



Leisure Home Policy Booklet

Leisure Home Insurance



*Your 4th
Emergency
Service*

WELCOME TO AA INSURANCE SERVICES

A warm welcome and thank you for arranging your Leisure Home Insurance with AA Insurance Services. Our aim is to combine value for money with peace of mind, making Leisure Home Insurance as straightforward as possible. This insurance policy is underwritten by Allianz Insurance plc. Their contact details can be found on your Policy Schedule.

Your Policy Booklet and Statement of Insurance include everything you need to know about your Leisure Home Insurance cover. Alternatively, you can always contact our experienced customer service agents who are there to help you with all your home insurance needs.

The AA is able to offer you more than just great deals on home insurance. If you want more information on our other products or services, we can help you. Either call us or visit our website on theAA.com.

A GUIDE TO YOUR POLICY BOOKLET

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Certain words have specific meanings in relation to your policy.
To help you identify these we've printed them in ***bold italics*** in your policy details.

DEFINITIONS

Certain words have specific meanings wherever they appear in this policy or **your Certificate of Insurance**. To help **you** identify these we have printed them in **bold** and *italics* throughout this policy.

British Isles:	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
Computer System:	Shall mean any computer, data processing equipment media or part thereof, or system of data storage and retrieval, or communications system, network, protocol or part thereof, or storage device, microchip, integrated circuit, real time clock system or similar device or any computer software (including but not limited to application software, operating systems, runtime environments or compilers), firmware or microcode.
Contents:	Household goods and personal property all belonging to or the responsibility of You and Your Family and contained in the Home or in the open within the boundaries of the Land belonging to the Home . The term Contents does not include: <ul style="list-style-type: none">• Property more specifically insured by this or any other policy;• Motor Vehicles (other than domestic gardening machines), caravans, watercraft, aircraft and their accessories;• Animals;• Securities and documents of any kind;• Permanent fixtures and fittings;• Property or Money held for any professional or business purposes other than the letting of the Home for reward.
Excess:	The first part of any claim which You must pay.
Home:	The structure of Your static caravan holiday Home , static holiday caravan, holiday lodge, leisure Home or chalet as described in the schedule and its: <ul style="list-style-type: none">• domestic outbuildings, garages, porches, sheds, fixed storage chests, skirting and floatation units;• permanent fixtures and fittings, service tanks, pipes, cables, solar panels, wind turbines, radio and television aerials, satellite receiving aerials and masts;• paths, drives, terraces, walls, hedges, gates and fences all contained within the boundaries of the Land.
Land:	The plot as defined in the Home's site agreement
Market Value:	The value of the Home taking into account its type, age, wear and tear and general condition in the open market at the time of the loss, together with the cost of site clearance, debris removal and dismantling.
Money:	Cash, bank or currency notes, cheques, travellers cheques, postal or money orders, savings stamps and certificates, travel tickets, luncheon vouchers, current stamps (face value only) and gift tokens.
New for Old:	The cost of replacing the Home with its brand new equivalent in the event of a total loss taking into account fees and associated costs as applicable.
Personal Effects and Clothing:	Personal property which is normally worn or carried on or about the person. The term Personal Effects and Clothing does not include Money , credit cards, sports clothing and equipment, contact or corneal lenses.
You/Your:	The person(s) named in Your schedule.

Unoccupied:

- insufficiently furnished for normal occupation, or
- furnished for normal occupation but has not been lived in for more than 72 consecutive hours.

Valuables:

Jewellery, gold, silver, precious metals, clocks and watches, coin, medal and stamp collections, works of art, furs, televisions, radios, home computers, audio and video equipment.

We/Us/Our:

The insurers named in ***Your*** schedule.

Your Family:

You, Your spouse, partner, civil partner, children, parents and other relatives who normally live with ***You***.

HOW TO USE YOUR LEISURE HOME POLICY

Your policy and the cover it provides

The Policy Booklet gives details of all the cover available under **Our** Leisure **Home** Insurance. Cover is divided into two main sections, **Home** and **Contents** and Personal Possessions, each section tells **You** what **We** will and will not pay for. The schedule, which is enclosed with **Your** policy makes the document particular to **You**. The schedule shows which sections of the policy apply to **You** and also the amount of cover provided under those sections. **You** will not be covered under any section that has not been requested and paid for by **You**.

However, **You** may apply to alter **Your** cover at any time in the light of changing circumstances.

You should read **Your** policy carefully and if **You** are unsure on any point **You** should contact Automobile Association Insurance Services Limited (**AAIS**).

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.

