



Insurance Booklet

Static Caravans



Ripe Insurance for Caravans Policy Wording – Static Caravans

Thank you for choosing Ripe Insurance for Caravans.

Ripe Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority.

We have tried to make this document easy to read. However, we have still had to use some words that have a special meaning these are listed and explained in the 'definitions' section on page 10. From now on wherever a word with a definition is used it will be printed in **bold** type.

NAME OF THE UNDERWRITER

Aviva Insurance Limited, Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

If **You** make any claim knowing the claim to be false or fraudulent, with regards the claim amount or otherwise, this **Policy** shall become void and all claims shall be forfeited.

A handwritten signature in black ink, appearing to be "J. Smith", is written above a horizontal dotted line.

Authorised Signatory

Ripe Insurance Services Ltd

Ripe Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities.

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Important Features

We must draw **Your** attention to a number of important features of this Insurance:

- This part of the document provides details of **Your Policy** and the terms and conditions that apply. The **Policy** is a legal contract between **You** and **Us**. The **Policy** wording and **Insurance Schedule** make one document and must be read together. Please keep them together
- The contract is based on the information **You** gave **Us** when **You** applied for the insurance
- **Your Policy** is in the following parts:
 - This **Policy** wording
 - The **Insurance Schedule**
 - The Statement of Fact
 - The Notice to Policyholders (where applicable)

Policy	Schedule
<ul style="list-style-type: none"> • Exactly what is covered and what isn't • How to make a claim and how We will settle that claim • Our obligations to You • The terms and conditions You must comply with 	<ul style="list-style-type: none"> • The sections of the Policy that apply to You and the dates from which cover is in force • The various limits and sums insured that apply to Your cover • Any special terms that apply to Your Policy • Your premium • Your Policy number
Statement of Fact	Notice to Policy Holders
<ul style="list-style-type: none"> • The information You have provided, on which the Policy is based on • Any declarations which You have agreed to 	<ul style="list-style-type: none"> • Provides information about any changes to Your renewal terms and policy cover

Our part of the contract is that **We** will provide the cover set out in this **Policy** wording:

- for those sections which are shown on **Your Insurance Schedule**
- for the insurance period set out on the same **Insurance Schedule**.

Your part of the contract is:

- **You** must pay the premium as shown on **Your Insurance Schedule** for each insurance period
- **You** must comply with all the terms and conditions set out in this **Policy**.

If **You** do not meet **Your** part of the contract, **We** may turn down a claim, increase the premium or **You** may find that **You** do not have any cover.

Claims

OUR CLAIMS DEPARTMENT

In the event you need to make a claim, our claims service is provided by Davies Group who are our nominated claims handlers.

HOW TO MAKE A CLAIM

If an event giving rise to a claim under this insurance occurs **You** shall:

Notify Davies Group as follows:

- a. As soon as reasonably possible and within 30 days of the date of the incident being discovered
- b. Within 7 days of the date of becoming aware of any loss for any claim in respect of riot, civil commotion, strikers or locked out workers.

Give details of **Your** claim by either:

- Telephone: +44 (0) 344 274 0272

Calls to this number are charged at national call rates (charges may vary dependent on **Your** network provider) and are usually included in inclusive minute plans from landlines and mobiles. For **Our** joint protection telephone calls may be recorded and/or monitored

- Post: Ripe Insurance for Caravans Claims Department, Davies Group, PO Box 2801, Hanley, Stoke on Trent, ST4 5DN
- Email: newclaim.caravans@davies-group.com

CLAIMS CONDITIONS

No claim shall be payable unless the terms of this condition have been complied with.

1. If an event giving rise to a claim under this insurance occurs **You** must:
 - (a) Tell the Police as soon as **You** become aware if any property has been lost, stolen or damaged by riot or civil unrest or has been maliciously damaged, and receive a crime reference number. Unless it is policy of the appropriate Police force that they do not issue a crime reference number for the situation of the claim. Evidence that the Police have been informed must be obtained.
 - (b) Contact **Us** as soon as reasonably possible and, in the case of claims involving damage by riot or civil unrest, not more than 7 days after becoming aware of the damage and provide all the information and help **We** need to settle **Your** claim
 - (c) Do all **You** reasonably can to get back any lost or stolen property and tell **Us** without unnecessary delay if any property is later returned to **You**
 - (d) Call **Us** if **You** receive any information or communication about the event or cause
 - (e) Avoid discussing liability with anyone else without **Our** permission
2. Proof of value and ownership
It is **Your** responsibility to prove any loss and therefore **We** may ask **You** to provide receipts, valuations, photographs, instruction booklets and guarantee cards and any other relevant information, documents and assistance **We** may require to help with **Your** claim
3. **We** shall have sole control of all claims procedures and settlements
4. **We** will be entitled, at **Our** cost, but in **Your** name, to:
 - (a) Take legal proceedings for **Our** own benefit in respect of the cost of the claim, damages or otherwise; or
 - (b) Take over and conduct the defence or settlement of any claim**We** will have full discretion in the conduct of any legal proceedings and in the defence of settlement or any claim
5. No property may be abandoned to **Us** whether taken possession by **Us** or not
6. If **You** or anyone acting for **You**:
 - (a) Make a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any respect or
 - (b) 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
 - (c) Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** collusion

