** have not managed to provide a final response within 8 weeks of **Your** complaint, **You** may be entitled to refer **Your** complaint to the Financial Ombudsman Service for help and advice.

b) There are several ways you can contact them:

Phone: 0800 023 4567 or 0300 123 9123
Web: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk

Post: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

The Financial Services Compensation Scheme (FSCS)

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **Your** insurer cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For Insurance, **You** are covered for 90% of the claim without any upper limit.

Further information about compensation scheme arrangements is available at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100

Governing Law

In respect of policies issued in England and Wales, these Terms and Conditions of Trading will be governed by, and construed in accordance with, the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales. In respect of policies issued in Scotland, these Terms and Conditions of Trading will be governed by, and construed in accordance with the Laws of Scotland and the parties submit to the exclusive jurisdiction of the courts of Scotland.

Language Used

The English language will be used for all communications, the contractual terms and conditions, and any information, **We** are required to supply to **You**, before and during the duration of the contract.

Your Policy

Should **You** mislay **Your** policy booklet a replacement will be issued upon request. As and when **We** feel it is appropriate **We** may review **Your** policy and look to enhance and/or extend the cover offered.



Call to find out more about:

Insurance

- Car Insurance
- Motorcycle Insurance
- Van Insurance
- Classic Car Insurance
- Home Insurance
- Home Membership
- Travel Insurance
- Life Insurance
- Pet Insurance
- Holiday Homes Insurance
- Personal Injury Claims
- Overseas Car Insurance
- Business Insurance

Breakdown

- Breakdown Cover
- European Breakdown Cover

Financial Services

- Personal Loans
- Credit Cards
- Savings
- Travel Currency Cards

Other Services

- Driving School
- Maps, Guides and Atlases

Call 0800 21 11 11
or visit theAA.com

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