Making a claim

To make a claim, check **Your** Policy Schedule to make sure **You** have the appropriate cover. Then follow the instructions on how to make a claim on pages 15 and 17 and conduct of claims relevant to the cover concerned. **You** should ask **AAIS** for a claim form and let them have as much information as possible to help them deal with **Your** claim quickly and fairly. Finally, do not hesitate to ask for advice; **AAIS** will be pleased to help **You**. Telephone 0844 8921416.

Leisure Home Insurance Cover

We will pay for any loss, damage, injury, cost or liability described in this policy arising from events happening during any period of insurance for which **You** have paid and **We** have accepted the premium. The statement of fact and declaration made by **You** are incorporated into this insurance contract. This policy should be read together with the schedule and any endorsements.

If you need to complain

AA 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: 0844 209 0556

Email: customersupport@theAA.com

Post: Member Relations
The Automobile Association
Lambert House
Stockport Road
Cheadle
Cheshire
SK8 2DY

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
Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Post: Insurance Division Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Financial Services Compensation Scheme

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

How much to insure for

It is up to **You** to make sure that the amounts **You** insure for represent the full value of the property concerned. If **You** would like guidance on this subject, please ask **Us**. You can change **Your** Sums Insured at any time, **You** don't have to wait for renewal.

Index Linking

If **Your** schedule shows that **You** have selected claims settlement on a New for Old basis the sum insured under section 1 of the policy will be adjusted monthly in line with the Government's General Index of Retail Prices or another appropriate index. No charge will be made for this during each year but renewal premiums will be calculated on the adjusted sum insured. Index Linking will continue from the date of loss or damage to the settlement of the resulting claim provided **You** have not unreasonably delayed notification or settlement of the claim.

AA Leisure Home Insurance is underwritten as follows:

Allianz Insurance plc Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB.

Registration Number 84638. Authorised and regulated by the Financial Conduct Authority.

Pinnacle Insurance plc. Registered Office: Pinnacle, House, A1 Barnet Way, Boreham Wood, Hertfordshire, WD6 2XX. Registration Number 1007798. Authorised and regulated by the Financial Conduct Authority.

You can check the above insurers' details on the Financial Conduct Authority's register by visiting their website www.fca.org.uk or by contacting 0800 111 6768.

SECTION 1: HOME & CONTENTS

This section only applies to You if set out in your Policy Schedule.

We will not pay more in total than the sum insured for section 1 **Home** and **Contents** shown in your Policy Schedule (adjusted by index linking if **Your** schedule shows that you have selected claim settlement on a **New for Old** basis) for any one claim under causes A-G, L, Q. **We** will pay in addition amounts due under covers H-K, M-P, R-T up to the limits shown.

The following limits also apply:

- **Contents** up to 30% of the sum insured for section 1 **Home** and **Contents** or £20,000 whichever is the greater.
- **Valuables** up to £2,000 for any one item and 10% of the sum insured for section .
- **Home** and **Contents** in total.
- **Money** up to £250
- **Contents** in the open within the boundaries of the **Land** is limited to £350.

We will pay for

A. The Cover

Loss of or damage to the **Home** and **Contents** caused by:

1. Fire, explosion, lightning, earthquake.
2. Smoke.
3. Riot, civil commotion, labour and political disturbances.
4. Malicious persons or vandals.
5. Storm, flood or weight of snow.
6. Escape of water, liquefied petroleum gas or oil from any fixed heating or domestic water installation, washing machine, dishwasher or freezer.

We will not pay for

The amount of any **Excess** shown in **Your** schedule

A.

2. Damage caused by repeated exposure or any gradually operating cause.
4. Loss or damage caused by persons lawfully in the **Home**.
5. Damage caused by frost.
Loss of or damage to hedges, gates and fences, from ground water rising and property in the open.
6. Damage to the installation or appliance itself.
Damage caused while the **Home** is **Unoccupied** during the period 1st November until 31st March and the park is closed unless:
 - a) the water has been turned off at the mains and all equipment fully drained down, or
 - b) during the period the park remains open the following conditions apply
 - (i) the water is turned off at the mains stopcock, all taps left open and plug holes left unobstructed, or
 - (ii) an automatically operating central heating system is used to maintain a minimum temperature of 15°C within the **Home** at all times.

We will pay for - continued

7. Theft or attempted theft.
8. Collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals.
9. Falling trees or branches
10. Falling receiving aerials and their fittings or masts, telegraph poles, pylons or lamp posts.
11. Subsidence or heave of the site which the **Home** stands, or landslip.