Then:

We will not pay the claim

We will not pay any other claims which has been or will be made under the **Policy**

We may declare the **Policy** void

We shall we entitled to recover from **You** the amount of any claim already paid under the **Policy** since the last renewal date

We will not provide any return of premium

We may inform the Police of the circumstances

7. **We** retain the right to settle any claims or items forming part of a claim by any of the following:
- (a) Cheque or Electronic payment method
 - (b) Replacement of the item
 - (c) Vouchers or credit from a supplier who is able to provide a comparable replacement item

8. Other Insurance

If there is any other insurance covering the same claim, or would have covered the claim but for the existence of this **Policy**, we will not make any payment under the Liability Section for liability arising from **You** occupying (not owning) the caravan until all cover under that other insurance is exhausted.

Important Note

This condition will not have the effect of leaving **You** without cover for any claim and operates where there is any other insurance covering the same claim (or would have in the absence of this **Policy**) and determines how those insurance policies apply

Important Information

INSURANCE BOOKLET

You should read this document carefully in conjunction with the **Insurance Schedule**. It gives details of what is and is not covered by the insurance and the conditions and exclusions of the cover

CONDITIONS

Your Policy describes certain things which you are required to do to make sure that **You** are protected and that **Your Policy** cover operates fully. For example, **You** must:

- o Tell us about changes which could affect **Your Policy**
- o Make sure that **Your** sums insured are high enough to cover the **Home** and **Contents** to be insured
- o Take reasonable care of **Your** property

EXCLUSIONS

Exclusions will apply to each section and general exclusions will apply to the whole insurance.

REASONABLE CARE

It is **Your** responsibility to look after and regularly maintain your **Home**. **Your Policy** is intended to cover you against unforeseen events like fire or theft. It does not cover wear and tear or damage which happens gradually over a period of time.

YOUR DUTY TO PREVENT LOSS OR DAMAGE

You and any other person this insurance applies to must take all reasonable precautions to prevent accidents, loss or damage. **You** must keep property that is insured under your **Policy** in good condition.

EVIDENCE OF OWNERSHIP

It is **Your** responsibility to prove any loss therefore we recommend that **You** keep copies of receipts, valuations, photographs, instruction booklets and guarantee cards to help with **Your** claim.

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete information and to make sure that it is true and correct. **You** must tell **Us** of any changes as soon as possible. Failure to advise **Us** of a change allows the insurer to cancel the **Policy**, sometimes back to its start date and to keep any premiums paid.

KEEPING US INFORMED

This **Policy** is based on the information **You** have given **Us** about **Your** items.

You must also tell us immediately about the following changes:

- Any intended alteration to, extension to or renovation of **Your Home**
- Any change to the people insured, or to be insured
- Any change or addition to the **Contents** or the **Home** to be insured that results in the need to increase the amounts insured or the limits that are shown on your **Insurance Schedule**
- If **Your Home** is to be lent, let, sub-let or used for business purposes
- If any member of **Your** household or any person to be insured on this **policy** is charged with, or convicted of, a criminal offence (other than motoring offences)

If **You** fail to disclose all relevant information or makes a misrepresentation, **We** may:

- Cancel your **policy** and refuse to pay any claim, or
- **We** may not pay any claim in full, or
- **We** may revise the premium and/or change any **Excess**, or
- The extent of the cover may be affected

YOUR RIGHT TO CANCEL

If **You** decide that for any reason, this **Policy** does not meet **Your** insurance needs, **You** have a statutory right to cancel **Your Policy** within 14 days from the day of purchases or the day on which **You** receive **Your Policy** or renewal documentation, whichever is the later. On condition that no claims have been made or are pending a full refund will be available. Please refer to **Your** terms of business agreement with Ripe Insurance for Caravans for any further cancellation fees.