We will not pay for - continued

7. Loss of **Money** unless involving forcible and violent entry to or exit from the **Home**.
Loss or damage occurring whilst the **Home** or any part is lent or let or the **Home** is **Unoccupied** unless involving forcible and violent entry to or exit from the **Home**.
Loss or damage by **You** or **Your Family** or any tenant.
Loss by deception unless deception is only used to gain entry to the **Home**.
8. Damage caused by domestic pets or insects.
9. Damage to hedges, gates and fences.
The cost of removal if the fallen tree or branch, has not caused damage to the **Home**.
Loss or damage during tree felling, lopping or topping.
10. Damage to the installation or appliance itself.
11. The first £500 of any claim.
Damage resulting from coastal or river erosion.
Damage resulting from faulty workmanship or the use of defective materials.
Damage to paths, drives, terraces, patios, walls, service tanks, hedges, gates and fences unless the structure of the **Home** is damaged at the same time.
Damage resulting from the bedding down of new buildings or the settlement/shrinking of newly made up ground.
Damage resulting from demolition of or alteration or repair to the **Home** or the **Land** on which the **Home** stands.
Arising from construction.
Resulting from movement of solid floor slabs and non load bearing walls unless the foundations beneath the load bearing walls of the **Home** are damaged at the same time by the same cause.

We will pay for - continued

12. **Accidental loss or damage to**
- the **Home**
 - Contents** inside the structure of the **Home**.

B. Frost Damage to Plumbing Installations

Frost damage to interior fixed domestic water or heating installations.

We will not pay for - continued

12. Loss or damage caused while the **Home** is lent or let
- Loss or damage which is specifically excluded elsewhere in section 1 - **Home** and **Contents**.
- The cost of maintenance.
- Loss or damage caused by faulty workmanship or design or the use of faulty materials.
- Loss or damage to contact or corneal lenses.
- Deterioration of food.
- Loss or damage caused by wear and tear, atmospheric or climatic conditions, rot, fungus, insects, vermin, domestic pets or insects, repair, cleaning, alteration, restoration, dyeing, depreciation or any gradually operating cause.
- Loss or damage caused by mechanical or electrical breakdown.
- Loss or damage to computers or computer equipment:
- by erasure or distortion of data.
 - by accidental erasure or mislaying or misfiling of documents or record.
 - by viruses.
 - by contamination.

B.

Damage caused while the **Home** is **Unoccupied** during the period 1st November until 31st March and the park is closed unless:

- the water has been turned off at the mains and all equipment fully drained down, or
- during the period the park remains open the following conditions apply
 - the water is turned off at the mains stopcock, all taps left open and plug holes left unobstructed, or Home and contents continued
 - an automatically operating central heating system is used to maintain a minimum temperature of 15°C within the **Home** at all times.

We will pay for - continued

C. Breakage of Glass, Mirrors and Sanitary Ware

Accidental breakage of

- a) glass, sanitary ware and ceramic hobs, all forming part of the **Home**.
- b) mirrors, glass tops to furniture, ceramic hobs and fixed glass in furniture occurring in the **Home**.

D. Damage to Underground Services

Accidental damage to underground services to the **Home** for which **You** are legally responsible.

E. Damage to Electrical Equipment

Accidental damage to televisions, radios, home computers, rented telephone equipment, audio and video equipment in the **Home**.

F. Household Removal

Accidental loss or damage to **Contents** while in direct transit from the **Home** for permanent removal to another within the **British Isles**.

We will not pay for - continued

E.

Damage to records, films, tapes, cassettes, discs, cartridges or styli.

Damage caused by wear and tear, mechanical or electrical defect.

Damage caused by cleaning, repair, restoration or use contrary to makers' instructions.

Damage to equipment designed to be portable whilst it is being transported or carried or moved e.g. laptop computers portable computers disc players portable televisions.

Accidental damage or contamination to computers or computer equipment by:

- (a) erasure or distortion of data;
- (b) accidental erasure or mislaying or misfiling of documents or records;
- (c) viruses.

Damage to equipment not in or on the **Home**.

Damage caused by rot fungus insects or vermin.

Damage caused by action of light or any atmospheric or climate condition.

Damage caused by gradual operating cause.

Damage caused by chewing scratching tearing or fouling by domestic pets.

F.

Loss of or damage to china, glass, earthenware and brittle items unless they have been packed by a professional packer.

Loss or damage caused by scratching, denting, or bruising.

We will pay for - continued

G. Additional Costs

The additional costs of:

- a) re-siting and delivery;
- b) complying with government or local authority requirements;
- c) architects, engineers, surveyors and other professional fees.
- d) clearing debris, demolition, shoring or propping up necessary as a result of loss or damage insured by Section 1 – **Home** and **Contents**.

H. Contents Temporarily Removed

Up to 15% of the limit on **Contents** for loss of or damage to **Contents** while temporarily removed from the **Home** but still in the **British Isles** caused by:

- a) the cover described in paragraphs A1 to A11 above except theft or attempted theft.
- b) Theft
 - (i) from or during direct transit to or from any bank or safe deposit.
 - (ii) from any building where **You** or **Your Family** are employed or carry on business or reside.
 - (iii) from any building where entry or exit has been gained by violent and forcible means.

I. Temporary Accommodation and Loss of Rent

Up to 20% of the Sum Insured on **Home** and **Contents** for:

1. a) the reasonable costs of **Your** temporary accommodation.
- b) loss of rent payable to **You**.
- c) ground rent, council tax or rates which continue to be payable by **You**.

We will not pay for - continued

- Loss of or damage to property in storage.
- Loss or damage insured under another policy other than our rateable proportion.
- Loss of money.
- Loss or damage to jewellery.
- Loss or damage during sea transit.
- Loss or damage by mechanical or electrical breakdown or failure.

G.

- b) Costs for complying with requirements notified before the loss or damage occurred.
- c) Fees charged for preparing any claim under this policy.

H.

Loss or damage to property for sale or away on exhibition or in a furniture depository.

Theft of **Money** unless involving forcible and violent entry to or exit from a building. Storm, flood or malicious damage to property which is not in a building.

Loss or damage to **Contents** in the custody or control of **You** and **Your Family** whilst temporarily living away from the **Home** for the purposes of education.

We will pay for - continued

d) Emergency kennelling for **Your** domestic pets during the period necessary to restore **Your Home** to a habitable condition, as a result of loss or damage insured by paragraphs A1 to A12 above.

2. loss of rent payable to **You** as a result of damage caused by any of the perils listed in paragraphs A1 to A12 above to property in the vicinity of the **Home** preventing or hindering the use of the **Home** or access to it.

J. Compensation for Death in Your Home

£10,000 if **You** or **Your** spouse, partner or civil partner are fatally injured in the **Home** as a direct result of:

1. fire or assault
2. an accident (but not to persons over 70 years of age) provided death occurs within 12 calendar months of the incident.

K. Theft or Loss of Keys

The reasonable cost of replacing the external door locks to the **Home** if their keys are stolen or lost.

L. Frozen Food

Spoilage of domestic food in any freezer at **Your Home** caused by any malfunction or rise or fall in temperature in the freezer.

M. Contents at University/College

Up to £2,000 for loss of or damage to **Contents** temporarily removed from the **Home** but within the **British Isles**, for the purposes of education caused by circumstances as described in paragraphs A1 to A11 above.

N. Wedding Gifts Cover

Up to £3,500 for loss or damage to wedding gifts caused by the circumstances described in paragraphs A1 to A11 above for one month before and one month after the wedding day of **You** or **Your Family**.

We will not pay for - continued

L.

Spoilage resulting from the deliberate disconnection by the supply authority of the individual gas or electricity supply to **Your Home**.

Spoilage resulting from strike, lockout or industrial dispute.

Property mainly used for business trade profession or employment service.

M.

Loss of or damage to **Contents** by theft unless involving forcible and violent entry or exit from a building.

Loss of or damage to **Contents** insured under any other policy other than our rateable proportion.

N.

Wedding gifts outside the **Home**.

We will pay for - continued

O. Loss of Metered Water, Domestic Heating Oil and Liquefied Petroleum Gas

Up to £750 for loss of metered water, domestic heating oil and liquefied petroleum gas following accidental damage to interior fixed domestic heating or water installations situated in or on the **Home**.

P. Garden Cover.

If **Your** garden is damaged by: fire, explosion, lightning, malicious persons, riot, theft or attempted theft, damage by vehicles, animals or aircraft **We** will pay the cost of relandscaping up to £750, but not more than £250 for any one tree shrub or plant.

Q. Emergency Access

Damage to your **Home** caused by forced access to attend a medical emergency or an event which could result in damage to the **Home**.

R. Liability To The Public

Up to £5,000,000 for any one cause (other than death, bodily injury or disease of **Your** domestic employees, where the amount is £10,000,000), plus defence costs and expenses incurred by **You** with **Our** consent, to indemnify **You** and **Your Family** against legal liability for:

- a) accidental death, bodily injury or disease of any person.
- b) accidental damage to property arising:
 - i) from the ownership or occupation of the **Home** and the **Land**;
 - ii) from any other private residence formerly owned and occupied by **You** and which **You** have sold and incurred by reason of Section 3 of the Defective Premises Act 1972, provided that no other insurance covers the liability;
 - iii) from the employment of any domestic servant;
 - iv) in any other personal capacity anywhere in the **British Isles** or during a temporary visit worldwide.

We will not pay for - continued

O.