Thereafter **You** may cancel the **Policy** at any time by informing Ripe Insurance for Caravans. **We** will refund a proportionate amount of premium for any unused cover less any administration fee charged by Ripe Insurance for Caravans. Details of the administration fee can be found in **Your** terms of business. There will be no return of premium if a claim has been paid or is payable under this **Policy**.

OUR RIGHT TO CANCEL

We may at any time cancel this **Policy** where there is a valid reason for doing so, by sending 14 days notice to **You** at **Your** last known address setting out the reasons for cancellation. Provided the premium has been paid in full **You** shall be entitled to a proportionate refund of premium in respect of the unused period showing on the **Insurance Schedule**.

Valid reasons include but are not limited to:

- Non-payment of premium. If payment is not paid when due **We** will write to **You** requesting payment by a specific date. If **We** receive payment by the date set out in the letter **We** will take no further action. If **We** do not receive payment by this date **We** will cancel the insurance from the cancellation date shown on the letter.
- Where **We** reasonably suspect fraud
- Where **You** fail to co-operate with **Us** or provide **Us** with information or documentation **We** reasonably require, and this affects **Our** ability to process a claim or defend **Our** interests. See the 'Claims' section in this **Policy** booklet
- Where **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask. See the 'Keeping **Us** Informed' section of this **Policy** booklet.

If **We** cancel the **Policy** **You** will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time **We** have provided such cover, unless the reason for cancellation is fraud and/or **We** are legally entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

Important Note

The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows the insurer to cancel the **Policy**, sometimes back to its start date and to keep any premiums paid.

CHOICE OF LAW

The law of England and Wales will apply to this contract unless:

- a. **You** and **We** agree otherwise; or
- b. At the date of the contract **You** are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

DATA PROTECTION

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of data protection legislation (including the General Data Protection Regulation from the 25th May 2018), for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. Under the General Data Protection Regulation **You** have a right of access to see personal information about **You** that is held in **Our** records, whether electronically or manually.

We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area. If this happens, **We** will ensure that anyone to whom **We** pass **Your** information agrees to treat **Your** information with the same level of protection as if **We** were dealing with it.

INDEX LINKING

If **Your Insurance Schedule** shows that **You** have selected claims settlement on a **New for Old** basis the sums insured under Section 1 will be index linked in line with the House Rebuilding Cost Index produced by the Royal Institution of Chartered Surveyors or similar index.

If **Your Insurance Schedule** shows that **You** have selected claims settlement on a **New for Old** basis the **Contents** and **Personal Possessions** will be index linked at renewal in line with the Retail Price Index (or similar index) or a minimum of 3% whichever is higher. Renewal premiums will be calculated on an adjusted sum insured.

SUM INSURED CONDITION

For homes that are up to 20 years old from the date that they were bought as new, the sum insured must be adequate to cover the cost of replacing **Your Home** as new as at the commencement date of the insurance or at a subsequent renewal date.

However, for **Homes** over 20 years old, **You** should make an appropriate allowance for wear tear and loss in value.

If at the time of a loss the sum insured is too low, **We** will not settle claims on a **New for Old** basis and will reduce any payment to a **Market Value** basis.

If **Your** sum insured is insufficient to replace **Your Home** on a **Market Value** basis then any claim will be reduced by the proportion of underinsurance.

REINSTATEMENT OF THE SUM INSURED

In the event of a total loss under any section of this **Policy** (excluding **Your Home**), that section will be considered spent and **We** will not automatically reinstate the cover provided by the **Policy** section for any time left on cover.

In the event of a total loss to **Your Home**, then all cover is cancelled, the **Policy** is considered spent and **We** will not be able to reinstate the **Policy** for any time left on cover. **You** will not be entitled to any refund in premium for any remaining **Policy** period.

CUSTOMERS WITH DISABILITIES

This **Policy** and other associated documentation are also available in large print. If **You** require this please contact Ripe Insurance for Caravans.

USE OF LANGUAGE

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

PLEASE READ THESE FEATURES, YOUR INSURANCE SCHEDULE AND THE WHOLE OF THIS DOCUMENT CAREFULLY.

If the insurance does not meet **Your** requirements please return it within 14 days from receipt of documentation.

Please note that this insurance is only available to individuals who are resident in the United Kingdom.

Definitions

Accidental Damage

Damage caused by external, sudden and unexpected means

Alarm

A minimum of a bell only intruder alarm fixed to the **Home**. **We** do not accept free standing alarm(s).