Loss or damage caused while the **Home** is **Unoccupied**.

P.

Loss or damage to items not contained within the boundaries of the **Land**. Loss or damage caused by **You** or **Your Family** or any person lawfully in the **Home**.

Loss or damage caused by theft when the **Home** is **Unoccupied**.

Any plant, shrub or tree grown for business purposes.

R.

Liability arising from:

- Accidental death, bodily injury, illness or disease to **You** or **Your Family**.
- Damage to property which belongs to **You** or **Your Family**, employees or is in their custody or control.
- The ownership of any building or building or land other than the **Home** and **Land**.
- Any profession, business, or employment of **You** or **Your Family** other than the letting of the **Home** for reward.
- The ownership, possession or use of any mechanically propelled vehicle (which includes motor cycles, children's motor cycles, children's motor cars, quad bikes and children's quad bikes) other than liability arising from the ownership, possession or use of domestic gardening machinery.
- The ownership or use of aircraft or watercraft unless they are models or hand propelled or sailboards and windsurfers specified on the schedule.

We will pay for - continued

S. Unrecovered Court Awards

Up to £1,000,000 for sums which **You** or **Your Family** have been awarded for accidental death, bodily injury or disease or accidental damage to property of the type described in paragraph R and where **We** are satisfied that these sums are not recoverable from the party held responsible by the Court. The award must be made in a Court in the **British Isles** and must not be the subject of any appeal.

T. Title Deeds

Up to £2500 for the cost of preparing new title deeds to the **Home** if they are lost or damaged by circumstances in Paragraphs A1 to A11 when in the **Home** or in **Your** bank.

We will not pay for - continued

- Any agreement or contract unless liability would have applied anyway.
- The ownership or possessions of an animal to which any section of the Dangerous Dogs Act 1991 (or any amending legislation) applies.
- Any liability arising from an award of a Court outside the **British Isles**.

Settlement of Home and Contents claims

We will not pay more in total than the sum insured for section 1 **Home** and **Contents** shown in **Your** Policy Schedule adjusted by index linking if **Your** schedule shows that you have selected claim settlement on a **New for Old** basis for any one claim under causes A-G, L, Q. **We** will pay in addition amounts due under covers H-K,M-P, R-T up to the limits shown.

The following limits also apply:

- **Contents** up to 30% of the sum insured for section 1 **Home** and **Contents** or £ 20,000 whichever is the greater.
- **Valuables** up to £2,000 for any one item and 10% of the sum insured for section 1 **Home** and **Contents** in total.
- **Money** up to £250
- Property in the open within the boundaries of the **Land** is limited to £350.

The sums insured will not be reduced by the amount of any claim.

New for Old

If **Your** schedule shows that **You** have selected claims settlement on a **New for Old** basis the following applies to **Your** policy:

If the **Home** is lost or damaged beyond economical repair, **We** will settle on a **New for Old** basis.

Alternatively, should a cash settlement be required **We** will arrange a cash settlement based on the current **Market Value** at the time of the loss.

If the **Home** is damaged and it can be repaired economically, **We** will pay the cost of work carried out to repair or replace the damaged parts of the **Home**.

If **We** know the **Home** is under a hire purchase agreement, **We** will pay the hire purchase company.

If the **Home** has not been maintained in good repair **We** will pay the cost of repair or replacement less a deduction for wear and tear.

For the **Contents** **We** will pay the replacement cost of a new item, or **We** will replace it with a new item if **We** choose. This does not include:

- household linen and clothing, where an amount will be deducted for wear and tear; or
- items that can be economically repaired (including household linen and clothing) where **We** will pay the cost of repair.

Market Value

If **Your** schedule shows that **You** have selected a claims settlement on a **Market Value** basis the following applies to **Your** policy:

If the **Home** is damaged and it can be repaired economically, **We** will pay the cost of work carried out to repair or replace the damaged parts of the **Home**.

If **We** know the **Home** is under a hire purchase agreement, **We** will pay the hire purchase company.

If the **Home** has not been maintained in good repair **We** will pay the cost of repair or replacement less a deduction for wear and tear.

If the **Home** is damaged beyond economical repair **We** will pay the **Market Value**.

For the **Contents** **We** will do the following:

- **We** will pay the replacement cost of a new item less an amount deducted for age, wear and tear;
- or replace it with a new item, less an amount deducted for age, wear and tear if **We** choose;
- where items can be economically repaired (including household linen) **We** will pay the cost of repair.

How to make a Claim

a. Loss of or Damage to Property

In the event of loss of or damage to property likely to result in a claim **You** must:

- i) in a reasonable timescale report to the police any theft, malicious damage, vandalism or loss of property.
- ii) in a reasonable timescale report to the credit card company any loss or theft of credit cards.
- iii) advise **AAIS** on 0844 8921416 as soon as reasonably possible and at **Your** expense provide full written details and proofs as requested by them.
- iv) take all reasonable steps to minimise loss or damage and take all practical steps to recover lost property and discover any guilty person.

b. Legal Liability

In the event of any accident or incident likely to result in a legal liability claim **You** must:

- i) advise **AAIS** in a reasonable timescale and as soon as possible provide full written details and assistance as requested by them.
- ii) in a reasonable timescale send **AAIS** any letter, writ, summons, or other legal document issued against **You** or **Your Family** without answering it.
- iii) not negotiate, pay, settle, admit or deny any claim without **Our** written consent.

Conduct of Claims

a. Our Rights

In the event of a claim **We** may:

- i) enter into and inspect any building where loss or damage has occurred, and take charge of any damaged property. No property may be abandoned to **Us**.
- ii) take over and control any proceedings in **Your** name for **Our** benefit to recover compensation from any source or defend proceedings against **You**.

b. Recovery of **Lost** or **Stolen Property**

If any lost or stolen property is recovered **You** must let **Us** know as soon as reasonably possible by recorded delivery.

If the property is recovered before payment of the claim **You** must take it back and **We** will then pay for any damage.

If the property is recovered after payment of the claim it will belong to **Us** but **You** will have the option to retain it and refund any claim payment to **Us**.

Matching sets, suites and carpets

We treat any individual items of a matching set or suite of furniture or sanitary ware or other bathroom fittings as a single item. **We** will pay you for individual damaged items but not for undamaged companion pieces. If a carpet is damaged beyond repair **We** will only pay to have the damaged carpet replaced. **We** will not cover undamaged carpet in adjoining rooms.

SECTION 2: PERSONAL POSSESSIONS

Your schedule tells **You** if this section is in force. Cover applies anywhere in the world.

We will pay for

Loss of or damage to property owned by **You** and **Your Family** described on the schedule as follows:

A. Unspecified Valuables, Personal Effects and Clothing

Accidental loss of or damage to **Unspecified Valuables, Personal Effects and Clothing**, sports equipment and pedal cycles up to the amount shown in the schedule.

B. Specified Sailboards or Windsurfers

Accidental loss of or damage to the sailboards or windsurfers specified on **Your** schedule.

We will not pay for

The amount of any **Excess** shown in **Your** schedule.

Loss or damage listed under General Exclusions to Section 2.

A.

Loss or damage to:

Compact discs, cassettes, or records worth more than £100 in total.

Sports equipment in the course of play or use.

Any amount exceeding £750 any one item in respect of **Unspecified Valuables, Personal Effects and Clothing** and sports equipment and £250 in respect of any one pedal cycle.

To pedal cycles in the course of racing, pacemaking or trials.

We will not pay for loss or damage to:

- pedal cycles by theft unless in a building or securely locked to an immovable object while unattended away from the **Home**.
- to pedal cycle tyres, wheels and accessories unless the pedal cycle is lost or damaged at the same time.
- contact or corneal lenses.
- watercraft including sailboards and windsurfers, aircraft, caravans, trailers and mechanically propelled vehicles which includes motor cycles, children's motor cycles, motor cars, children's motor cars, quad bikes and children's quad bikes but not including lawnmowers, garden implements wheelchairs, models and toys.
- **Money** and Credit Cards.

B.

Loss or damage to:

Sailboards and windsurfers whilst being used. Theft of sailboards and windsurfers unless in a building or securely locked motor vehicle or securely locked to an immovable object or motor vehicle while unattended away from the **Home**.

General Exclusions to Section 2

The amount of any **Excess** shown in **Your** schedule.

Loss or damage caused by:

- Scratching, denting, wear, tear, depreciation, rot, fungus, beetle, moth, insects, vermin, domestic pets, infestation, damp, rust, mildew, atmospheric or climatic conditions, the effect of light or other gradually operating cause.
- Any process of dyeing, cleaning, alteration, repair, renovation or restoration.
- Mechanical or electrical breakdown.
- Detention or confiscation by customs or other officials.

Settlement of personal possessions claims

In respect of any one claim **We** will not pay more than:

- a) the Sum Insured as stated on **Your** schedule.
- b) £1,000 for theft of **Valuables, Personal Effects** and **Clothing** and sports equipment from any unattended motor vehicle. Theft cover in respect of **Valuables, Personal Effects** and **Clothing** and sports equipment from any unattended motor vehicle only applies if **Your** property is kept in a locked boot or glove compartment and the vehicle is securely locked.
- c) £750 in respect of any one item for Unspecified **Valuables, Personal Effects** and **Clothing** and sports equipment.
- d) £250 in respect of any one pedal cycle.