Approved Bicycle Lock

Any closed shackle padlock attached to a chain or similar metal cable; any manufacturer produced bicycle lock including cable lock and D lock which is either key operated or combination

Contents

Items which are intended for use in or about the **Home** which are not permanently fitted and belong to **You** or **Your** family or for which **You** are legally responsible. Items can include but are not limited to household goods, clothing, TV and Audio equipment, gas bottles, portable generators, garden furniture, barbeques and free standing furniture.

Contents does not include **Valuables**, **Personal Possessions**, property more specifically insured by any other **Policy**, motorised vehicles, caravans, watercraft, aircraft and their accessories, animals, securities and documents of any kind, property or money held for any professional or business purposes

Endorsement(s)

Any terms and conditions made separately to the terms of the **Policy** and specified on **Your Insurance Schedule**

Excess

The first part or amount **You** will be responsible for paying in the event of a claim

Home

Your static caravan, holiday home, chalet, holiday lodge, leisure home or cabin described in the **Insurance Schedule** including any permanent fixtures and fittings included in the manufacturers original specification. Any decking, fencing, skirting, service tanks and floatation devices, domestic outbuildings, fixed storage units, porches, sheds contained within the boundaries of the **Land** belonging to the **Home**. The **Home** must be used for holiday and recreational purposes and be sited on a park registered with the local authority and has a holiday licence.

Insurance Schedule

The documents sets out the specific terms, values and **Endorsements** applicable to the cover and should be read together with the **Policy**

Land

The plot defined within the site agreement for **Your Home**

Loss of Rent

The actual reduction in rent received which would have been payable to **You**

Market Value

The current market replacement value of **Your Home** or **Contents** taking into account age, type and condition of the **Home** or **Contents** at the time of the loss, but not more than the sums insured.

Money

Cash including bank notes, coins, cheques and travellers cheques, uncrossed postal or money orders, bankers drafts, current postage stamps, travel and entrance tickets, gift tokens, phone cards, saving stamps, and premium bonds all held for social, domestic or charitable purposes.

New for Old

The cost of replacing the **Home** or **Contents** with a comparable brand new equivalent replacement in the event of a total loss up to the sum insured shown in your **Insurance Schedule**. **New for Old** does not apply to household linen, clothing and **Sports Equipment**

Occupied

Whilst **Your Home** is in use as a holiday home and is being lived in overnight by **You** or anyone else with **Your** permission

Period of Insurance

The period effective as detailed in **Your Insurance Schedule**, or until cancelled. Each renewal represents the start of a new **Period of Insurance**

Personal Possessions

Items normally worn or carried by **You** outside of the **Home**. This does not include **Money**, **Sports Equipment** and clothing

Policy

The policy wording along with the **Insurance Schedule** which forms part of the legal contract between **You** and **Us**

Settlement

The downward movement of the **Land** beneath the **Home** as a result of compaction due to the weight of the **Home**

Sports Equipment

Sports equipment including windsurfers and sailboards used whilst on holiday at the **Home** stated in the **Insurance Schedule**

Subsidence

The downward movement of **Land** beneath the **Home** that is not as a result of **Settlement**

Territorial Limits

United Kingdom, but limited to when **You** are visiting **Your Home**

Unoccupied

When **Your Home** has not been **Occupied** for more than 72 consecutive hours by **You** or where it is insufficiently furnished for normal occupation

Valuables

Jewellery, watches, gemstones, gold, silver, precious metals, furs, works of art, antiques, stamp, collections of any kind, musical instruments, photography equipment, telescopes, binoculars and guns

We, Us, Our

Aviva Insurance Limited

You, Your

The person(s) names in the **Insurance Schedule**, their domestic partner members of their family (or families) who are permanently living with them and their foster children who live with them

Section 1 – Home and Contents

Provides cover for loss or damage to **Your Home** including fixtures and fittings and **Contents**.

We will provide cover for loss or damage to **Your Home** and **Contents**, which happens during the **Period of Insurance** and caused by the perils listed below.

If **Your Home** is up to 10 years old from the date it was bought as new and **You** have selected **New for Old** cover the sum insured must be adequate to cover the cost of replacing the **Home** as new at the inception date of the **Policy** and any subsequent renewals.

If **Your Home** is more than 10 years old or **New for Old** is not selected or if the sum insured specified on your **Insurance Schedule** is insufficient, **We** will not pay on a **New for Old** basis and a deduction will be made for wear and tear. If **Your** sum insured is insufficient to replace **Your Home** on a **Market Value** basis then any claim will be reduced by the proportion of underinsurance.