We will at **Our** option:

- a) replace the item(s) as new (except for clothing where a deduction for wear, tear and depreciation will be made), or
- b) pay the cost of repair for items which can be economically repaired, or
- c) pay the cost of replacement as new (except for clothing where a deduction for wear, tear and depreciation will be made).

Where the item(s) are not repaired or replaced **We** will make a deduction for wear, tear and depreciation.

The Sums Insured should be the cost of replacing all items covered as new, less an amount for wear, tear and depreciation on clothing.

The Sums Insured will not be reduced by the amount of any claim, except for specified items which will be removed from cover after total loss or destruction. **You** must tell **Us** if those items are to be insured again after replacement.

How to make a Claim

a. Loss of or Damage to Property

In the event of loss of or damage to property likely to result in a claim **You** must:

- i) in a reasonable timescale report to the police any theft, malicious damage, vandalism or loss of property.
- ii) advise **AAIS** on 0844 8921416 as soon as reasonably possible and at **Your** expense provide full written details and proofs as requested by them.
- iv) take all reasonable steps to minimise loss or damage and take all practical steps to recover lost property and discover any guilty person.

Conduct of Claims

a. Our Rights

In the event of a claim **We** may:

- i) enter into and inspect any building where loss or damage has occurred, and take charge of any damaged property. No property may be abandoned to **Us**.
- ii) take over and control any proceedings in **Your** name for **Our** benefit to recover compensation from any source.

b. Recovery of Lost or Stolen Property

If any lost or stolen property is recovered **You** must let **Us** know as soon as reasonably possible by recorded delivery.

If the property is recovered before payment of the claim **You** must take it back and **We** will then pay for any damage.

If the property is recovered after payment of the claim it will belong to **Us** but **You** will have the option to retain it and refund any claim payment to **Us**.

Matching Items

We will not pay the cost of replacing any undamaged item or part of any item solely because it forms part of a set, suite or one of a number of items of similar nature, colour or design.

GENERAL EXCLUSIONS APPLYING TO THE WHOLE POLICY

This policy does not cover:

- A** Any loss, damage, liability or injury nor any, damage, liability or injury directly or indirectly caused by, or contributed to, or arising from:
- 1. War:** Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event.
War invasion act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power.
 - 2. Terrorism:** Any loss or damage cost or expenses of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling preventing or suppressing any acts of terrorism or in any way relating thereto.
For the purpose of this exclusion 'terrorism' means the use of biological chemical and/or nuclear chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear. However losses caused by or resulting from riot attending a strike civil commotion and malicious damage are not excluded hereunder.
 - 3.** Any action taken in controlling preventing suppressing or in any way relating to (1) or (2) above.
 - 4. Sonic Bangs:** Pressure waves created by aircraft or other aerial devices travelling at sonic or supersonic speeds.
 - 5. Radioactive Contamination:**
 - a)** Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b)** The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component.
 - 6. Loss in Value:** Loss in value of any property following repair or replacement.
 - 7. Wear and Tear:** Loss or damage arising from wear and tear (which shall include seepage of water through seams and seals into the **Home**), depreciation and mechanical or electrical breakdown.
 - 8. Pollution:** Pollution or contamination of any sort and however caused.
 - 9.** The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
- B.** Any loss (including loss of value) of or damage to the **Land** or any part of the **Land**.
- C. Confiscation:** any loss or damage or liability by or happening through confiscation or detention by customs or other officials or authorities.

GENERAL CONDITIONS APPLYING TO THE WHOLE POLICY

You or **Your Family** must comply with the following conditions to have the full protection of **Your** policy. If **You** or **Your Family** do not comply with them **We** may at **Our** discretion cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. Cancellation rights

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:

Automobile Association Insurance Services Ltd, 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 there will be no refund of premium in the event of a total loss claim. However, on all other cases **We** will retain an amount of premium in proportion to the time **You** have been on cover and refund the balance to **You**.

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.

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.

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 **AAIS**.

2. 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 20.

3. Other insurances

If any accident or damage covered by this policy is insured under another policy **We** will only pay **Our** rateable proportion of any claim.

4. Fraud

You must not act in a fraudulent manner.

If **You** or anyone acting for **You**:

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect; or
- Make a statement in support of a claim knowing the statement to be false in any respect; or
- Submit a document in support of a claim knowing the document to be forged or false in any respect; or
- Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance

Then

- **We** shall not pay the claim.
- We shall not pay any other claim which has been or will be made under the policy.
- We may at **Our** option declare the policy void.
- **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy since the last renewal date.
- **We** shall not make any return of premium.
- **We** may inform the police of the circumstances.

5. 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. **You** and **We** can choose the law which applies to this policy. **We** propose that English law applies. Unless **We** and **You** agree otherwise English law will apply to this policy.

6. 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.

7. 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.

USE OF PERSONAL INFORMATION

1.1. The Acromas Holdings group of companies, of which the AA group of companies* (including Automobile Association Developments Limited, The Automobile Association Limited, AA Media Limited, AA Limited, AA Financial Services Limited and Automobile Association Insurance Services Limited) forms a part, (“we”) will use your personal information for the following purposes:

- (a) to identify you when you contact us;
- (b) to allow us to give you a quote and assess which payment options we can offer you;
- (c) to help identify accounts, services and/or products which you could have from us or selected partners from time to time. We may do this by automatic means using a scoring system, which uses the information you have provided, any information we hold about you and information from third party agencies (including credit reference agencies who will keep a record of your enquiry);
- (d) to help administer, and contact you about improved administration of, any accounts, services and products we have provided before, or provide now or in the future;
- (e) to carry out marketing analysis and customer profiling (including with transactional information), conduct research, including creating statistical and testing information;
- (f) to help to prevent and detect fraud or loss; and
- (g) to contact you in any way (including mail, email, telephone, text or multimedia messages) about products and services offered by us and/or selected partners unless you have previously asked us not to use the relevant personal data for such purposes.

*A list of companies forming the AA group of companies is available from The AA Data Protection Compliance Manager at the address given in point 1.5 below.

See the AA privacy policy at [theAA.com/termsandconditions/privacy_policy.html](https://www.aa.com/termsandconditions/privacy_policy.html)

1.2. We may allow other people and organisations to use information we hold about you for the purpose of providing services you have asked for, as part of the process of selling one or more of our businesses, or if we have been legitimately asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings. From time to time, these service providers and organisations may be outside the European Economic Area in countries that do not have the same standards of protection for personal data as the UK. We will, however, always use every reasonable effort to ensure sufficient protections are in place to safeguard your personal information.

1.3. We may monitor and record communications with you (including phone conversations and emails) for quality assurance and compliance reasons.

1.4. We may check your details with credit reference and fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this and details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. We and other organisations may use and search these credit reference and fraud prevention agencies records, for example, to:

- (a) help make decisions about credit related services for you and members of your household including assessing what quote and which payment options we can offer you for particular services;
- (b) help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and other members of your household;
- (c) trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies;
- (d) check your identity to prevent financial crime unless you give us other satisfactory proof of identity; and
- (e) check the details of job applicants and employees.

Information held about you by these agencies may be linked to records relating to other people living at the same address with whom you are financially linked. These records will also be taken into

account in credit and fraud prevention checks. Information from your application and payment details of your account will be recorded with one or more of these agencies and may be shared with other organisations to help make credit and insurance decisions about you and members of your household with whom you are financially linked and for debt collection and fraud prevention. This includes those who have moved house and who have missed payments.

1.5. If you need details of those credit reference and fraud prevention agencies from which we obtain and with which we may record information about you, please write to The AA Data Protection Compliance Manager at The AA, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.

1.6. Where you give us information on behalf of someone else, you confirm that you have provided them with the information set out in these provisions, and that they have not objected to such use of their personal information. Where you give us sensitive data about yourself or another person (such as health details or details of any criminal convictions) you agree (and confirm that the other person has agreed) to our processing such information in the manner set out in these provisions.

*A list of companies forming the AA group of companies is available from the Data Protection Compliance Manager at the address given in point 1.5 above.

**See the AA privacy policy at theAA.com/termsandconditions/privacy_policy.html for further details.

Credit Reference Agencies

To assess your insurance application and the terms on which cover may be offered (including the quote and payment methods we are able to offer you), we may obtain information about you from a number of sources, including credit reference agencies, to check your credit status and identity. The credit reference agencies will keep a record of the search; this may be reflected in your credit score.

Insurers: fraud prevention, regulatory etc

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDSL) and to other fraud prevention databases. The aim is to help check information provided and also to prevent fraudulent claims. When insurers deal with your request for insurance, they may search these registers. When you tell the Insurer about an incident, the Insurer will pass information relating to it to the registers.

Insurers may also use your information for the same reasons and in the same ways as we do as referred to in paragraph 1.4 above.

YOUR ELECTRONIC INFORMATION

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider. This is to identify any repeat website visits, fraudulent behaviour or mystery shoppers using our websites.

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

You may contact us using Text Relay. Information is also available in large print, audio and Braille on request, please call 0800 262 050 for details.

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