If **You** have selected **Contents** cover and **New for Old** is shown as operative in the **Insurance Schedule** then subject to the **Contents** sum insured being adequate to replace all **Your Contents**, **We** will settle any claims for contents on a **New for Old** basis. If **You** have not selected **New for Old** or **Your Contents** sum insured is insufficient then a deduction will be made from any claim for wear, tear and depreciation.

We will never pay more than the sum insured for any claim under Section 1 – **Home** and **Contents**.

The following limits also apply:

Home – Sum insured shown in the **Insurance Schedule**

Contents – Sum insured shown in the **Insurance Schedule**

What is covered:	What is not covered:
<ul style="list-style-type: none"> • Fire, lightning, explosion, earthquake or smoke • Storm or flood 	<ul style="list-style-type: none"> • Loss or damage caused gradually • Loss or damage to property left in the open • Loss or damage to hedges, gates, fences, awnings or toilet tents • Loss or damage caused by frost • Loss or damage caused gradually
<ul style="list-style-type: none"> • Accidental loss or damage 	<ul style="list-style-type: none"> • Accidental Damage caused whilst the Home is let or lent unless Section 3 – Rental Cover is operative • Accidental Damage caused by poor workmanship, design or the use of faulty or unsuitable materials • Any repair, restoring, renovating, alterations, extensions, cleaning or maintenance costs • Deterioration of food • Accidental Damage caused by mechanical failure, electrical breakdown or derangement • Accidental Damage caused by settlement, shrinkage, weather conditions, or any damage caused gradually • Accidental Damage caused by water entering the Home except Storm or Flood and Escape of Water • Accidental Damage which is specifically excluded elsewhere in this section
<ul style="list-style-type: none"> • Riot, civil unrest, strikes, labour or political disturbances • Malicious damage and vandalism 	<ul style="list-style-type: none"> • Loss or damage caused by You or anyone who has Your permission to be in Your Home including paying guests and tenants • Loss or damage where a crime reference number cannot be provided or evidence that the Police have been informed
<ul style="list-style-type: none"> • Impact involving vehicles, animals, aircraft, flying objects or anything dropped from them 	<ul style="list-style-type: none"> • Damage caused by domestic pets, vermin or insects

What is covered:	What is not covered:
<ul style="list-style-type: none"> Frost damage, Escape or freezing of water, oil or fuel from fixed domestic water systems, pipes, equipment or fixed heating systems 	<ul style="list-style-type: none"> Damage caused by Subsidence, ground heave or landslip caused by water escaping Damage caused whilst the Home is Unoccupied between the 1st November and 1st March or where the park is closed unless: <ul style="list-style-type: none"> The water has been turned off at the mains and the system fully drained or An automatic central heating system is used to maintain a minimum temperature of 15°C within the Home at all times or During the period the park remains open, the water is turned off at the stopcock, all taps are left open and plug holes are left unobstructed The first £500 of any one loss or damage caused by escape of water whilst the Home is unoccupied
<ul style="list-style-type: none"> Theft or attempted theft 	<ul style="list-style-type: none"> Loss or damage caused by You, Your family or anyone with Your permission to stay in the Home including paying guests and tenants Theft unless as a result of forcible and violent entry or exit to the Home or by deception Theft to Contents left out in the open Theft to Money Theft to Contents in transit
<ul style="list-style-type: none"> Falling radio, television or satellite aerials, their fittings and masts 	<ul style="list-style-type: none"> Damage to the appliance or installation itself
<ul style="list-style-type: none"> Subsidence, ground heave and landslip 	<ul style="list-style-type: none"> The first £500 of any claim Damage caused by riverbank or coastal erosion Loss or damage caused by poor workmanship, design or the use of faulty or unsuitable materials Damage to any paths, driveways, hedges, walls, gates, fences and service tanks unless We have accepted a claim for Subsidence, ground heave or landslip damage to the structure of the Home Damage caused by bedding down of new buildings or the Settlement of newly made up ground Damage caused by shrinkage or expansion of parts of the Home Damage resulting from demolition or of alteration or repair to the Home or Land Damage if You knew any part of the Home had already been damaged by Subsidence, ground heave or landslip before the inception date of the Policy unless You had informed Us and We accepted this

What is covered:	What is not covered:
<ul style="list-style-type: none"> Falling trees or branches 	<ul style="list-style-type: none"> Damage to any hedges, walls, gates or fences Any cost of removal if the tree or branch has not caused damage to the structure of the Home itself Loss of damage as a result of felling, lopping or topping of the tree Removing the part of the tree that is still below ground Restoring the area around the Home
<ul style="list-style-type: none"> Fixed glass and sanitary fittings including any necessary boarding up or temporary glazing and the cost of removing and re-fixing window fittings and other obstacles to replacement 	

Extensions

1. Personal Possessions, and Sports Equipment

If this extension is shown as operative in **Your Insurance Schedule Your** cover is extended to include loss or damage to **Personal Possessions, Sports Equipment** and pedal cycles up to the amount shown in the schedule anywhere within the **Territorial Limits** of the **Policy**

A Single article limit of £250 applies to pedal cycles and £500 for all other items

What is not covered:

- Loss or damage to **Valuables**, portable electronic equipment, tablets, mobile phones, hand held electronic games satellite navigation systems and hearing aids
- Theft or loss away from the **Home** unless substantiated it is being worn or carried under **Your** close personal custody or control
- Theft from the **Home** unless there is evidence of forcible and violent entry
- Loss or damage to **Sports Equipment** when in use
- Theft of **Sports Equipment** or pedal cycles from the **Home** unless the **Sports Equipment** or pedal cycle is inside the **Home** or a securely locked outbuilding or shed
- Theft of pedal cycles away from the **Home** unless the pedal cycle is securely locked to an immovable object with an **Approved Bicycle Lock**
- Theft of windsurfers or sailboards unless in a locked building or securely locked motor vehicle or securely locked to an immovable object whilst away from the **Home**
- Contact or corneal lenses

2. Frozen Food

We will cover up to £750 the loss or damage to domestic food stored in a freezer within the **Home** caused by a malfunction or rise or fall in the temperature of the freezer.

What is not covered:

- Any loss or damaged caused by a deliberate act or activities of the site or park owner or strikes or industrial disputes by the supplier of **Your** power
- Damage caused whilst the **Home** is **Unoccupied** between the 1st November and 1st March or where the park is closed
- Any loss or damage if **Your** freezer was more than 10 years old at the time of the loss

3. Money

We will cover up to £250 for theft of **Money** from the **Home**

What is not covered:

- Theft from the **Home** unless there is evidence of forcible and violent entry
Theft where a crime reference number cannot be provided, unless it is **Policy** of the appropriate Police force that they do not issue a crime reference number for the situation of the claim. Evidence that the Police have been informed must be obtained

4. Damage to Underground Services

We will cover you up to £1500 for **Accidental Damage** to underground services to the **Home** for which **You** are legally responsible

What is not covered:

- Damage due to a fault or limit of design, manufacture, construction or installation

5. Debris Removal and Additional Costs

We will cover you up to £10,000 for the additional costs of:

- a. Re-siting and delivery as a result of loss or damage insured under Section 1 – **Home** and **Contents**
- b. Complying with government or local authority requirements
- c. Architects, engineers, surveyors and other professional fees
- d. Clearing debris, demolition, shoring or propping up as necessary as a result of loss or damage insured under Section 1 – **Home** and **Contents**

General Exclusions to Section 1

1. Any applicable **Excess** as shown in **Your Insurance Schedule**
2. Any loss or damage to **Valuables**
3. Any pre-existing damage
4. Any loss or damage to aircraft, boats, jet-skis including any spare parts and accessories of these
5. Damage caused by wet or dry rot or seepage of water into the **Home** through external windows, doors, seams or seals
6. Loss or damage arising from the use of any portable heaters with a naked flame
7. Any tools or **Contents** or **Valuables** or **Sports Equipment** used in connection with a business
8. Any theft, attempted theft, malicious damage or vandalism not reported to the Police within 24 hours after becoming aware of the loss
9. Damage to electrical equipment caused by light or other atmospheric or climate condition
10. Damage caused by chewing, scratching, tearing or fouling by domestic pets
11. Scratching, denting, wear, tear, depreciation, rot, fungus, beetle, moth, insects, vermin, infestation, damp, rust, mildew
12. Any process of dyeing, cleaning, alteration, repair, renovation or restoration
13. Mechanical or electrical breakdown

Section 2 – Temporary Accommodation

If following a valid claim under Section 1 – **Home** and **Contents** of this insurance and where Section 2 is shown as operative on **Your Insurance Schedule**, **You** are covered for reasonable costs of temporary accommodation following loss or damage to **Your Home**.

What is covered

If following a valid claim under Section 1 – **Home** and **Contents** of this insurance **You** are not able to stay in **Your Home** due to it being uninhabitable **We** will provide the following:

1. Hotel accommodation (excluding food and drink) up to £75 a day for up to 14 days or
2. Hire costs of a replacement **Home** up to £75 a day for 14 days

Section 3 – Rental Cover

If following a valid claim under Section 1 – **Home** and **Contents** of this insurance and where Section 3 is shown as operative on **Your Insurance Schedule** and **You** suffer any **Loss of Rent**, **We** will pay any **Loss of Rent** that would have been payable to **You**.

The maximum amount **We** will pay is £200 per week and £800 overall

Section 4 – Public Liability

Provides indemnity for mental injury, death, disease or bodily injury to any person or damage to third party property.

What is covered

We will indemnify **You** up to the limit stated in the **Insurance Schedule** which is inclusive of all costs and expenses against legal liability for accidental:

1. Death, mental injury, bodily injury or disease to any person
2. Damage to property

Which arises from **Your** use, ownership or occupation of the **Home** and the **Land** or under Section 3 of the Defective Premises Act 1972 (or the Defective Premises Northern Ireland Order 1975) for any caravan **You** previously owned and **Occupied** or leased and **Occupied**.

If the **Home** or **Contents** Section of this **Policy** is cancelled or ends, the Defective Premises Act cover will continue for seven years for any **Home** insured by the **Home** or **Contents** Section before the **Policy** was cancelled or ended

The total amount payable includes reasonable defence costs and expenses incurred by **You** with **Our** written consent in connection with any liability insured under this **Policy**. The total amount payable will not be more than the amount noted on **Your Insurance Schedule**.

What is not covered

1. Any applicable **Excess**
2. Liability to any of **Your** immediate family or any employees
3. Any property belonging to **You** or **Your** family or is in **Your** care, custody or control
4. Punitive, exemplary or aggravated damages
5. Any wilful, malicious or unlawful act
6. Liability arising from any motorised vehicle
7. The Defective Premises Act 1972 (or the Defective Premises Northern Ireland Order 1975) if it is covered by other insurance
8. Liability arising from boats, boards and craft designed to be used on or in water, other than:
 - those only propelled by oars or paddles;
 - pedestrian-controlled toys or models;
9. Liability where **You** are entitled to indemnity from a more specific source
10. Any liability not arising out of the use, ownership or occupation of the **Home** and the **Land**
11. Any liability arising from a contract or agreement unless **You** would have been liable in the absence of such contract or agreement
12. Liability arising from the transmission of any communicable disease or virus by **You**
13. Any liability arising out the ownership or possession of an animal to which any section of the Dangerous Dogs Act 1991 (or any amending legislation) applies
14. Any liability arising from an award of a court outside of the UK

Dangerous Dogs Act 1991

The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described in the Act, dangerously out of control. For further guidance please see the Office of Public Sector Information website (opsi.gov.uk) or contact the Citizens Advice Bureau.

General Exclusions

1. Pressure waves from aircraft or other aerial devices travelling at supersonic speeds
2. **We** will not pay for any reduction in **Market Value** of **Your Home** as a result of an insurable event
3. **We** will not pay the cost of replacing any undamaged items which form part of a pair, set, suite or any other items uniform in nature, design or colour including carpets
4. Loss due to confiscation, detention by Customs or other authority
5. Loss or damage caused by delay, wear and tear, moth, vermin, insects, atmospheric or climatic conditions, wet or dry rot, fungus, domestic pets or damage caused gradually
6. Any claim arising out of the ownership, maintenance, possession or use of any mechanically propelled vehicles which includes (motorcycles, quad bikes and children's motor cars or quad bikes) other than liability arising out of the ownership, maintenance, possession or use of domestic garden machinery
7. Claims caused whilst the **Home** is let or lent unless Section 3 – Rental Cover is shown as operative in **Your Insurance Schedule** and the appropriate premium has been paid
8. Claims arising directly or indirectly resulting from the pursuit of trade, business or profession other than that of **You** renting **Your Home** and unless **You** have selected Section 3 – Rental Cover extension and paid any additional premium and this is shown in **Your Insurance Schedule**
9. War
Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power
10. Terrorism
Any consequence whatsoever which is directly or indirectly caused by nuclear and/ or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event. Terrorism is defined as any act or acts including, but not limited to:
 - a) the use or threat of force and/or violence and/or
 - b) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and /or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.
 This Terrorism exclusion applies only in respect of the **Caravan** or **Contents** section of this **Policy**.
11. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
Any action taken in controlling, preventing, suppressing or in any way relating to
1) War or 2) Terrorism.
13. Loss, damage or liability which involves:
 - a) ionising radiation or radioactive contamination from nuclear fuel or nuclear waste
 - b) the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment
14. Loss of or damage to property caused by pressure waves from aircraft travelling at or above the speed of sound
15. Loss, damage or liability arising from pollution or contamination unless caused by:
 - a) a sudden and unexpected accident which can be identified
 - b) oil leaking from a domestic oil installation at the caravan
16. Any loss or damage deliberately caused by; or arising from a criminal act committed by;
You, or by any other person living with **You**
17. Loss, damage, injury or liability which occurred before the cover under this **Policy**

SANCTION LIMITATION AND EXCLUSION CLAUSE

We shall not provide cover, be liable to pay any claim or provide any benefit under this **Policy**. If by providing such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

General Conditions

1. If the **Home** is a static caravan or static holiday home it must be securely anchored at all four corners to a firm solid base at all times
2. Whilst the **Home** is **Unoccupied** between the 1st November and 31st March or where the Park is closed **You** must:
 - a) Turn the water off at the mains and drain the system or
 - b) Set an automatic central heating system to maintain a minimum temperature of 15°C within the **Home** at all times
3. **You** must take all reasonable steps to prevent or reduce loss or damage to the **Home** and its **Contents**
4. **You** must maintain the **Home** in good state of repair
5. **Your Home** must be on a fixed site and connected to main services
6. **You** must ensure that any gas appliances kept in the **Home** are subject to an agreed periodical safety check by a competent tradesperson.
7. Security Precautions

You must ensure when the **Home** is **Unoccupied**:

 - a) All locks, bolts and other security devices are in operation
 - b) If **You** have stated **You** have an **Alarm**, the **Alarm** system on your **Home** must be a minimum level of a bell only alarm and when **Your Home** is **Unoccupied** the **Alarm** system must be put into operation. The **alarm** must be maintained by an annual maintenance contract. Failure to comply with this condition may result in a claim being declined or reduction in any claim payment for theft or attempted theft.

Endorsements

The following **Endorsements** are only operative if they are shown in **Your Policy Schedule**

1. Protected No Claims Bonus

Your no claims bonus will increase by 1 year (up to a maximum of 4 years) every renewal if **You** remain claim free.

You can protect **Your** no claims bonus once **You** have achieved 3 continuous years claim free. Protecting **Your** no claims bonus does not mean **Your** premium will remain the same at renewal but **You** will benefit from a no claim bonus discount on the renewal premium.

If **You** have two claims within a three-year period following the second claim **Your** no claims bonus will no longer be protected.

If **Your** no claims bonus is not protected and **You** are to suffer a claim regardless of fault **Your** no claims bonus will be reduced to 0 at **Your** next renewal. **You** will not be able to protect **Your** no claims bonus again until **You** have reached 3 continuous years claim free.

2. Legal Expenses

Your legal expenses cover is provided by another insurer, please read the document titled 'Legal Expenses **Policy** Wording' for details on the cover provided.

Our Complaints Procedure

We are proud of the service that **We** provide and of **Our** careful selection of intermediaries **We** trust to service the **Policy**. Occasionally, things may go wrong and if this happens **We** have a procedure in place to fully investigate **Your** complaint and where appropriate, to make changes to prevent a recurrence.

- If **You** are unhappy with any element of the cover **We** provide or any aspect of **Our** service or have a cause for complaint, please contact:

Subject	Contact
A claim	Please contact Davies Group Customer Relations: <ul style="list-style-type: none"> • Post: Davies Group, PO Box 2801, Hanley, Stoke on Trent, ST4 5DN • Telephone: 01782 339 128 • Email: Customer.Care@davies-group.com
Any other matters	Please contact Ripe Insurance for Caravans: <ul style="list-style-type: none"> • Post: Customer Relations, Ripe Insurance, The Royals, Altrincham Road, Manchester, M22 4BJ • Telephone: 0344 274 0271 • Email: caravans@ripeinsurance.co.uk

- Complaints that still cannot be resolved may be referred to the Financial Ombudsmen Service:
 - o Financial Ombudsmen Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.
 - o Telephone: 0800 023 4567 (Calls from UK landlines and mobiles are free) or 0300 123 9123
 - o Or log onto their website www.financial-ombudsman.org.uk

YOUR RIGHTS

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme. If **We** are unable to meet **Our** financial obligations **You** may be entitled to Compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information about Compensation scheme arrangements is available at www.fscs.org.uk, or on 020 7741 4100, or 0800 678 1100.



The Royals, Altrincham Road, Manchester M22 4BJ

t. 0344 274 3721

e. caravans@ripeinsurance.co.uk

w. www.ripeinsurance.co.uk/caravans